


The CRA Evaluation Process from Start to Finish


Preparing for Your Next Evaluation

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ENSURING A SAFE AND SOUND
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Your CRA Evaluation Just Ended, **You Should:**

- a) Take your two week vacation 
- b) Go on a three year sabbatical to study community development trends around the world 
- c) Begin preparing for your next CRA evaluation 
- d) a) and c)



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Answer Key:

- a) Take your two week vacation 
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- c) Begin preparing for your next CRA evaluation 
- d) a) and c)


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Preparing for Your Next CRA Evaluation

- **Shift the mindset** of your institution
 - Help managers and employees understand that **CRA activities improve your community and therefore they also improve your institution**
 - Make CRA a **part of what everyone in your institution does on a daily basis**





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Preparing for Your Next CRA Evaluation (continued)

- **Don't wait** to begin preparing for your next CRA performance evaluation
 - **Analyze areas** where improvements are necessary
 - **Provide training** to applicable staff
 - **Modify data gathering and documentation** mechanisms for greater efficiency
 - **Expand on the areas that worked well** during your last evaluation



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Preparing for Your Next CRA Evaluation (continued)

- **Foster Collaboration**
 - **Work with other institutions and entities** to create economies of scale
 - **Lending consortiums** (affordable housing, small businesses, etc.)
 - **Joint community services and education**
 - **Encourage others within the institution to get involved**, especially in programs and organizations that **have a direct impact on identified community credit needs**


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Preparing for Your Next CRA Evaluation (continued)

- **Tell your story**
 - Consider developing a **CRA self-assessment** (after your two week vacation, of course)
 - **Gather pertinent data** (lending, investments, services, etc.)
 - **Understand who** within your institution provides community development services or has other relevant data
 - **Determine which** qualified investments remain on the books and what management plans to invest in next




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Preparing for Your Next CRA Evaluation (continued)

- **Tell your story** (continued)
 - Update your **self-assessment** on a regular basis
 - **Be thorough** by including facts, data, and conclusions
 - Provide **complete performance context** information during each self-assessment
 - **Explain internal and external factors** that impact your institution's CRA performance




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To Do List:


- ✓ Shift the mindset of your institution
- ✓ Don't wait to begin preparing for your next CRA performance evaluation
- ✓ Foster collaboration
- ✓ Tell your story



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