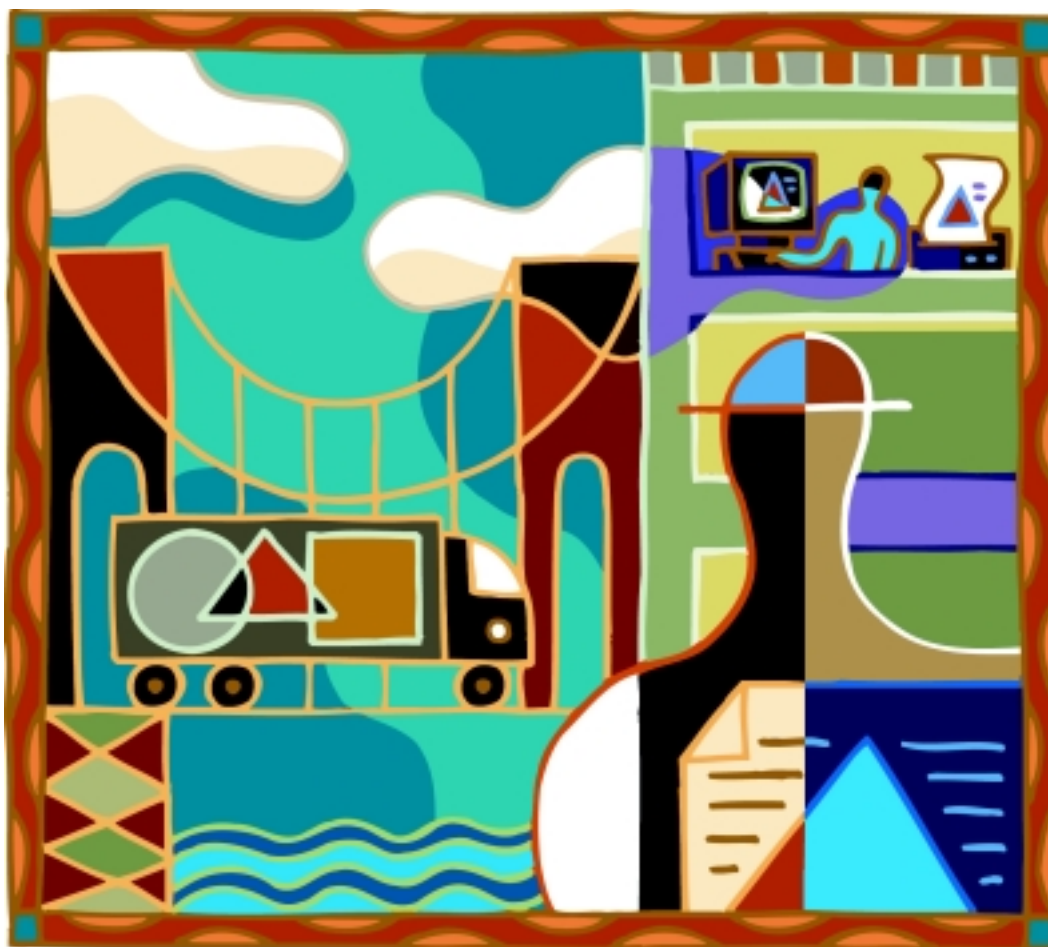


COMMUNITY INVESTMENTS

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CREDIT SCORING FOR SMALL BUSINESS LENDING

We present the results of a 12th District banking survey that examined the use of credit scoring for small business underwriting. Key differences between large and small banks illuminate potential industry trends and raise interesting research possibilities for future study.

CREATING CULTURAL WINDOWS TO BANKING OPPORTUNITIES

New immigrant communities across the United States represent tremendous, untapped potential. This article presents some key findings from an ethnic banking study conducted in Los Angeles, and suggests cultural adaptations as a way to reach this underserved market.

HOME FOR DINNER HOME BUYERS PROGRAM

Committed to "finding a way home," a group of Las Vegas financial institutions create an employer-assisted mortgage loan and down payment program for low- and moderate-income employees.

MICROPOLITAN COMMUNITY REINVESTMENT TRUSTS: A CRA INVESTMENT CONCEPT FOR SMALL COMMUNITIES

Searching for investment opportunities in small towns can be a CRA officer's worst nightmare. Read on to learn how this CRA investment concept might benefit your financial institution and its assessment area.

SPECIAL INSERT: MORE ON CRA INVESTMENTS...

We hope you'll enjoy this edition's special insert featuring excerpts from the 1999 National Conference on Community Development Investments. You'll find solid technical information, and practical tips for today's shrewd CRA investor.

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