

CRA ROUNDTABLE

Date & Time

September 23, 2008
8:30 a.m. – 12:15 p.m.

Location

Tri Counties Bank
1760 Challenge Way
(across from Arden Fair)
Sacramento

Performance Context and Reinvestment Opportunities

How does the broader economic environment affect the capital and credit demands of local communities? What conditions and factors have the greatest bearing on your bank's ability to find community investment opportunities? These are key questions that determine the performance context for an institution's CRA evaluation. You are invited to join other community development officers of large and intermediate small banks to discuss these questions and explore opportunities for community reinvestment. This roundtable is designed to allow attendees the opportunity to share information and exchange ideas that may result in increased CRA lending, service and investment activity. As a result of this meeting, attendees will learn more about issues and needs affecting low-income communities in the Sacramento Valley region, network with other community development officers, and possibly identify new partnerships.

AGENDA

- 8:30 – 9:00 a.m. Registration and networking (*hot breakfast will be served*)
- 9:00 a.m. Welcome and introductions
- 9:15 – 10:30 a.m. ***Panel: Regional Economic Trends, Conditions and Opportunities***
A regional economist will share data and information about local economic trends and environmental conditions that may be impacting low-income communities and individuals. Panelists from statewide affordable housing and microenterprise intermediaries provide a regional perspective on emerging investment and partnership opportunities.
Dr. Jeffrey A. Michael, Eberhardt School of Business
- <http://forecast.pacific.edu/>
Tim Johnson, California Business Minute
 - www.CaliforniaBusinessMinute.com
Claudia Viek, California Association for Microenterprise Opportunity
 - <http://www.microbiz.org/>
- 10:30 – 10:40 a.m. BREAK
- 10:40 – 12:00 p.m. ***Performance Context Discussion***
Review CRA questionnaire about current activities and partners provided in advance of the meeting. Responses are intended to inform your peers about your institution and uncover any gaps in your ability to undertake CRA-eligible activities. Discussion will pivot off two key questions: Do

you have any difficulties finding CRA-eligible opportunities and do you face any challenges in working with nonprofits?

Facilitator: *Lena Robinson*, Federal Reserve Bank of San Francisco

12:00 p.m. Wrap-up and next steps

12:15 p.m. ADJOURN

Regulatory Resources

Federal Reserve Bank of San Francisco: www.frbsf.org/community

Lena Robinson: lena.robinson@sf.frb.org; 415-974-2717

Highlights: Archive of handouts and materials from the 2008 National Community Reinvestment Conference and *Community Investments* magazine

Federal Deposit Insurance Corporation: <http://www.fdic.gov/consumers/community/>

Linda Ortega: lortega@fdic.gov, 415-808-8115

Highlights: National Survey of Banks' Efforts to Serve the Unbanked and Underbanked

Office of the Comptroller of the Currency: www.occ.gov/cdd/commfoc.htm

Susan Howard: susan.howard@occ.treas.gov, 818-240-5175

Highlights: Interagency CRA Training Sessions for Small and Intermediate Small Banks upcoming in October

Office of Thrift Supervision: <http://www.ots.treas.gov/>

James Woods: james.woods@ots.treas.gov, 415-616-1551

Highlights: Joint report on metrics to prevent mortgage foreclosure by national banks and thrifts