

Branch CRA Activity Report

Branch Name: Main Street Branch

Branch Reporter: Mr. Feelgood

Region: Region VII

Date: March 1, 2004

Please describe the type of CRA activity in detail and provide supporting documentation, if necessary. This report does not need to include all areas listed below, but should focus more on the needs of your community, how they are being met, possible actions that the bank could take, and how this relates to CRA.

Lending Test: A large low-income, multifamily apartment complex is being proposed by ABC Corp., a good customer of ours. During a recent visit a discussion was held to determine funding needs, a county grant and the location of the project. This project will benefit low-income families in the Sunny Meadows area and the bank may be able to provide both interim construction and long-term lending. This will be the fourth project by ABC Corp. for low-income housing. Discussed with management and will proceed to obtain this loan. Supporting documentation is currently on file and available upon approval of the loan.

Investment Test: A local bond is being issued to revitalize the Blue Ridge area and will allow for the enhancement of the existing water and sewer system and provide two new parks. The area affected is in a moderate-income tract; however, the renovation is necessary to keep this area from deteriorating any further. A coalition has been formed to eventually refurbish the existing homes in the area; however, they can only proceed if the bond is approved. The proposed bond is well supported and should pass. Full documentation has been requested to allow the bank an opportunity to review the bond. The investment committee will be reviewing this bond and should make a decision within the next 3 weeks.

Service Test: The Operations Officer recently joined the board of the Citizens for Economic Enhancement. This is a non-profit organization that addresses the needs of low-income families throughout the county, especially with housing and job demands. Meetings are held monthly and the officer will assist with the finance committee and help the board with banking questions and decisions.

The branch has also kicked off the new marketing program for the new free checking and reduced checking products, the Sunshine and Flex Account. These products are aimed at low- to moderate-income individuals and should enhance the bank's market share and image.

COMMUNITY INVOLVEMENT SURVEY

Employee Name:	Mr. Smith			Date:	March 1, 2004
Title:	Commercial Loan Officer				
Branch/Dept:	Main Street				
Civic Organization and Community Involvement (s) (Be specific i.e.):*	General Purpose of Organization or Service	Type of Involvement* (i.e. Board member, speaker, instructor)	Length of Term	Amount of Time Expended (i.e. meet monthly)	Area Served by the Service (i.e., County, City, Region)
Habitat for Humanity	This organization helps with the housing needs for low-income individuals and families by assisting with the construction of homes and placing qualified persons.	Board Member and Chair of Finance Committee	3 years	Monthly board meetings and quarterly finance committee meetings.	Ward County
The Community Shelter	This organization assists individuals who are in need of temporary housing, clothing or food due to detrimental circumstances beyond their control.	Advisory Board Member.	2 years	Quarterly meetings.	City of Jonesville
Jonesville Little League	This organization helps young kids develop physical and mental abilities to learn the game of baseball. It also helps teach teamwork and builds self esteem.	Coach	Annually	April through August	City of Jonesville
Jr. Achievement	This organization works with schools to help educate children with basic business and life building tools.	Speaker	N/A	Two presentations each year.	School District numbers 12, 27 and 319 in Ward County.

Community Development Loans - 2003 (SAMPLE)

Name	Loan Number	Loan Date	Loan Amount	Location where funds are used	Purpose of loan	Reason for Qualification	Officer
Ward County Community Development Corp.	123-123456	1/9/2003	\$ 98,406.00	162 and 172 SE Lane Avenue, Jonesville	Fund loan to purchase three older homes remodel them and resale them as low-income housing.	This organization's purpose is to develop affordable housing and promote economic development. The homes they build or remodel are marketed and sold as low-income housing.	Johnson
Pine Mountain Domestic Violence & Crisis Center	123-123789	1/14/2003	\$ 60,000.00	209 3rd Street, Smithville	Unsecured revolving line of credit.	This is a non-profit organization that provides services to individuals who are the victim of domestic violence. These individuals are often from low- to moderate-income households.	Frazier
Mr. and Mrs. Smith	123-123900	2/28/2003	\$ 400,000.00	1199 NE Grandview Drive, City Place	Finance property that will consist of low-income housing.	This property is a converted care center that houses the Ward County Mental Health Department in a 10,000 square feet of the structure. The remaining 20,000 square feet will be used as low-income housing by the St. Joseph Church.	Dunston
Ward County Community Development Corp.	123-123975	6/11/2003	\$ 50,000.00	738 SE Main Street, Jonesville	Unsecured revolving line of credit.	This organization's purpose is to develop affordable housing and promote economic development. The homes they build or remodel are marketed and sold as low-income housing.	Johnson
MABCT, Inc.	123-123806	6/18/2002	\$ 110,000.00	2622 Wyatt Dr, Jonesville	Purchase residential property.	MABCT, Inc. is a non-profit, community services organization which focuses on providing food and housing needs for low-income residents in Ward County.	Gonzalez
MABCT, Inc.	123-123812	7/31/2002	\$ 40,000.00	1084 Woodrow Ln, Smithville	Purchase residential property.	MABCT, Inc. is a non-profit, community services organization which focuses on providing food and housing needs for low-income residents in Ward County.	Gonzalez
Mr. and Mrs. Clarke	413005154	4/24/2002	\$ 725,000.00	235 State St, Carrotville	Construction/Perm loan for apartment complex.	This apartment complex is targeted at low- to moderate-income seniors with lower rents that make it more affordable.	Clemens
Mr. and Mrs. Pacheco	6752000003	5/3/2002	\$ 400,000.00	717 4th St, Trentville	Refinance an apartment complex.	This is a loan on a 19-unit apartment complex in Trentville. The complex qualified through the HUD program for low-income housing and rents are subsidized by the HUD agency.	Stewart
		Total	\$ 1,883,406.00				

CRA Donations - SAMPLE

MONTH	ORGANIZATION	AMOUNT	REASON FOR QUALIFICATION
January	Jr. Achievement Business Advisory Council	\$ 500.00	Sponsors Jr. Achievement programs in Ward county.
March	Ward Community College	\$ 1,500.00	Supports continuing education including small business courses.
	Jonesville Chamber of Commerce	\$ 500.00	Supports small businesses in the Jonesville area.
	Kids Health Connection	\$ 250.00	Assists low-income students with physical and mental health needs.
April	Big Valley Manor Foundation	\$ 500.00	Proceeds help out the Foster Grandparent and Fairy God-mother programs - Assist low-income girls.
	Humane Society TLC Program	\$ 5,000.00	Provides at-risk youth with a violence prevention program through animal training.
	American Red Cross	\$ 2,500.00	Provides disaster relief and aid primarily for low-income families.
	Community Needs Network	\$ 1,500.00	Assists low-income individuals with basic service needs.
	Habitat for Humanity	\$ 500.00	Assists low-income families with housing needs.
May	United Way of Ward County	\$ 1,000.00	Provides different services primarily to low-income families.
	Children's Foundation - SMART program	\$ 250.00	Assists vulnerable children with reading skills, attitudes and life prospects.
	YMCA	\$ 500.00	Provides programs and services to individuals and families who cannot otherwise afford to participate.
	Jonesville Tennis Kids Fest 2002	\$ 500.00	Provides free tennis lessons to kids of all ages, which allows low- and moderate-income kids to attend.
June	Ward County 4-H Livestock Auction - To MABCT	\$ 497.25	Food was donated to MABCT Food Share, an organization helping low-income individuals and families.
	Ward County Economic Development, Inc.	\$ 1,000.00	Assists businesses and individuals with economic development and stability.
July	The Chamber of Jonesville	\$ 645.00	Monthly forums are held to discuss the economy, current events and business activities.
	Ward County 4-H Livestock Auction - To MABCT	\$ 1,610.00	Food was donated to MABCT Food Share, an organization helping low-income individuals and families.
	Boys & Girls Club	\$ 2,500.00	Provides services and programs to children and adolescents at an affordable price.
August	The Chamber of Jonesville	\$ 1,050.00	Awards Dinner sponsorship dinner for The Chamber, recognizing businesses in the valley.
	Children's Dental Clinic of Ward County	\$ 500.00	Provides free dental care to low-income families.
October	Smithville Economic Development Institute	\$ 250.00	This organization helps people build assets, buy their first home or start or expand a business.
	United Way of Ward County	\$ 750.00	Provides different services primarily to low-income families.
	Reading is Fundamental	\$ 250.00	Provides free books to children at Wilson Elementary in Jonesville (Free and reduced lunches @ 68%).
	Ward County Symphony	\$ 250.00	The Symphony provides an educational outreach program that is offered free to five low-income schools.
November	The Children's Advocacy Center	\$ 500.00	The agency provides services to children who are abused or are in an abusive environment.
	Habitat for Humanity	\$ 300.00	Assists low-income families with housing needs.
	Consumer Credit Counseling Services	\$ 300.00	Assists low- and moderate-income individuals in obtaining various banking services.
Total		\$ 25,402.25	