

District Bulletin

2000 COMMUNITY REINVESTMENT CONFERENCE

April 16-19, 2000

Palace Hotel, San Francisco

DAILY SCHEDULE

(Please refer to conference brochure for more details.)

SUNDAY, APRIL 16

- 3:00 p.m. Executive Briefing
Leadership Council Meetings
- 5:00 p.m. Leadership Council Reception

MONDAY, APRIL 17

- 8:00 a.m. Registration and Breakfast
- 10:00 a.m. Opening Session
Ellen Seidman, OTS
Angela Blackwell, PolicyLink
- 12:00 noon Lunch and Keynote Address
Edward Gramlich
Federal Reserve Board
- 1:30 p.m. Concurrent Training Sessions
- 5:00 pm Speaker's Reception/
Free Evening

TUESDAY, APRIL 18

- 7:30 a.m. Networking Breakfast
- 8:30 a.m. Concurrent Training Sessions
- 11:45 a.m. CRA Awards Presentation
- 12:30 p.m. Lunch and Speaker
Scott Morgan, DreamBuilders
- 1:30 p.m. Concurrent Training Sessions
- 5:00 p.m. Showcase Reception

WEDNESDAY, APRIL 19

- 7:30 a.m. Networking Breakfast
- 8:30 a.m. Concurrent Training Sessions
- 11:30 a.m. Closing Address
Donna Tanoue, FDIC (invited)
- 12:00 noon Lunch: Special Commonwealth
Club Presentation:
The Future of CRA

WIN A FREE REGISTRATION AND THE SPOTLIGHT AT THE 2000 COMMUNITY REINVESTMENT CONFERENCE

The Federal Home Loan Bank of San Francisco and the Federal Reserve Bank of San Francisco are pleased to invite financial institutions to participate in a *Products and Services Awards* competition. The awards program is an effort to recognize and share innovative and outstanding examples of CRA-eligible products or services in the categories of lending, service, investment and community development. Entries in any or every category will be accepted until February 15, 2000.

Entry information was sent out in mid December. If you did not receive it or would like more detailed information, please contact Lena Robinson at (415) 974-2717 or by e-mail at lena.robinson@sf.frb.org.

TRAINING SESSIONS AT-A-GLANCE

TRAINING TRACK	MONDAY AFTERNOON	TUESDAY MORNING	TUESDAY AFTERNOON	WEDNESDAY MORNING
Profiles of Compliance	Overview of CRA Exam Techniques	Small Bank Exam & Large Bank Exam	Community Development Service & Investment	Safety & Soundness for CRA Officers
Community Development Finance	Small Business Lending	Single Family Housing Development	Multi-Family Housing & Mixed-Use Developments	Finding the Common Ground for Development Lending
Community Development Investments	Bank Treasury Training for CRA Professionals	Equity Investments	Deposits & Grants/ Corporate Giving Strategies	Fixed Income Securities
Community Building	Profile of a Community: Site Visit to Eastmont	The Unbanked - Serving Emerging Markets Responsibly	Profile of a Community: Site Visit to The Tenderloin	Serving Rural and Native American Communities

CRA Conference brochures with detailed session and registration information will be mailed in mid January. Contact Lena Robinson at (415) 974-2717 if you do not receive a brochure or if you would like more information.

TOWARD A SUSTAINABLE AMERICA

The President's Council on Sustainable Development (PCSD) has released *Toward a Sustainable America: Advancing Prosperity, Opportunity, and a Healthy Environment for the 21st Century*. This report updates PCSDs 1996 version, and includes current policy recommendations. It highlights the council's objective to improve prosperity and quality of life while reducing human pressures on the environment. Appendices include examples of successful community initiatives, resources, and council member profiles.

For more information or a copy of the report, contact the PCSD at (202) 408-5296 or at www.whitehouse.gov/PCSD.

ECONOMIC EDUCATION PROGRAM SATISFIES CRA CRITERIA

Bankers may want to consider Junior Achievement's (JA) innovative, economic education program as one option in fulfilling their CRA requirements. JA programs are designed to train students from kindergarten through 12th grade with work-force-ready economic skills and knowledge. The majority of the programs are delivered to low-income students.

One of JA's primary programs is called the **Whole School Program**. Banks and businesses may fund classrooms, whole grades, or adopt an entire school. Banks can receive investment credit when they provide funding to sponsor a Whole School Program in a low-income neighborhood. They can also receive Service Test credit if their employees volunteer in the sponsored school.

For more information about Junior Achievement programs, contact Senior Development Manager, Julie Ringwood, at (323) 957-1818, ext. 20.

NEW WEB SITE LINKS PROJECTS TO PROGRAMS AND RESOURCES

1stSource is a new Internet site launched in October by the Federal Reserve Bank of Kansas City. The site is a guide to information about programs that assist community and economic development projects. Whether you are a developer trying to build affordable housing, a small business entrepreneur seeking financing, a small farmer operating a farm, or a community seeking to improve its infrastructure, **1stSource** can help you easily and quickly cut through the maze of programs. With a little information from you about your project, **1stSource** will provide you with a summary description of those programs that best fit your project's needs.

The site is <http://www.1stsource.kc.frb.org/programs/index.asp>. For more information, call John Wood at the Federal Reserve Bank of Kansas City at (800) 333-1010, ext. 2203.

THE SOCIAL ENTREPRENEURIAL FUND (SEF)

In its first two years of operation, the Social Entrepreneurial Fund (SEF) of the Liberty Hill Foundation has distributed over \$300,000 in grants to nine non-profit and/or worker-owned micro-enterprises in low-income communities of Los Angeles. Based on lessons learned from this non-profit program, Liberty Hill is ready to proceed with micro-loans to private entrepreneurs in low-income areas for sustainable business ventures. They are seeking matching investment funds from banks for a loan pool, as well as grants for technical assistance.

For more information, please contact Michele Prichard, director of Special Projects at (310) 453-3611, ext. 104.

CRA LEADERSHIP COUNCILS

January 7, 2000 is the final day to submit a nomination form for the CRA Leadership Council. The Leadership Councils are a voluntary advisory board of CRA officers who will serve as representatives of their local roundtable. For further information on the program or to receive a nomination packet, please call Lena Robinson at (415) 974-2717 or contact her via e-mail at: lena.robinson@sf.frb.org.

FREE COMPLIANCE CHAT GROUP

With *Regulatory Risk Monitor's* compliance listserv, you can pose your toughest questions to colleagues and get speedy replies offering insight, experience and useful tips on CRA, staff training, fair lending, credit scoring, regulatory requirements and safety and soundness issues. You may even be the one who can respond to a colleague's challenge!

It's easy to subscribe. Just send an e-mail to: Majordomo@user-home.com. Leave the subject line blank. In the message section, type: **subscribe compliance**. Please don't include a signature file. Just hit the reply button, send back the message, and you're done!

For further information, call *Regulatory Risk Monitor's Executive Editor Fran Fanshel* at (800) 929-4824, ext. 2245.