



Comptroller of the Currency
Administrator of National Banks

US Department of the Treasury

Community Affairs Year in Review

***Fiscal Year 2010
Changing Players, Markets,
and Rules***

CRA COMMUNITY
REINVESTMENT
ACT
HEARING



A Look Inside ...

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Message From Community Affairs Deputy Comptroller Barry Wides



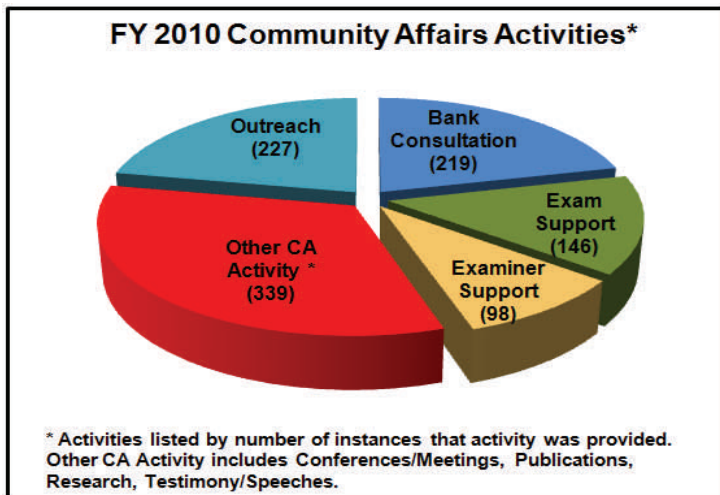
The past few years have been marked by economic changes that have had a significant impact on the federal banking industry and the products and services it delivers.

Through it all, Community Affairs (CA) supported the OCC's mission by being responsive to consumer issues and by helping national banks to be leaders in providing community development financing and retail services to underserved communities and individuals.

CA's staff engaged in a variety of activities to support national banks, community reinvestment, and consumers during fiscal year (FY) 2010. Activities included research and publications, industry outreach, and field support, as illustrated in the accompanying chart. These activities advance policies and regulations related to affordable housing and economic development and assist in national and local efforts to expand credit markets and stabilize communities.

At the national level in FY 2010, Headquarters (HQ) staff provided one-on-one assistance and managed 536 public welfare investments by national banks, totaling over \$6.2 billion (see page 9). Staff also took a leading role in producing numerous publications (available on CA's OCCnet page) and supporting the Comptroller and senior OCC staff in the preparation and delivery of speeches, public comments, and testimony related to community reinvestment and financial reform.

HQ staff coordinated with CA's District Community Affairs Officers (DCAO) and OCC field staff to ensure that 36 banks transitioning from small bank to intermediate small bank re-



ceived special offers for assistance to prepare several of them for their next Community Reinvestment Act (CRA) exams. CA's HQ staff and DCAOs also participated in a number of loan modification events throughout the country. Many of these activities and initiatives are described on pages 8 – 11.

In the field, DCAOs conducted more than 200 bank consultations, supported 150 bank examinations, and helped organize 50 banker roundtables and professional meetings. District supervisory staff joined them at nine regional outreach meetings that were attended by community developers and organizations, advocates, and financing intermediaries.

These efforts have required renewed energy and a renewed commitment to you, our internal partners. We hope you find this Year in Review informative and useful. We have provided key links and contacts throughout. We look forward to hearing from you.

Seeking Safe and Sound Solutions in Turbulent Times

During FY 2010, CA continued its efforts to identify and address national and regional policy issues, sought practical ways to expand consumer access to financial services and products, and looked for new types of products, services, and community development opportunities for national banks. Working with numerous partners, CA staff accomplished these tasks in a number of ways.

First, CA met with, and gathered information from, key community, government, and industry stakeholders. These meetings provided insight into problems faced by struggling small businesses, distressed homeowners, financially strapped municipalities, and national banks. The information gathered and contacts made helped formulate and influence policy at the OCC, as well as in the financial and community development sectors. Many of these meetings are summarized on CA's OCCnet page.

During the year, CA provided research and expertise to both internal and external parties regarding disposition of OREO, loan modifications, and foreclosure prevention programs. CA conferred with banks, GSEs, and local governments on the de-

velopment of a process to rehabilitate vacant properties faster and improve the coordination of community redevelopment.

CA worked closely with agency staff and the other regulatory agencies to draft new CRA language that provides positive consideration for neighborhood stabilization activities. In addition, CA was instrumental in planning and executing the CRA hearings that were held in four locations across the country and reviewing over 100 substantive public comments submitted to modernize CRA.

Other significant issues included access to credit for the unbanked and underbanked and changes to rules governing credit, gift, debit, and prepaid cards.

Reviews of credit access and small business lending progressed, as well as renewed calls for the innovative delivery and improved content of financial literacy programs.

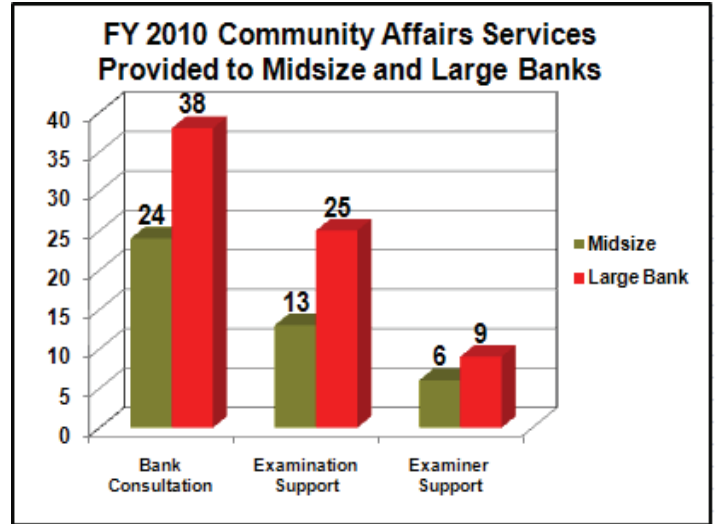
CA will continue to research, convene discussion forums, and publish articles to educate the banking industry about methods to expand credit and mitigate risk, and to advance and promote community development.

Large and Midsize Banks Snapshots

Assisting Large and Midsize Banks and Their Examiners

In addition to outreach, CA provided direct support to OCC banks and examiners, including: (1) bank consultations to respond to CRA and community development questions; (2) examiner support to provide information and services beyond an upcoming or ongoing examination; and (3) examination support to facilitate an examination or community contact. The accompanying chart and snapshots of midsize and large banks show how CA helped support this part of the OCC's supervisory mission.

All DCAOs supported the OCC's bank supervision by: (1) assisting in CRA and data integrity reviews; (2) conducting community contact meetings and providing information on community development needs and opportunities; and (3) providing insight and context to Public Evaluations (PE).



Touring Critical CRA Projects

To see community development in action, CA and OCC examination staff accepted Capital One Bank's offer to visit two investment projects in New York. Touring these projects firsthand provided OCC staff with a valuable community contact and an opportunity to observe the bank's community development activities in disadvantaged neighborhoods.

CA's Community Development Director Beth Castro and DCAOs Bonita Irving and Denise Kirk-Murray joined Capital One then-examiner-in-charge (EIC) Vance Price and compliance lead Della Apodaca in touring the projects. The first project, The Fortune Society's Castle Gardens, is an affordable housing development located in Manhattan's Hamilton Heights section. The development is adjacent to the Society's operations center, making services readily accessible to tenants.

This energy-efficient project includes 114 affordable housing units set aside for families earning up to 60 percent of area me-

dian income. It was financed in large part by tax credit equity provided by Capital One.

The second project visited was a school bank branch operating at the Fordham Leadership Academy for Business and Technology, a public high school in the Bronx. The branch is operated by approximately 10 high school student interns supervised by a Capital One associate.

The on-site visit provided a chance to meet some of the students and learn how valuable the branch is to both the student interns and their student customers. The branch offers limited products designed for student savers.

Students must apply for the program. Student interns work during the summer at a Capital One branch to obtain experience as tellers and customer representatives. Students also attend teller and financial education classes and receive college preparatory and career guidance.

Ensuring CRA Data Integrity at Midsize Banks

DCAO Scarlett Duplechain participated in the CRA examination of Trustmark National Bank and the data integrity review at Target National Bank. Both are under Midsize Bank Supervision.

Duplechain spent three weeks in Jackson, Mississippi, working with a team of compliance examiners at Trustmark. She researched and gathered data on the bank's multistate assessment areas. This information was used to evaluate the responsiveness of the bank's community development activities.

In preparation for a CRA exam, Duplechain met with the bank's senior management and CRA team to review their community development lending, investment, and service activities. Trustmark received an outstanding rating on its CRA exam.

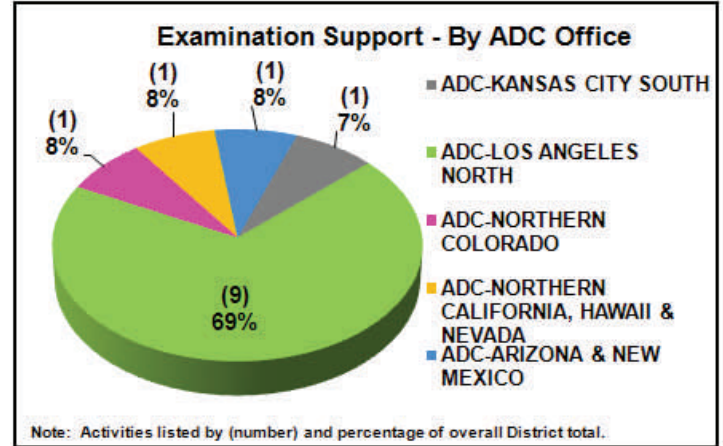
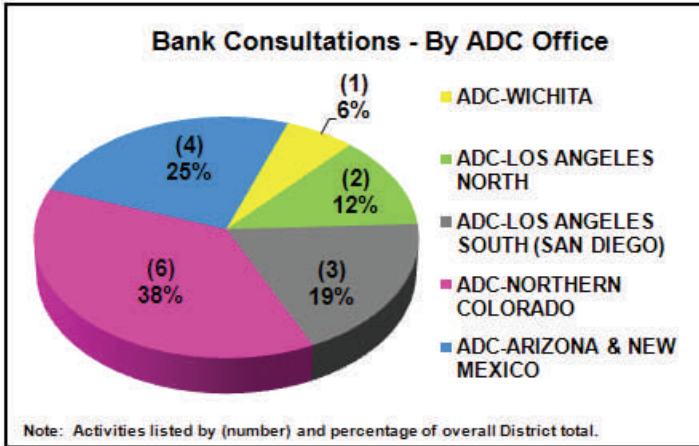
DCAO Paul Ginger spent a week in Minneapolis assisting an

annual data integrity review of the community development investments of Target National Bank, a credit card bank organized under the Competitive Equality Banking Act.

In commenting about the role of DCAOs, Jenita L. Reon, CRCM and Bank of Oklahoma compliance functional EIC observed, "It is extremely beneficial to include Community Affairs personnel in midsize CRA exams. Valuable assessment area information is collected using resources that are not well known to examiners but are more current than information available in CRA Wiz."

Lillian Fanning, consumer compliance specialist, commented, "DCAOs add a regional perspective to community reinvestment opportunities and the impact that investments and loans may have on assessment areas. DCAOs also have a level of expertise on special lending and investment programs, such as Historic Tax Credits, that only a few examiners might be familiar with."

Western District Snapshot



Convening Regional Resources at the Colorado Housing Conference

The 22nd annual Housing Colorado Now! Conference held in Vail in October provided an opportunity for CA to interact with over 500 practitioners, who are making a significant contribution to affordable housing, and to learn about new community development opportunities and innovations.

During the conference, DCAO Michael Martinez supplied information about the OCC and the resources it provides to bankers and consumers. This type of interaction adds to the expertise and assistance CA can provide banks and assists in identifying good candidates for community contacts.

The conference drew participants from throughout Colorado and regionally from Nebraska, Kansas, and Wyoming. Over 30 workshops and keynote speakers covered a broad range of top-

ics, including rural housing, foreclosure counseling, rental housing opportunities, and permanent housing solutions for the homeless.

A new feature of this conference was a design charrette that produced models for advancing affordable housing development and preservation in communities across Colorado.

The conference was sponsored by a number of entities, including national banks, NeighborWorks America, the Federal Home Loan Bank of Topeka, the U.S. Department of Agriculture (USDA), and the Colorado Housing Finance Agency. CA is often asked to speak at these types of statewide and regional meetings and to share information about CRA and community development from the bank regulator's perspective.

Helping District Banks Seek Small Business Solutions

Through Small Business Financing Forums held by the OCC and the Federal Reserve Banks, CA learned that the lack of financing for small businesses is one of the key issues impairing economic growth around the country.

The Western District's forum, held in Phoenix during June, focused on challenges and opportunities for small business lenders, with an emphasis on products and programs that mitigate lending risk.

The forum was designed to attract financial institutions from the surrounding area and to provide tools for generating small business loans. The region has been severely affected by the residential real estate crisis. Arizona, California, and Nevada still are experiencing declining property values and the impact of the related economic stagnation.

According to DCAO Susan Howard, a primary concern for Southwest banks is mitigation of lending risk, especially in small business lending. In response, banks have looked to gov-



Small business banking forums held during FY 2010 focused upon ways to increase prudent bank lending to small businesses and micro-enterprises.

ernment guaranteed loan programs, which have gained popularity and increased bank activity.

The type of programs highlighted at the event ran the gamut from state and local programs offered by cities to such national initiatives as the SBA and USDA programs.

Presentations of interest to Southwest lenders included the "The Next Southwestern Boom" by Robert Lang, Director of Brookings Mountain West at the University of Nevada, Las Vegas.

Lang suggested a formula for linking regional urban areas for economic development. A summary of the Federal Reserve Board's series on "Addressing the Financing Needs of Small Businesses" was also presented.

More than 70 bankers, government, and community development representatives from Arizona and Nevada attended the meeting. In response to their regional financial concerns and interests, the agencies held similar forums in other Districts.

Southern District Snapshot

Targeting Essential Job Skills at Southern Banker Training

Responding to frequent examiner requests for CRA and community development support services, the Southern District DCAOs developed a training program in cooperation with the OCC's CRA and compliance examiners.

DCAOs partnered with the Southern District compliance lead expert Molly McKnight to design and deliver banker workshops, particularly for new CRA Officers at small and intermediate small banks and thrifts. The DCAOs created a CRA Tool Kit, which they developed for use in these and future trainings.

The purpose of these workshops is to provide training and assistance to banks experiencing changes in staff or the bank's asset size, leading to a change in CRA regulation evaluation criteria. Workshop content includes the CRA regulation, exam preparation, performance context, assessment areas, lending performance, community credit needs, and qualified community development activities, plus developing a CRA compliance strategy.

Approximately 50 participants typically attend each workshop and engage in a community development case study exercise.



Compliance Lead Expert McKnight and DCAOs Klim, Duplechain, and Lewis joined other presenters at a Bank Officer CRA training program.

Workshops can be customized to meet local needs and opportunities, according to DCAO Karol Klim. Contact CA to hold a banker training in your District.

Changing Lending Environment Prompts Bank Fair Lending Self-Analysis

In today's mortgage market and lending environment, fair lending analysis is more important than ever. To help address fair lending challenges, DCAO Duplechain partnered with Southern compliance lead expert McKnight to deliver Fair Lending Analysis workshops designed for community bank compliance officers.

The workshops are presented in an interactive format. Compliance officers from community banks gain a working knowledge of how to address the challenges of developing and utilizing a fair lending self-analysis program.

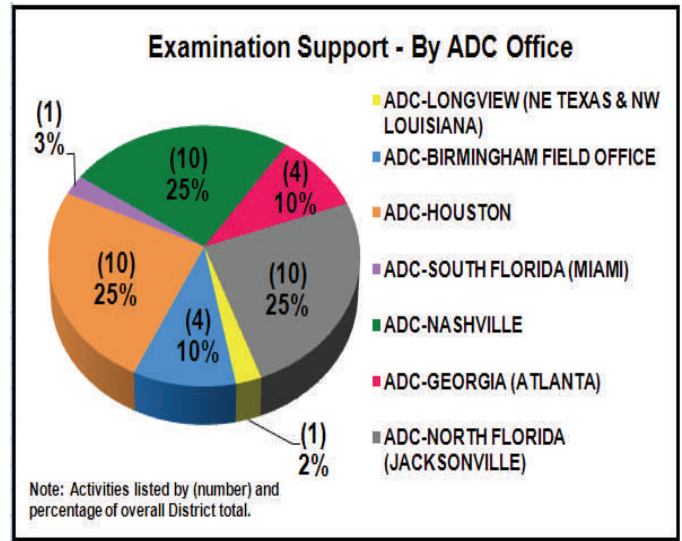
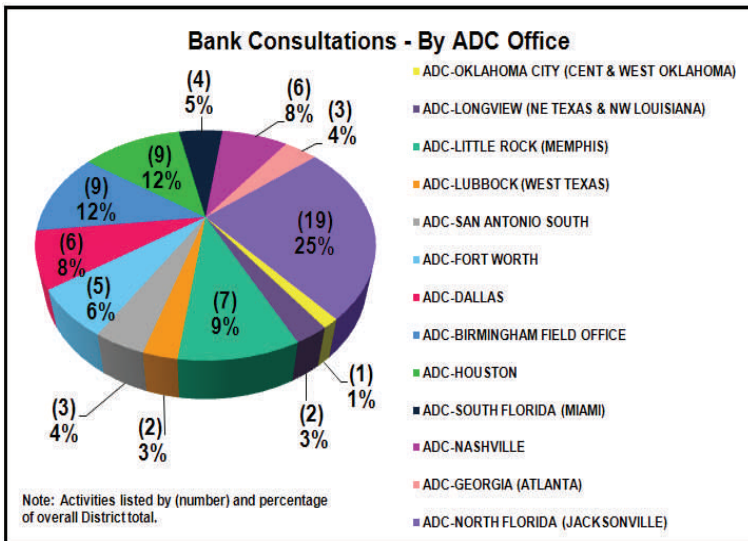
Compliance officers learn what new analyses may be needed in light of the current credit environment, and how to man-

age their institution's fair lending risk through a customized self-analysis program.

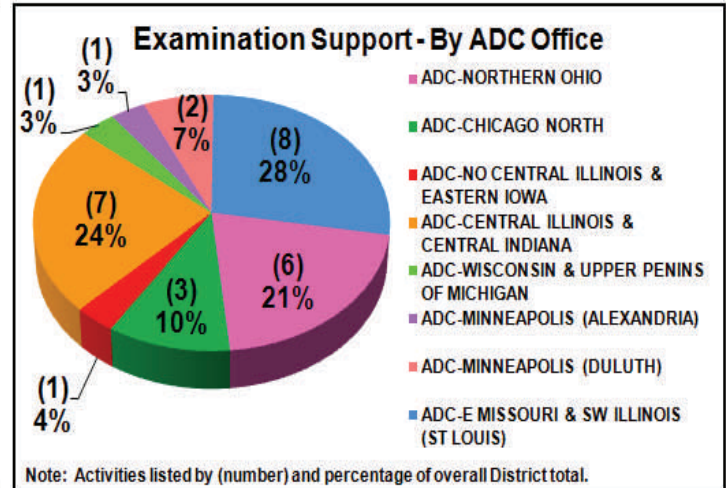
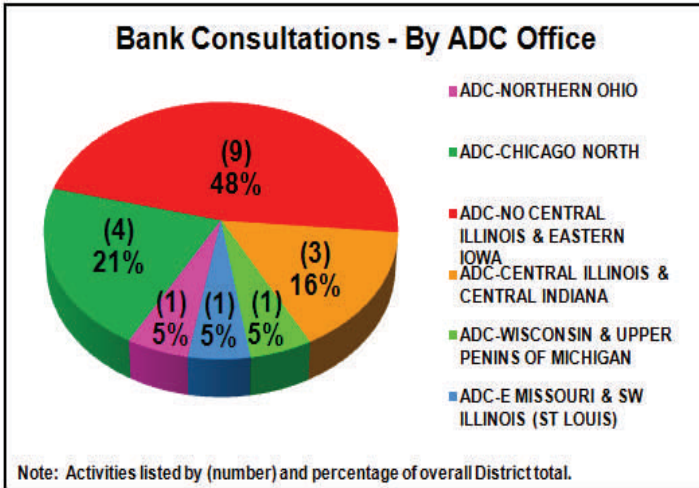
The workshops also offer the opportunity to network with other compliance officers, to share ideas about implementing and managing fair lending self analysis programs, and to hear how the current credit environment might affect future fair lending analyses.

The Fair Lending Analysis workshops have been delivered in New Orleans and Tyler, Texas, and are available to compliance officers in other cities.

Contact CA to learn more about arranging a fair lending workshop.



Central District Snapshot



Teaching CRA 101 During Associate National Bank Examiner Training

In FY 2010, Central District DCAOs were busy providing a “CRA 101” overview to new associate national bank examiners (ANBE) during their initial training. The overview included basic CRA terms and definitions; examples of qualifying CRA activities; a review of common community development tools and strategies; community contacts; and the role of DCAOs and CA.

DCAOs Paul Ginger and Norma Polanco-Boyd visited with the training teams in Minneapolis, Louisville, and St. Louis. Polanco-Boyd arranged a community contact with Justine Petersen (JP), a St. Louis community organization that uses asset-building strategies to empower their clients to purchase a home, start a business, or further their education.

Five new ANBEs and training team leader NBE Melinda Bosworth met with several enthusiastic JP staff, including the founder and executive director. ANBEs had the opportunity to ask questions about the community’s needs, bank participation, and the performance of their supervised banks.

JP is known for its innovative work in helping to build and rebuild credit scores by providing small lines of credit and secured credit cards. JP believes credit scores are key to a person’s improved financial condition and assets.



From left: Kristin Schell, Justine Petersen staff; Nicole Stoff, ANBE; Richard Asadorian, ANBE; Galen Gondolfi, Justine Petersen staff; Thomas Coleman, ANBE; Norma Polanco-Boyd, DCAO; Melinda Bosworth, NBE; Training Team Leader, Kevin Goodwin, ANBE.

NBE Bosworth noted that JP is doing outstanding work and filling “a great need in the community.” ANBE Tom Coleman added that the visit helped demonstrate how relevant CRA is for community development and that “it’s not just another regulation we have to try to memorize.”

Lending Despite the Meltdown Throughout Central District Communities

During FY 2010, DCAOs arranged a variety of seminars, conferences, and workshops to help bankers identify suitable community development and community lending activities that can help meet their CRA objectives and to suggest how those activities can be pursued within the bounds of safety and soundness.

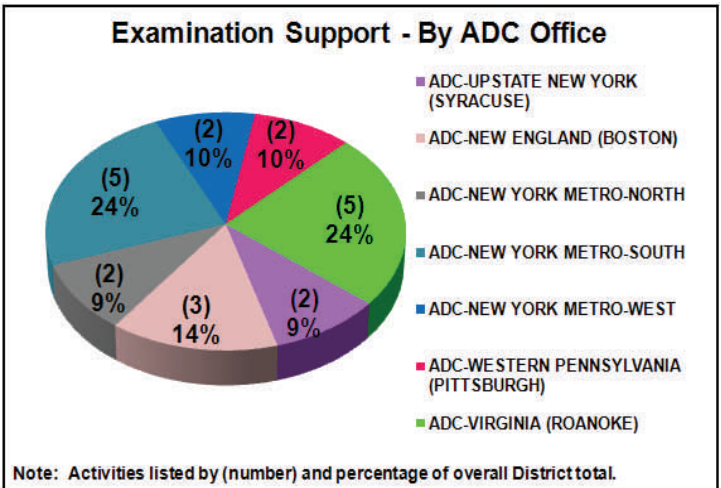
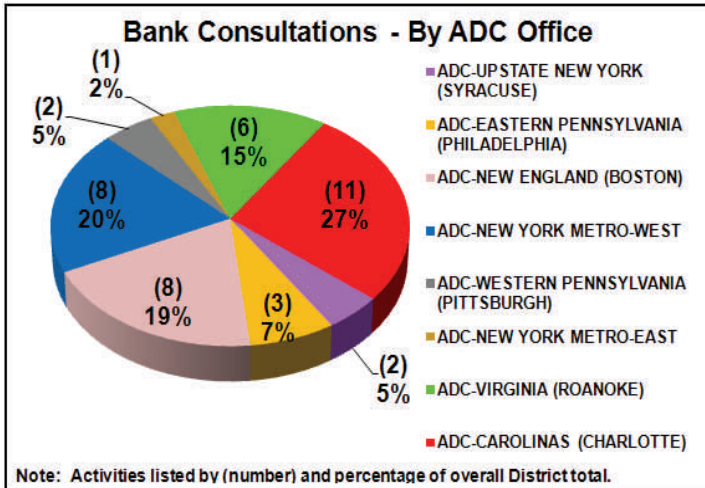
In the Central District, DCAOs Ginger and Polanco-Boyd worked with their counterparts from the other banking agencies to schedule workshops in Minneapolis, Detroit, and Cleveland, informally called “Lending Despite the Meltdown,” to introduce bankers to a variety of credit enhancement programs available from government agencies and others that can help them make

loans to small businesses and homeowners.

Speakers included representatives from the SBA, the Federal Housing Administration, state housing finance agencies, the Federal Home Loan Banks, and nonprofit organizations. The speakers explained how their programs can provide guarantees, subordinated debt, and other forms of assistance and how their agencies can help prospective borrowers develop business plans and qualify for assistance.

About 150 bankers attended the District workshops. Their favorable evaluations suggest that more workshops will be scheduled in other locations.

Northeastern District Snapshot



Sharing Information Enhances CRA Exam Process

Examiners don't have many chances to hear first-hand about CRA assessment area needs and opportunities. To support this community contact process, leaders from the community development arena were invited to meet, learn, and share with OCC and other bank examiners as part of the Interagency Regional Advocacy Outreach meeting held in New York City during January 2010. Eight other meetings were also held across the country to facilitate this kind of discussion between community leaders and bank examiners. The meetings are summarized on CA's OC-Cnet page.

The New York meeting was cosponsored by the OCC, OTS, FDIC, Federal Reserve Bank of New York, and New York State Banking Department. Staff from the Association for Neighborhood and Housing Development (ANHD), a membership organization of 100 New York nonprofit housing groups, were joined on a panel with representatives from several leading local com-

munity development organizations. Panelists presented an overview of community needs to the examiners and agency staff attending the meeting.

The exchange generated ideas for evaluating bank responsiveness to the needs of the communities they serve. The community representatives noted several trends, including a tightening of credit, a decrease in multifamily lending, and rising community development needs. The points made at the meeting are highlighted in the July 2009 ANHD report "Community Development at-Risk: The Troubled Future of Bank Reinvestment in New York City."

Examiners were engaged in the discussion and provided insight into the CRA examination process. "Community representatives appreciated the opportunity to express their concerns, meet agency representatives, and learn about the CRA exam process," said DCAO Denise Kirk-Murray.

Community Banks Learning LIHTC Basics

To help promote the development of affordable housing, the OCC, along with the Federal Reserve Bank of New York, the Federal Home Loan Bank of New York, and the New York Division of Housing and Community Renewal, cosponsored a forum on Low-Income Housing Tax Credits (LIHTC) in Syracuse, New York, on June 30, 2010.

LIHTCs have been a valuable resource to help develop affordable housing. However, the economic crisis saw many traditional investors curtail their activity, and, in some cases, pull out of the federal LIHTC market, leaving many projects in limbo.

"The LIHTC forums educated community bankers, who typically have not used LIHTCs, about how they work and how their banks can participate," said DCAO Bonita Irving.

Representatives from 15 community banks serving the upstate New York region attended the event, which featured presentations on programs available through the Federal Home Loan Bank of New York. The event provided information on: (1) de-

veloping affordable housing; (2) funding sources available through New York state; (3) investing in LIHTC funds; and (4) examining regulatory perspectives.



LIHTC forums were held in Pittsburgh, Buffalo, and Syracuse during FY 2010.

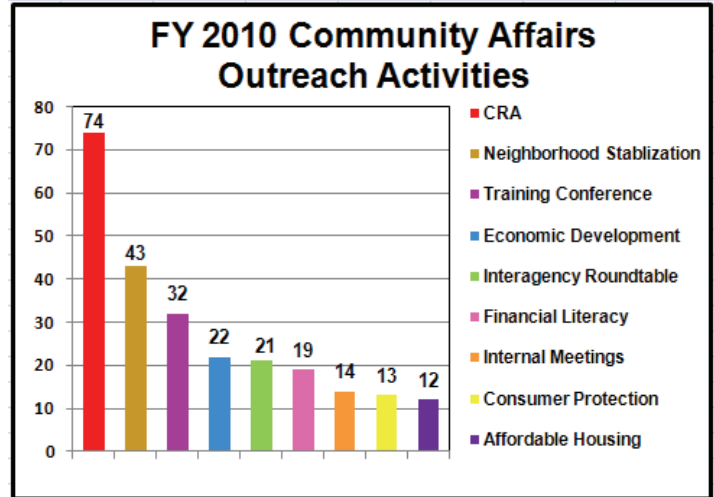
National Initiatives

CA Outreach Activities

CA is involved at the national level in matters of critical importance to community reinvestment and the nation's continued economic recovery. These initiatives address priority needs and emerging opportunities throughout the country.

These outreach activities help to provide timely information about community development programs, OCC policies, and CRA regulations, and encourage cooperative efforts by the public and private sectors to use available resources productively.

As shown in the chart, the activities include a number of inter-agency roundtables, training conferences, and site visits, focusing on such themes as financial literacy, neighborhood stabilization, small business and economic development, CRA, and public welfare investments. Additional details about these activities can be found on CA's OCC Web page.



Stabilizing Communities Through Effective Partnerships and Collaboration

OCC is actively involved in outreach to communities and borrowers impacted by foreclosures and the threat of foreclosure. During FY 2010, OCC partnered with the National Community Stabilization Trust (NCST) and local organizations to host banker outreach meetings in Denver and Louisville.

Participants heard from local officials, NCST community managers, and CA staff about the Neighborhood Stabilization Program (NSP) and local plans to utilize funds allocated under the program. The NSP was first authorized under the Housing and Economic Recovery Act (HERA) of 2009.

In total, almost \$7 billion has been authorized to state and local entities to acquire, rehabilitate, or demolish vacant and abandoned foreclosed properties under NSP. NSP properties can be resold to borrowers earning less than 120 percent of area median income or used to provide affordable rental housing.

In 2010, the CRA regulations were revised to allow banks to re-

ceive positive consideration for their involvement in NSP-related activities.

According to DCAO Vonda Eanes, CA staff also attended outreach events hosted by the Neighborhood Assistance Corporation

of America (NACA) and HOPE Now that were set up to assist homeowners facing foreclosure.

The events provided face-to-face opportunities for borrowers to seek modifications or other means of relief from their lenders or servicers.

DCAOs participated in these outreach events in more than 20 cities during FY 2010.

In some cases, CA staff assisted borrowers who asked to file complaints with OCC's Customer Assistance Group (CAG).

CAG provided guidance and insight into how it works with borrowers and OCC supervisors. CAG is a valuable partner, meeting with CA staff and providing customized reports related specifically to complaints filed during NACA events.



DCAO Klim (far left) volunteered at the Miami HOPE Now event that assisted homeowners looking for loan modifications.



NeighborWorks Week 2010

Working with national nonprofits doesn't always involve sitting in meetings. Barry Wides (left) joined the OCC's Mary Vaughn and CA's Karen Bellesi (right) and other OCC volunteers on June 5, 2010, to assist in landscaping an affordable homeownership project as part of NeighborWorks America's celebration of NeighborWorks Week 2010. The event was sponsored by Manna Inc., a local NeighborWorks organization located in Washington, D.C.



National Initiatives



Community Affairs staff at Financial Literacy Day on Capitol Hill, April 27, 2010. Left to right: Beth Castro, Denise Murray, Lisette Bez, and Karen Bellesi.

Protecting Consumers Through Financial Literacy and Awareness

CA plays a large part in helping the OCC encourage national banks to engage in financial literacy and education initiatives that may earn them positive consideration under CRA.

During FY 2010, CA staff participated on the Financial Literacy and Education Commission and helped develop the MyMoney.gov Web site, financial literacy core competencies, and the National Strategy on Financial Literacy 2010.

CA staff also participated in many outreach efforts, including the OCC's consumer advisories and HelpwithMyBank.gov. Highlights during the year include:

- "Building Wealth on Wednesday" interviews on XM radio.
- Promotion of the Earned Income Tax Credit Day and National Protect Your Identity Week, America Saves Week, and the Military Saves event.
- "Bank-On" Programs and the National Consumer Protection Week coalition, including a Capitol Hill event.
- Support for Financial Literacy Month, including a presentation to the Army Community Service Financial Readiness Program.
- Coordination of OCC volunteers for the "Banking on Our Future" and "Teach Our Children to Save" events at schools in the Washington, D.C. area; and participation at the Financial Literacy Day on Capitol Hill.
- Presentation on changes to consumer protection laws before the National Association of Consumer Agency Administrators.

Public Welfare Investments

National banks invested more than \$6.2 billion during FY 2010 in such community development activities as affordable housing and residential and commercial real estate development; providing equity for small business start-ups and expansions; and revitalizing government-designated development areas.

The public welfare regulation, 12 CFR 24, enables banks to make these investments. After more than 40 years, the regulation remains a flexible tool to minimize risk by structuring investments that maximize public- and private-sector resources and expertise.

A national bank or subsidiary may make an investment directly or indirectly, if the investment primarily benefits low- and moderate-income individuals or areas, other areas targeted for governmental redevelopment, or if the investment would receive consideration as a "qualified investment" under 12 CFR 25.23 of the CRA regulation. A national bank's public welfare investment must not expose the bank to unlimited liability.

National banks who meet certain regulatory criteria may use this investment authority. If the bank meets these criteria, the bank making a public welfare investment may notify the OCC in one of two ways: after-the-fact notification or by seeking prior approval.

With either approach, the bank must complete form CD-1 National Bank Community Development (Part 24) Investments. Banks may submit these filings electronically through the OCC's BankNet; mail them to the Community Affairs Department, Office of the Comptroller of the Currency, Washington, DC 20219; fax them to (202) 874-4652; or e-mail them to CommunityAffairs@OCC.treas.gov.

More information can be found on the OCC's Public Welfare Investment (12 CFR 24) Resource Directory Web page and the Fall 2010 edition of *Community Developments Investments*. This e-zine includes eligibility and submission requirements, examples of public welfare investments, and a discussion of the similarities and differences between CRA and the Public Welfare Investment Authority.



Under the Public Welfare Investment Authority, national banks invested more than \$6.2 billion during FY 2010 in such community development activities as this senior housing project.

National Initiatives

Focusing Efforts to Jump-Start the Economy

Economic development and recovery were a high priority for the nation in 2010. CA approached the issues of tightening credit and declining markets in a variety of ways.

CA publications and teleseminars addressed the financial recovery and presented ways to attract investment and loan funds from traditional and nontraditional sources.

Comptroller John Dugan and then-Chief of Staff John Walsh delivered speeches on economic development to national conferences.

CA staff participated in a number of meetings and roundtables, along with OCC examiners and field staff. The topics focused on federal programs and loan guarantees.

CA also prepared a “job aids” package of materials for the Compliance Examiners Working Group to assist supervision staff.

The package provided them with information on the many new and revised programs that have emerged in response to the current economic environment.

The focus is on ways for banks to increase small business lending by mitigating risk through various government guarantee programs and public-private partnerships.

In addition, DCAOs convened small business workshops throughout the year. The OCC and the Federal Reserve Bank of San Francisco sponsored a special CRA Roundtable targeting the Community Development Financial Institutions (CDFI) industry in the Southwest.



Banker and community group meetings like this San Francisco bus tour provide valuable insights into the economic opportunities and challenges facing local communities around the country.

Thirteen representatives from CDFIs in four of the Western states attended the roundtable in Phoenix. The meeting was a follow-up to a small business focus group and tour (see photo) that the Comptroller and the CDFI Fund Director held with bankers, CDFIs, and other community development organizations in San Francisco in November 2009.

Because of the urgent need for job creation and economic recovery, CA staff also increased its efforts in this important area by meeting with industry leaders, producing publications, providing resources, and holding additional seminars.

Highlighting the Best in Community Development

The biennial National Interagency CRA Conference held in New Orleans March 14–18, 2010, focused on community investment and rebuilding. Its theme was “Improving Access to Financial Services and Education: Building a Foundation for Inclusive Economic Recovery.”

More than 700 bankers, community development professionals, OCC examiners, and government representatives attended the four-day conference, many for the first time since Hurricanes Katrina and Rita hit the Gulf Coast. Many participants commented that the region has made significant progress over the past five years.

Originally a regional training event, the CRA Conference is now national in stature and provides an excellent opportunity for OCC staff to learn more about community development, as well as to hear about best practices in community development and CRA compliance.

In addition to the OCC and the other federal bank regulators, partners for the 2010 conference included the Federal Reserve Bank of Atlanta, the Federal Home Loan Bank of Dallas, and the CDFI Fund.

The conference’s four training tracks were timely and showcased best practices in CRA compliance and CD investments and lending.

There was an extra day of volunteer opportunities and an advanced investments workshop.



DCAO Scarlett Duplechain (on right) toured new housing with developer Alvin Harrison during the 2010 National Interagency CRA Conference held in New Orleans.

One of the conference’s high points was the Community Reinvestment Awards Luncheon. The awards recognized exemplary projects from around the nation. Tours of noteworthy projects (see photo) also provided an opportunity to learn more about the ongoing efforts to rebuild New Orleans.

Community Affairs Bridges the Knowledge Gap

Helping Meet the Broad Range of Banker Needs

CA staff provides an array of services to bridge the CRA and community development knowledge gap. In FY 2010, DCAOs arranged a number of seminars, conferences, and workshops to help bankers identify suitable community development and community lending activities. These events helped them review their CRA objectives and explained how those activities can be pursued within the bounds of safety and soundness.

Roundtables were held in 30 locations across the country (see table). The meetings were convened by the OCC and other partners, including the FDIC, Federal Reserve Banks, and OTS. These forums gave bankers and examiners opportunities to hear about and discuss CRA, community development, and compliance issues.

Also in FY 2010, the CRA Officers training program was offered in Cleveland and Columbus, Ohio; Indianapolis, Indiana; Kansas City, Missouri; Omaha, Nebraska; Los Angeles and San Francisco, California; Las Vegas, Nevada; Salem, Oregon; and Seattle, Washington. In addition, customized CRA training was delivered to the staffs of three large banks and one midsize bank.

If interested in planning or attending an outreach event, information and schedules can be found on the Community Affairs page of the OCC's Web site or by contacting your DCAO or other CA staff (see next page for listing).

FY 2010 CA Roundtable Locations

Albuquerque, N.M.	Lubbock, Texas
Austin, Texas	Memphis, Tenn.
Birmingham, Ala.	Mobile, Ala.
Charlotte, N.C.	Nashville, Tenn.
Columbia, S.C.	Omaha, Neb.
Dallas, Texas	Orlando, Fla.
Denver, Colo.	Phoenix, Ariz.
Detroit, Mich.	Reno, Nev.
Houston, Texas	Salt Lake City, Utah
Jackson, Miss.	San Diego, Calif.
Jacksonville, Fla.	San Francisco, Calif.
Kansas City, Kan.	Shreveport, La.
Las Vegas, Nev.	Southeast La.
Little Rock, Ark.	Southwest La.
Los Angeles, Calif.	Tampa, Fla.

Community Affairs Resources and References

The CA Web site is a one-stop reference guide and resource. During consultations, DCAOs frequently provide materials that are available on the CA publications page.

(<http://www.occ.treas.gov/topics/community-affairs/publications/index-ca-publications.html>)

Community Affairs publications range from short summaries of community development programs and products called Fact Sheets to more detailed discussions of community development topics and best practices contained in Insights Reports. Examples of 2010 publications include:

- A newsletter that summarizes the American Recovery and Reinvestment Act of 2009, which provides an overview of the Act's provisions and articles describing how banks can use new funding and financing tools to mitigate their portfolio risk and rejuvenate the weakened American economy.
- An update of the SBA 504 Program Insights Report, which can help banks attract customers, manage risk, and earn fee and interest income.

- A newsletter detailing the OCC's Public Welfare Investments Authority (12 CFR 24) (see article on page 9), which provides an overview of public welfare investments.
- A Fact Sheet providing guidance for bankers to assist borrowers who are trying to avoid foreclosure.

CA's publications can be found on the OCC's Web site and are also available in the Examiner's Library on OCCnet. CA's page on the OCC's Web site provides a sample of organizations, publications, contact information, and Web links related to financial literacy.

(<http://www.occ.gov/topics/community-affairs/resource-directories/financial-literacy/index-financial-literacy.html?submenuheader=0>)

CA's page also includes the *Financial Literacy Update*, a bi-monthly e-newsletter that lists upcoming events and the initiatives and resources of the OCC, other government agencies, and financial literacy providers.

(<http://www.occ.gov/topics/community-affairs/resource-directories/financial-literacy/index-financial-literacy.html?submenuheader=0#OCCFinancialLiteracy>)

For more information, visit <http://www.occ.treas.gov/topics/community-affairs/index-community-affairs.html>

CA at Your Fingertips



CA staff, front from left: Norma Polanco-Boyd, Letty Shapiro, Juanita Page, Vonda Eanes, Julie Williams (First Senior Deputy Comptroller and Chief Counsel), Sharon Canavan, Hershel Lipow, Scarlett Duplechain, Beth Castro, Karen Bellesi, Bonita Irving, Denise Kirk-Murray, and Susan Howard. Back from left: Al Mitchell, Jason Bouleris, Michael Martinez, David Lewis, Kris Rengert, Karol Klim, Denise Murray, Paul Ginger, Bill Reeves, and Barry Wides.

Not shown Ammar Askari, David Black, Lisette Bez, Ted Wartell, and Alpha Tunkara.

CA Staff Directories

District CA Staff (DCAOs)

Northeastern District

Bonita Irving (617) 737-2528 x223
Denise Kirk-Murray (212) 790-4053
Vonda Eanes (704) 350-8377

Southern District

David Lewis (214) 720-7027
Karol Klim (678) 731-9723 x 279
Scarlett Duplechain (832) 325-6952

Central District

Paul Ginger (312) 360-8876
Norma Polanco-Boyd (216) 274-1247 x 274

Western District

Michael Martinez (720) 475-7670
Susan Howard (818) 240-5175

Headquarters CA Staff

Barry Wides, Deputy Comptroller for Community Affairs	202-874-4930
Beth Castro, Director for Community Development	202-874-3814
Ted Wartell, Director for Community Affairs Policy	202-874-4195
Karen Bellesi, Community Development Manager	202-874-4847
Bill Reeves, Community Development Lending Manager	202-874-5165
Ammar Askari, Community Development Expert	202-874-5287
Lisette Bez, Graduate School Intern	202-874-6829
David Black, Community Development Expert	202-874-0856
Jason Bouleris, Technical Assistant	202-874-4968
Sharon Canavan, Community Relations Expert	202-874-4929
Norman Hatton, Secretary to Deputy Comptroller	202-874-4965
Hershel Lipow, Community Relations Expert	202-874-5562
Al Mitchell, Community Development Specialist	202-874-4971
Denise Murray, Community Development Specialist	202-874-9064
Juanita Page, Technical Assistant	202-874-9837
Kris Rengert, Community Development Expert	202-874-4798
Letty Shapiro, Community Development Expert	202-874-5564
Alpha Tunkara, Technical Assistant	202-874-4538