

Performance Under the Investment and Service Test

2004 Community
Reinvestment Conference

A stylized, layered mountain range graphic in shades of teal and blue, located in the bottom right corner of the slide.

The Service Test

- ◆ Retail Services
- ◆ Community Development Services



Retail Services



- ◆ Analyzes the availability and effectiveness of the bank's systems for delivering retail banking services

Consider:

- ◆ Distribution of bank branches among different geographies
- ◆ Record of opening and closing branches
- ◆ Availability and effectiveness of alternate systems for delivering retail banking services
- ◆ Range of services provided in different geographies

Community Development Services

- ◆ Consider:
 - The extent to which the bank provides community development services
 - The innovativeness and responsiveness of the community development services provided



Definition

- ◆ §__.12(j)
- ◆ Community Development is the primary purpose
- ◆ Is related to the provision of financial services
- ◆ Has not been considered in the evaluation of the bank's retail banking services

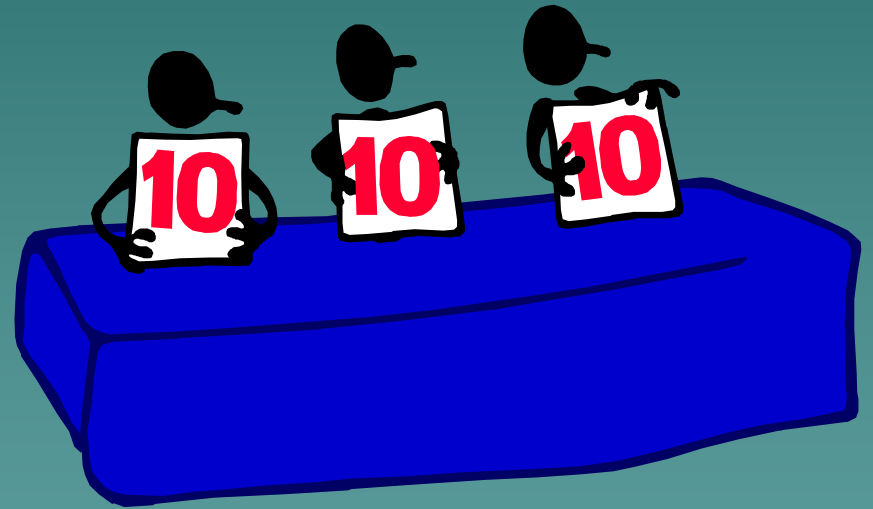
Common CD Service Issues

- ◆ The community development purpose of the organization has not been documented
- ◆ Service provided is not related to the provision of financial services



Rating the Service Test

- ◆ Consult the CRA ratings matrix for large banks



Questions?



Thank You!

