

PART I*****DUE [DUE DATE] 2005*******COMMUNITY REINVESTMENT ACT**

1. **ASSESSMENT AREA INFORMATION:** Please provide the following:

- a) A map showing the boundaries of each assessment area(s).
- b) A written description of the bank's assessment area.

If available, please provide the following lists in an electronic format (preferably Excel).

- c) If the assessment area does not include whole counties, provide a list of the assessment area geographies, (e.g., census tracts or block numbering areas), using the 2000 census data.
- d) A list of the bank's branches, including their street addresses and geographies.
- e) A list of branches opened or closed since the previous examination.
- f) A list of any loan production offices operated by the bank.
- g) A list of the bank's branches with at least one ATM, the number of off-site ATMs, and whether or not the off-site ATMs are deposit-taking.

2. **LOAN DATA:** The loan data required to be collected and reported in accordance with section 228.42 of Regulation BB is small business, small farm and HMDA loans. If you wish to have your consumer loans considered in our assessment of your bank's CRA performance, please include them as well.

The sample period for the examination will be [date of review period, i.e., January 1, 2004 through December 31, 2005]. Through previous submission, the bank has provided HMDA loan data through December 31, 2005. At this time, please submit CRA loan data from [review period - i.e., January 1, 2004 through December 31, 2005].

3. **BRANCH CLOSING POLICY:** Please provide a copy of the bank's branch closing policy.

If submitting your data electronically, you should protect your file with a password. Electronic submissions, passwords and questions should be directed to Patrick Cheng at (415) 974-3001, or via email at Patrick.Cheng@sf.frb.org. Alternatively, you may mail a CD or DVD to the San Francisco office.

PART I

Instructions for Loan Submission

If the CRA or HMDA loan data was collected and stored in the Windows version of the software provided by the Federal Reserve Board, download the data as described below. If the data was collected and stored in another medium, the information for each loan record may be submitted in any database file format, preferably Excel. Please provide each data item required by section 228.42 in a separate field.

To export CRA data, choose the export option on the CRA Front Page. On the Export Option screen, select "For Other Purpose." Then, on the Export For Other Purpose screen, click on the "Select" button and select "Transmittal Sheet," "Assessment Area," and the individual loan types for which data was collected. Ensure that "Standard CRA" is the export type. Finally, click on the "Begin" button to start the exporting process. In addition to the various loan products, it is very important that the Transmittal Sheet and the Assessment Area be selected.

To export HMDA data, choose the "Standard HMDA" format using the "For Other Purpose" option on the HMDA Data Collection software.

If you opt to include consumer loans, segregate them by type in accordance with section 228.42(c)(1). For each type, provide the data items listed under section 228.42(a)(1)(i)-(iv) using the proper CRA collection code (4 = home equity, 5 = motor vehicles, 6 = credit card, 7 = other secured consumer loans, 8 = other unsecured consumer loans).

If submitting your data electronically, you should protect your file with a password. Electronic submissions, passwords and questions should be directed to Patrick Cheng at (415) 974-3001, or via email at Patrick.Cheng@sf.frb.org. Alternatively, you may mail a CD or DVD to the San Francisco office.

PART II

DOCUMENTS TO BE SENT TO RESERVE BANK
(Unless noted, items will not be returned to your bank.)

Please mail one copy of each of the following to the Federal Reserve by **[DUE DATE] 2005**.

If any item is not applicable, please indicate "N/A" beside the appropriate number on a copy of this list, or provide a separate schedule for such items.

If any documents are too voluminous to photocopy, you may send originals. Any original documents should be labeled "Original, Please Return." We will return these documents to the bank as soon as possible.

ADMINISTRATIVE

1. Completed Preliminary Fair Lending Examination Questionnaire (see attached).
2. Organizational chart. Please include a list of employees with lending authority and their loan limits.
3. Strategic Plan and CRA Self-Assessment. Please provide a copy of the bank's most recent Strategic Plan, as well as a copy of any CRA self-assessments conducted, if available.
4. Written Compliance Program, Policies, and/or Procedures. Also include any functional or departmental compliance procedures used by employees.
5. Web Site Schematic. Please provide the most recent schematic from the Webmaster or Web Developer.
6. Compliance Risk Assessment and Audit Program. Copies of all compliance audit reports, management responses, and internal tracking reports used to monitor open or outstanding issues. Include any reports to senior management detailing the scope, review, and findings of internal audits, as well as any responses required by senior management, if applicable. If the compliance audit is outsourced, please provide the name of the firm conducting the review and a copy of the engagement letter.
7. Compliance Reviews and Branch Certifications. Describe the scope and frequency of these internal reviews. Include any reports detailing the findings, as well as any responses required by senior management, if applicable.
8. Please list all new and/or revised consumer or commercial loan and deposit products offered since the previous examination. Provide a brief description of the product(s) and an approximate number and dollar amount extended to date. If the bank introduced new loan products, please send portions of the loan policy that address those changes.

9. Please describe any changes in management since the previous examination and include a brief description of their qualifications and/or experience level.

10. Is the bank, or any officer, director or policy-making employee, a defendant in any lawsuits relating to consumer credit compliance? (If yes, give information and include a brief statement of bank counsel's opinion as to possible outcome.)

11. Is there any probable litigation relating to regulatory compliance in which the bank, or any officer, director or policy-making employee, is or may become involved? (If yes, give information and include a brief statement of bank counsel's opinion as to possible outcome.)

12. Has bank management been involved in any consumer credit litigation or situation in which litigation seemed probable for which an out-of-court settlement has been made? (If yes, give information and include a brief statement of bank counsel's opinion as to possible outcome.)

13. Has the bank received complaints concerning application practices of dealers or other agents who normally discount paper at the bank? If yes, describe.

LENDING AREA

1. Loan Policy. The policy is an integral component of both the technical compliance and fair lending examination scoping activities; therefore, if it is not feasible to copy, please indicate that it is not a copy and must be returned to the bank prior to the completion of the examination.
2. Loan guaranty forms.
3. Promissory notes for all types of loans.
4. Security agreement forms.
5. Sample of dealer disclosure forms.
6. Truth-in-Lending disclosure forms (closed-end and open-end).
7. Notice of right of rescission forms.
8. Deferral, extension, and assumption disclosure forms.
9. Fair credit billing notices - borrower's notice of rights (long form, and if applicable, short form).
10. All credit application forms and borrower financial statements (including commercial, overdraft protection, home equity, credit card, real estate, installment, etc.)
11. Good faith estimate and home mortgage servicing transfer disclosures forms.
12. HUD-1 and/or HUD-1A (Uniform Settlement Statement).
13. Initial and Annual escrow account statements (RESPA).
14. Adverse action and ECOA notice for credit denials.
15. Real estate appraisal forms.
16. Co-signer notice forms.
17. Home equity line disclosures provided at the time of application.
18. Variable rate program disclosures for ALL TYPES of consumer variable rate loans.
19. Forms used to notify applicants of flood hazard requirements.
20. Copies of loan payment histories for two different consumer customers who have had late payments for at least two consecutive months. Provide at least six months of account history, including the period when payments were late. In addition, provide a copy of the original note signed by the borrowers.
21. For each type of open-end account offered, provide a copy of one customer's periodic billing statements (FRONT AND BACK) for three consecutive months. Include statements for accounts with overdraft protection activity, credit cards, and home equity lines of credit. Credit card statements should include cash advance activity. *Please do not provide employee accounts.*

OPERATIONS

1. Disclosures concerning fees, service charges, transaction charges and other charges for deposit accounts. Also include account disclosures required by Truth-in-Savings. If interest rate and APY amounts are to be manually completed at the time of disclosure, please include recent interest rate and APY sheets used to complete the disclosures.
2. Copies of certificates of deposit, savings passbooks, and any other deposit contracts as applicable (DDA, NOW, MMDA).
3. Copy of Early Withdrawal Penalty disclosure that describes the penalties to be assessed in the event of premature withdrawal of a time deposit.
4. Copies of any MMDA and savings account form letters sent to customers whose accounts demonstrate excessive activity.
5. Regulation CC Funds Availability initial disclosure statement, case by case and/or exception hold notices, and special deposit slips.
6. Regulation CC Check 21 disclosures, correspondence, and expedited recredit claim notices:
 - The actual consumer awareness disclosure or disclosures.
 - Samples or tests of substitute checks, if available.
 - Direct mail correspondence and statement stuffers that describe Check 21 and/or substitute check implementation to customers.
 - Copy of current Check 21 error claim log.
 - Notices relating to expedited recredit claims, such as:
 - Notice of valid claim and refund
 - Notice of provisional refund
 - Denial of claim
 - Reversal of refund
7. Electronic Funds Transfer:
 - Initial disclosure form.
 - Copy of current Error Resolution Notice (either long form sent annually or short form on reverse side of periodic statement).
 - Copy of terminal/transaction receipt (showing actual transfer activity).
 - Copy of current errors resolution log.
8. Copy of form letter(s) used in case of errors and/or questions from customers concerning accounts subject to Regulation E.
9. Copies of actual time deposit maturity notices. Include an example of each of the following:
 - Notice before maturity for time accounts longer than one month that renew automatically;
 - Notice when maturity is longer than one year;
 - Notice when maturity is one year or less but longer than one month; and
 - Notice before maturity for time accounts longer than one year that do not renew automatically.
10. A copy of a periodic statement (FRONT and BACK) for (checking, savings, NOW, MMDA, and CD accounts) for three consecutive months. At least one statement should reflect EFT activity. Statements should reflect fees, charges, the APYE, any interest paid, preauthorized debits and credits, ATM transfers, and any other type of EFT activity permitted. NOTE: Each statement does not need to reflect all of these transactions.

11. Privacy policy and information sharing practices, disclosure forms (initial, annual, and opt-out), a listing of all customers who have opted-out, and copies of any joint marketing agreements.
 - If you receive nonpublic personal information from nonaffiliated financial institutions, please provide the privacy policy of those nonaffiliated parties.
 - Please indicate if the bank shares account numbers or similar access numbers or codes with nonaffiliated third parties for telemarketing, direct mail, or electronic mail marketing. If yes, provide:
 - Telemarketer scripts used when making sales calls;
 - A sample of contracts with agents or service providers to whom the financial institution discloses account numbers; and
 - A sample of materials and information provided to the consumer upon entering a private label or affinity credit card program.

DEPOSIT PRODUCTS

1. Number of each account type opened within the most recent month for which data is available:
 - Checking accounts (non-interest bearing)
 - NOW accounts
 - Savings/Money Market accounts
 - Time Deposits

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1. A list of retail banking services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services.
2. A listing of qualified community development loans and applicable supporting documentation in accordance with Section 228.22 of Regulation BB.
3. A listing of innovative or flexible loan programs targeting low- and moderate-income individuals or geographies in accordance with Section 228.22 of Regulation BB. If available, provide the number and dollar amount of loans originated within the bank's assessment area(s) under such programs. Also include a brief description of each program.
4. A listing of qualified community development investments and applicable supporting documentation in accordance with Section 228.23 of Regulation BB.
5. A listing of qualified community development services and applicable supporting documentation in accordance with Section 228.24 of Regulation BB.

CONSUMER COMPLIANCE EXAMINATION DATA SHEET

(Complete and submit with PART II)

1. Please check each feature applicable to any of your CONSUMER LOAN PRODUCTS as listed in Attachment B, (Technical Instructions, Interagency Loan Data Request).

<input type="checkbox"/> Private Mortgage Insurance	<input type="checkbox"/> Owner-Occupied Construction:
<input type="checkbox"/> Escrow Reserves	<input type="checkbox"/> Required Interest Reserves
<input type="checkbox"/> Variable Rate Mortgage*	<input type="checkbox"/> Optional Interest Reserves
<input type="checkbox"/> Variable Rate Other Consumer*	<input type="checkbox"/> No Interest Reserves
<input type="checkbox"/> Credit Life/Disability Insurance	
<input type="checkbox"/> Loans secured by a Deposit Account where Interest Rate on Deposit Account is less than 5%	<input type="checkbox"/> Simple Interest
<input type="checkbox"/> Debt cancellation contracts	<input type="checkbox"/> Rule of 78s
<input type="checkbox"/> Debt suspension agreements	<input type="checkbox"/> Add-on Interest

2. Please provide a list of DENIED APPLICATIONS for each loan product type for the period **January 1, 2004 through December 31, 2004**. If such a list is not available, please provide the number of denials by loan type.
3. Please provide a loan report for ALL LOANS ORIGINATED from **January 1, 2004 through December 31, 2004**. See Attachment B for detailed instructions and the Data Field Matching Form. Please include the definition or meaning of each code.
4. Please provide a list of all existing loans on properties located in SPECIAL FLOOD HAZARD areas.

If submitting your data electronically, you should protect your file with a password. Electronic submissions, passwords and questions should be directed to Patrick Cheng at (415) 974-3001, or via email at Patrick.Cheng@sf.frb.org. Alternatively, you may mail a CD or DVD to the San Francisco office.

* If the bank originates variable rate loans, please provide a list of all indexes used and the loan types applicable to each separate index.

CONSUMER COMPLIANCE EXAMINATION BANK PERSONNEL DATA SHEET

(Complete and submit with PART II)

Please list the names and titles of the officers and/or bank personnel who should be contacted during the examination for specific information involving the following compliance matters. Please advise these individuals that Examiners may be contacting them during the pre-examination phase, seeking general information regarding bank processes.

	<u>Phone Number/Ext.</u>
1. Compliance Officer _____	_____
2. CRA Officer _____	_____
3. Consumer Real Estate Loans _____	_____
4. Consumer Construction Loans _____	_____
5. Consumer Installment Loans _____	_____
6. Commercial Loans _____	_____
7. Dealer Loans _____	_____
8. Home Equity Loans _____	_____
9. Home Equity Lines _____	_____
10. Credit Cards _____	_____
11. Overdraft Protection _____	_____
12. Government Guaranteed Loan Programs _____	_____
13. Special Loan Programs (e.g., student loans, employee loans) _____	_____
14. Electronic Funds Transfers _____	_____
15. Deposit Accounts (Savings, CDs, MMDAs, Regulation CC, etc.) _____	_____
16. Privacy (Regulation P) _____	_____
17. Right to Financial Privacy _____	_____
18. Marketing _____	_____
19. Consumer Leasing _____	_____
20. Home Mortgage Disclosure Act (HMDA) _____	_____

PRELIMINARY FAIR LENDING EXAMINATION QUESTIONNAIRE

(Complete and submit with PART II)

In an effort to determine the extent of the institution's compliance with the applicable laws and regulations dealing with fair lending, please provide answers to the following questions, and mail the completed, signed questionnaire to this Reserve Bank by the date requested on page 1 of the Part II Information Request List.

1. Please provide a general explanation of the loan approval processes for consumer, residential, and commercial-purpose loans, identifying the location and/or departments of the bank responsible for the various aspects of loan processing. This discussion should include the receipt of applications, underwriting, and ultimately the credit decision, identifying which departments or units have lending authority. For example, if consumer loan applications are received at branch offices or via the telephone and processed centrally in a back office department, please identify the departments and locations involved in approving such loan requests.
2. What procedures has the institution adopted to ensure equal opportunity to credit and compliance with fair lending laws and regulations? Include policies and procedures for bank employees and those used to convey bank policy to builders, brokers, and/or appraisers that refer home loan applications to the bank or otherwise provide services to the bank.
3. If loan officer compensation is tied to pricing or the number of loans originated, please provide details of the program and include steps the bank has taken to ensure the compensation program does not have a negative impact on any prohibited basis.
4. If the bank uses a credit scoring system, please describe the system and include how the bank verifies the appropriateness of the cut-off scores.
5. What oversight mechanisms and monitoring procedures are in place to ensure adherence to the institution's underwriting and nondiscrimination/fair lending standards?
 - Does the institution review denied loan applications under any "second look" type of program and use the reversal of decisions to train affected staff? If so, please describe.
 - Does the institution sample denied, withdrawn, and approved loan files for indications of discriminatory treatment? If so, please describe process and results.
 - Does the institution periodically analyze its lending patterns/distribution by geographical location (census tract) of security property, race of applicant, income level of applicant, or any other basis? If so, please provide a copy of these analyses, as well as a description of any strategies or plans implemented or proposed to address any noted lending disparities or gaps.
6. How does the institution ensure that lending staff has a good working knowledge of nondiscrimination/fair-lending statutes and regulations?
7. Does the institution train (and periodically re-train) lending staff on the adopted underwriting standards? If so, please describe.

 Bank Officer

 Title

 Date

PART III**DOCUMENTS WHICH WILL BE REVIEWED IN YOUR BANK****(Items will be returned to you - Do not copy)**

Please have the following items ready and waiting for the examiners upon their arrival. If any information requested in Part II was not previously provided, please have complete information ready and available for examiner review. Please disregard any items not applicable to your institution.

ADMINISTRATIVE AREA

1. Minutes of the Board of Directors meetings since the previous examination.
2. Consumer complaint file.
3. Copies of bank advertising for both loans and deposits, including newspapers, billboards, lobby leaflets, statement "stuffers," radio and television transcripts (since previous compliance examination).
4. Training manuals used by officers and staff. Please include any other documented training for compliance.
5. Workpapers for all audits, reviews and branch certifications provided in Part II.

LENDING AREA

1. Declined applications (examiners will contact bank management regarding the sample).
2. Appraisal manuals used by internal appraiser.
3. Forms/scripts and any written procedures used in debt collection.
4. Home Mortgage Disclosure Statements and logs (HMDA/Regulation C).
5. Loan Application Register (LAR) for current year, if available.
6. Histories of all interest rate indexes used for any of the bank's variable rate loan products.
7. Workpapers used to conduct audits of the lending function.

OPERATIONS AREA

1. Regulation CC hold procedures.
2. MMDA monitoring procedures.
3. Early withdrawal penalty procedures.
4. Electronic funds transfer error resolution procedures.
5. Procedures for opening NOW accounts.
6. Workpapers used to conduct audits of deposit operations.

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1. Any internal analysis conducted or internal documentation collected that is pertinent to the bank's performance context or CRA performance since the previous examination.
2. CRA Public File, including any written comments received from the public since the previous examination that specifically relate to the bank's performance in helping to meet community credit needs, and any response by the bank.