



Make sure your CRA Public File is consistently updated after April 1, 2024! Why? It will now actually be PUBLIC.

The Federal banking agencies adopted revisions in October 2023 to the Community Reinvestment Act (CRA). Most of the revisions passed have effective compliance dates of January 1, 2026, and January 1, 2027. However, one is effective April 1, 2024, and needs to be completed soon. If your Bank maintains a website, the Bank's CRA Public File must be available and maintained on the Bank's website.

All required information in the Bank's CRA Public File, such as the Loan-to-Deposit (LTV) Ratios, Branches Open / Closed, Comments, and other file content, will now require more frequent updates. Remember that anyone in the PUBLIC, including auditors and examiners, may visit your website at any time to be sure the information is updated. Gone are the days of the file lying dormant between audits and exams.

Click [here](#) to read the Final Rule.

CCI suggests you forward this information to your Compliance and CRA staff; as always, CCI is happy to help with any compliance-related questions.