



Each year, banks of all sizes must verify that their CRA Public file has been updated to include the below required items by April 1st.

1. All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.
2. A copy of the public section of the bank's most recent CRA Performance Evaluation (must be added to Public File within 30 business days of receipt).
3. A list of the bank's branches, their street addresses, and geographies.
4. A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies.
5. A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, ATMs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs).
6. A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list.

Please note, there are additional requirements depending on the size of the bank, whether the bank is subject to HMDA, banks with strategic plans, and banks with less than satisfactory CRA ratings. You will also want to check requirements on the availability of the CRA Public File.

You can find all content and availability requirements of the CRA Public File [here](#).

CCI suggests sharing this information with your CRA Officer.

