

CRA Consulting Services

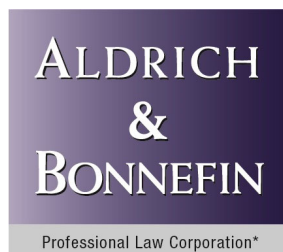
The Community Reinvestment Act requires the federal financial regulators to consider a financial institution's record of helping to meet the credit needs of its communities as well as its record of compliance with anti-discrimination and other consumer protection laws. And the agencies' new (and quite complex) CRA final rule, to be phased in over the next few years, will impact financial institutions' success in both. Further, a less-than-satisfactory CRA rating can impose significant reputational and legal risks, additional burdens, and a hurdle for bank mergers and acquisitions.

Aldrich & Bonnefin's CRA Consulting Services can help ensure you have a sound CRA Program to deal with the changing regulatory landscape and associated risks. As part of this assistance, we offer the following support:

- Targeted CRA Training for directors, loan officers, or CRA staff (either in-person or online)
- Develop CRA strategies
- Assess your institution's CRA performance and design a plan to improve and maintain that performance
- Train your CRA staff in how to conduct a CRA self-assessment
- Review CRA Policies and Procedures
- Develop Risk and Performance Reporting
- Identify CRA resources to assist in maintaining your institution's CRA Program
- Guidance on analyzing your competitors' Performance Evaluations
- Assist in determining whether to adopt a CRA Strategic Plan and then develop a Strategic Plan

Our CRA consultant, Andrew J. Litchy, is an experienced CRA expert, having directed a community bank's CRA performance for many years. Upon request, Andrew will provide you with details regarding our CRA Consulting Services and assist you in developing an approach to enhance your CRA program. He can also provide an estimate of the cost of our CRA Consulting Services based on your needs.

To reach Andrew, call 949-474-1944, ext. 3222 or email him at ALitchy@ABLawyers.com.



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* Janet Bonnefin is retired from the practice of law with the firm