



The Community Reinvestment Act (CRA) encourages banks to meet the credit needs of their local communities, including low- and moderate-income communities. Distressed or underserved nonmetropolitan middle-income geographies are census tracts where revitalization or stabilization activities are eligible to receive CRA consideration (eligible for 12 months after publication of the current list) due to their local economic conditions, such as unemployment, poverty, and population changes.

The 2024 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies can be found [here](#).

The 2023 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies can be found [here](#).

CCI suggests forwarding this information to your CRA Officer. As always, CCI is happy to help with any compliance-related questions.

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