



San Diego CRA Roundtable November 29, 2006 Agenda

The Roundtable is an association of financial institutions in the San Diego area. Its purpose is to enhance understanding and meet the requirements of the Community Reinvestment Act. Through participation in Roundtables, financial institutions share their resources and knowledge to effectively ascertain and address community credit needs.

- 9:00 a.m. **Continental Breakfast**
- 9:30 a.m. **Welcome** *Melody Winter Nava, FRBSF*
Opening Remarks *Susan Howard, OCC*
- 9:35 a.m. **Community Development Investments** *John Olson, FRBSF*
An overview of the most common community development investments, their structure and definition
- 10:30 a.m. **Bankers on Getting Investments Approved**
Ken Stimeling, Union Bank of California
Kelly Walsh, FRBSF, formerly of the Bank of Hawaii
Erica Opstad, U.S. Bank
- A discussion of the best ways to get community development investments approved, typical conditions, reasons investments get declined, and how you might enhance your skills to get more of them approved*
- 11:15 a.m. **Refreshment Break**
- 11:30 a.m. **Examiners on How Investments are Viewed in Exams**
Tim O'Donnell, Office of Thrift Supervision
Kelly Walsh, FRBSF
- A discussion of how investments are viewed and reviewed during CRA exams, offering lessons learned and suggestions for preparing for the Investment Test*
- 12:15 p.m. **CARS Rating System for Underwriting CDFI's**
Kathy Stearns, Opportunity Finance Network
A presentation on the "CDFI Assessment and Rating System"
- 1:00 p.m. **Close**