



Spring cleaning is here! Financial institutions should ensure their CRA public files are accurate with up-to-date information and finalized as of the April 1st deadline. You will want to ensure the following information is up to date and included in your file:

- CRA Public Comments
- Most recent CRA performance evaluation
- Branch locations with addresses, census tracts, and hours
- Listing of any branches opened or closed in the current or preceding 2 calendar years
- Services offered by the bank
- Service Fees
- Map of each facility-based assessment area
- HMDA disclosure (if HMDA reportable)
- Loan-to-deposit ratios for each quarter of the prior calendar year
- CRA disclosure statement
- Strategic plan (if applicable)

We also want to remind you to make sure your updated information gets added to your website's CRA Public File as well.

CCI would be happy to review your CRA public file or answer any questions you may have!

Happy Spring!  
The CCI Team

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