

Connecting Banks, Communities, and Resources



Reaching Community Development Milestones

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Message From Deputy Comptroller Barry Wides

Community Affairs helps national banks and federal savings associations (collectively, banks) achieve their community development goals and keep our federal banking system strong.



This fiscal year, as the Office of the Comptroller of the Currency commemorated its 150th anniversary and the founding of the national banking system, Community Affairs recognized three significant community development milestones: the 10th anniversary of the Financial Literacy and Education Commission, the 35th anniversary (in 2012) of the Community Reinvestment Act (CRA), and the 50th anniversary of the OCC's public welfare investment authority.

Community Affairs staff took leading roles in helping national banks submit their public welfare investment applications and in coordinating the banks' eligibility reviews with other OCC departments. In FY 2013, public welfare investments in more than 800 projects exceeded \$8.5 billion (see page 18).

Continuing Community Affairs' support of efforts to modernize the CRA, staff assisted the Comptroller

and senior OCC representatives in preparing for CRA-related speeches, site visits, and meetings with community reinvestment groups and consumer advocates.

Community Affairs staff also participated in an interagency CRA work group, through its involvement with an internal OCC work group that included

representatives from Community and Consumer Law, Compliance Policy, and Midsize and Large Bank Supervision.

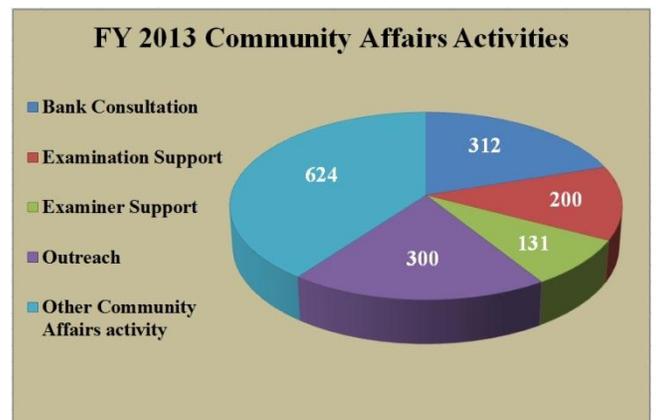
In 2013, the interagency work group's efforts culminated in the publication of amendments to the "Interagency Questions and Answers regarding Community Reinvestment," dealing with community development. This effort is ongoing, and the work group is turning to the next set of issues to help banks serve their communities.

Among Community Affairs' other activities in the field (see chart), district community affairs officers (DCAO) conducted more than 300 bank consultations, supported 200 bank examinations, and helped organize more than 100 banker round

tables and meetings with nonprofit organizations. Many of these meetings began with community contacts and listening sessions that revealed unmet credit needs and community development opportunities in local markets. OCC district supervisory staff joined in many of these meetings, providing and gaining valuable insight into the CRA regulatory process.

DCAOs conducted bank consultations with intermediate and small banks (ISB) to discuss CRA regulations and community development activities. DCAOs also worked with large bank examination teams and Compliance staff, and their assigned midsize and credit cards banks and federal savings associations, to provide examination support and consulting services to examiners and bankers seeking information on community development topics.

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Note: Activities listed by number of instances that activity was provided. "Other Community Affairs activity" includes conferences/meetings, publications, research, projects, and testimony/speeches.

This year, DCAOs and Headquarters staff expanded their use of technology, media, and electronic publications to reach a larger audience. More than 200 western bankers participated in the first ISB webinar training, and almost 1,000 additional bankers have accessed this webinar on the Internet since its broadcast. Other staff wrote articles, gave media interviews, and made presentations at national and regional conferences.

The articles contained in the FY 2013 *Year in Review* describe many of the activities that advanced the policies and practices related to community development financing and retail services targeted to underserved communities and individuals. These activities include national initiatives and publications and the training and outreach to community groups, banks, and supervisory professionals that occurred in each of the OCC's four districts.

Community Affairs will continue to engage in national initiatives related to such important policy areas as financial capability, healthy foods, homelessness, and Native American, small business, and rural development. To learn more about these activities, publications, and upcoming local events, or to join the Community Affairs listserv, visit www.occ.gov/communityaffairs. We hope to hear from you.

Community Affairs Publications Target Industry and Community Stakeholders

One of the important tools Community Affairs uses to support bank efforts to provide community development financing and retail services is an array of publications targeted to industry and community stakeholders. These publications reach nearly 20,000 subscribers, including banks, state and local governments, community development organizations, trade associations, developers, and investors.

practitioners investing in community development and identify common features applicable to other investments.

small business lending, rural economic development and Native American banking, and serving the unbanked and underbanked.

Insights reports and e-zines both address policies and regulations related to affordable housing and economic development and highlight national and local efforts to expand credit markets and stabilize communities. They cover such topics as federal tax credit programs, affordable housing and

In FY 2013, Community Affairs published five e-zines and *Insights* reports, focusing largely on financing for small business, tax credit programs to support community development, the availability of financing in Indian Country, and investments in wind energy.

Community Developments *Insights* reports discuss how selected products or initiatives operate, why they might be of interest to other banks, and associated risks or regulatory considerations. Community Developments *Investments* e-zines capture the creative ideas of bankers and



Community Developments *Insights*, “New Markets Tax Credits: Unlocking Investment Potential” (June 2013): Created by Congress in 2000, the New Markets Tax Credit Program (NMTC) encourages investments in businesses and real estate located in low-income communities by (Continued on next page)

providing federal tax credits in exchange for equity investments in specialized financial institutions called community development entities (CDE). Since it began, the federal government has allocated more than \$36 billion in tax credits authority to CDEs through a competitive application process. This includes \$3 billion in awards through the American Recovery and Reinvestment Act and \$1 billion in special allocation authority for the recovery and redevelopment of the Gulf Opportunity Zone. This updated report describes NMTCs and how banks can use them to support community and economic development activities.

Community Developments Insights, “FHA 203(k) Mortgage Insurance Program: Helping Banks and Borrowers Revitalize Homes and Neighborhoods” (May 2013): The Federal Housing Administration’s (FHA) 203(k) Mortgage Insurance Program supports the rehabilitation and repair of single-family homes and, as such, it is an important tool for community and neighborhood revitalization, as well as the expansion of homeownership opportunities. These loans are for homes damaged or sorely in need of rehabilitation. They cover both the costs of the property and the necessary home repairs. Many lenders also use Section 203(k) loans in partnership with state and local housing agencies and nonprofit organizations to rehabilitate properties. The Section 203(k) program is an excellent means for lenders to demonstrate their commitment to lending in

lower-income communities and to help meet their responsibilities under the Community Reinvestment Act (CRA). This newsletter describes the FHA’s 203(k) Rehabilitation Mortgage Insurance, an important financial tool that enables borrowers to purchase and rehabilitate properties.

Community Developments Investments, “Investing in Wind Energy Using the Public Welfare Investment Authority” (Fall 2013): For a bank with the requisite expertise and risk management capabilities, financing wind-generating installations and equipment manufacturing facilities can benefit the bank’s bottom line, be good for the environment, and help move the U.S. closer to energy independence. If a bank demonstrates that a wind energy facility provides a public benefit, such as job creation in low- and moderate-income areas, the bank can invest in the facility using the public welfare investment authority (see page 18). This e-zine examines how banks can be sources of financing for facilities that generate wind energy.

Community Developments Investments, “Extending Credit in Indian Country” (August 2013): While doing business on sovereign Indian lands presents some challenges, incentives make investing and lending in Indian Country a profitable proposition. Helping banks better understand the economic and banking landscapes in Indian Country and presenting examples of how other banks and financial institutions

have experienced success working with Native communities can open the door to more investments and loans in places that need them most. This e-zine highlights some best practices and challenges and the CRA’s treatment of investments, service, and credit extensions made by national banks and federal savings associations in Indian Country.

Community Developments Investments, “Strategies for Leveraging the State Small Business Credit Initiative” (February 2013): The State Small Business Credit Initiative (SSBCI) was created by Congress in 2010 to provide \$1.5 billion in federal support for state programs that increase the amount of credit available for small businesses. States can use these resources to reinvigorate their existing small business credit programs or to develop new ones. The SSBCI e-zine illustrates how banks can use the SSBCI program to help meet the needs of small business borrowers, describing how states are using the SSBCI and the most popular types of small business credit enhancement products funded through the SSBCI.

Community Affairs also maintains more than two dozen *Fact Sheets* and *Resource Directories*, as well as links to other publications, at www.occ.gov/communityaffairs. The site includes Community Affairs’ bimonthly newsletter, the *Financial Literacy Update*, which lists events, initiatives, and resources offered by the OCC, other government agencies, and financial literacy providers.

Northeastern District Snapshot

Superstorm Sandy Recovery Draws Support

Soon after Superstorm Sandy hit the Eastern Seaboard on October 29, 2012, OCC Community Affairs staff joined efforts to reclaim and rebuild communities in the affected states. Hardest hit were coastal communities in New York and New Jersey. With damage estimated at approximately \$65 billion and more than 380,000 homes damaged or destroyed, the affected area quickly received a presidential disaster designation, which set the recovery in motion.

Deputy Comptroller for Community Affairs Barry Wides attended a meeting of financial institutions in New York City in December 2012. “As hardest-hit neighborhoods and unmet needs are identified, rebuilding plans unfold, and funds are distributed, we will work together with banks and community partners to help move this critical recovery effort forward,” said Wides.

District Community Affairs Officers (DCAO) Denise Kirk-Murray and Francis Baffour helped coordinate an interagency forum in New York City to identify appropriate responses to the disaster. “Participants discussed ways to promote collaboration among residents, community stakeholders, and governmental agencies in assisting individuals and creating resilient and

sustainable communities,” said Kirk-Murray. The DCAOs followed with interagency forums in Tinton Falls and Fairfield, N.J., held in conjunction with the Red Cross, the Federal Emergency Management Agency, and other federal partners participating in the National Disaster Recovery Framework, created in 2011 to support state and local disaster recovery efforts. The recovery team invited nongovernmental organizations and private sector partners to provide insights into post-disaster housing and community development issues.

The Federal Deposit Insurance Corporation, the Federal Reserve Bank of Philadelphia, and the OCC sponsored a Community Reinvestment Act (CRA) listening session in Atlantic City, N.J., the following week to discuss how banks could help speed the recovery. “We are lending our expertise to help communities deal with government agencies and lenders,” said Baffour. “As immediate needs are met, the focus is turning to creating and restoring affordable housing and small



National Bank Examiner Raymond Pruszkowski speaks with a participant at an interagency meeting held in New York City to draw support for Superstorm Sandy recovery efforts.

business opportunities, and the response from banks has been very supportive.”

Fortunately, bank regulators made changes to the CRA regulations in 2005 that allow banks to receive CRA consideration for community development loans, investments, and services that revitalize or stabilize designated disaster areas or assist individuals displaced from those areas. Banks may also receive consideration for making public welfare investments in these areas.

To respond to the need, the New York Bankers Association joined with the New York Business Development Corporation to establish a \$10 million small business emergency loan fund to provide low-interest loans to businesses affected by the storm. *(Continued on next page)*

Individual banks made additional financial contributions and committed volunteers to help survivors rebuild their lives and their communities. Many of these efforts involved green-building retrofits and new construction. Other contributions followed.

Some banks contributed to nonprofits serving small businesses. One nonprofit, The Intersect Fund, used these funds in New Jersey to offer low-interest microloans. Another New Jersey nonprofit, the Union County Economic Development

Corporation (UCEDC), is offering small businesses 2 percent working capital loans for storm recovery. With a two-week turnaround, UCEDC's program lends small businesses up to \$50,000 for five years with no collateral requirements and no application, prepayment, or processing fees. "UCEDC has been very innovative and successful and is looking for more bank partners to expand the program," said Baffour.

Wides discussed the CRA and banks' contributions to the disaster recovery effort during the

Neighborhood Housing Services of New York City's annual Regional Inter-Agency Committee breakfast, held in May 2013. "I am heartened that banks engaged so quickly to assist customers and support rebuilding efforts," said Wides. "Many banks are offering loan forbearance and other programs, and a number of banks have made significant grants to relief organizations. Banks will continue to be a critical source of financing for the longer-term rebuilding of housing, commercial development, and infrastructure."

Small Business Lending Forum Assists Maryland Entrepreneurs

Finding the funds to start an enterprise can be frustrating to an entrepreneur who has a good idea but little experience operating a business. To help emerging entrepreneurs become successful, the OCC joined with the Federal Reserve Bank of Richmond, Baltimore Branch; the Federal Deposit Insurance Corporation; and the Maryland Bankers Community Reinvestment Group in June 2013 to co-sponsor a small business lending forum for entrepreneurs at Morgan State University in Baltimore.

"We see these forums as an ideal partnership between bank regulators and lending institutions to provide information to get loans and capital to current and potential small businesses," said Michael Tagg, who welcomed the participants on behalf of the Maryland Bankers Community Reinvestment Group.

"The forum was designed to bring financial institutions, government and nonprofit providers, and other small business experts together to make connections and develop relationships around common interests," said District Community Affairs Officer Bonita Irving. "Maryland is fortunate to have a strong support system for those starting a business venture."

Irving helped organize the forum's panel discussions on accessing government resources and finding the funds to start and run a small business or enterprise. Panelists included representatives from the U.S. Small Business Administration, the Baltimore County Department of Economic Development, the Baltimore Small Business Resource Center, and



District Community Affairs Officer Bonita Irving (right) speaks with two entrepreneurs attending the small business lending forum held in June 2013 at Morgan State University in Baltimore, Md.

Morgan State University's Entrepreneurial Development & Assistance Center. A lender's panel of representatives from financial institutions discussed loan products available to small and micro-businesses and to women- and veteran-owned businesses.

"Start-up businesses are tough to finance. Lenders often look to secondary sources of support like those provided by the panelists to
(Continued on next page)

partner with potential customers,” said Charles Martin, a regional Community Reinvestment Act officer at M&T Bank and Chairman of the Maryland Bankers Community Reinvestment Group. An afternoon business expo

provided participants the opportunity to network and talk one-on-one with SCORE counselors, technical assistance providers, and lenders. “Surviving and thriving in this economy is the primary focus of every

entrepreneur we saw today,” said William Backstrom, Market Manager for Community Development Banking at PNC Bank. “We are here to help them establish and reach their business goals.”

Southern District Snapshot

Business Forums Promote Rural Economic Development

Recognizing the many challenges facing rural communities, the Southern District community affairs officers (DCAO) held several rural and small business forums to promote economic development and job creation across the Southern District.

“These forums follow a series of listening sessions and banker round tables called to discuss the state of small business in rural communities,” said Atlanta, Ga.-based DCAO Nancy Gresham-Jones. “Bankers told us that confidence is up from five years ago, but that small business loan demand remains weak in many rural areas.”

In Helena, Ark., and Ruston and Mandeville, La., the forums brought together local bankers, economic development groups, and other key stakeholders to explore opportunities to strengthen local economies, especially in communities experiencing population loss, economic dislocation, and high unemployment.

Representatives from the U.S. Small Business Administration and the U.S. Department of Agriculture, state economic

development authorities, and alternative lenders like the nonprofit group Accion were on hand to discuss financing programs targeted to rural micro- and small businesses. The forums featured innovative loan products and programs to encourage and facilitate private capital investment.

“I left with a renewed sense of Accion’s mission and how we and our partners provide the fundamental economic necessities needed to rebuild our rural economies,” said Accion’s Byron Lavalais, Regional Market Manager, North Louisiana Market.

A one-day forum held in Macon, Ga., in March 2013 highlighted tools for financing small rural businesses in Georgia and other parts of Appalachia. During the afternoon, a panel of Georgia’s community development financial institutions and other nonprofit organizations exchanged views on how banks and entrepreneurs can work together to mitigate risk and promote small business lending. More than 80 representatives from financial institutions, bank regulators, and nonprofit and



DCAO Scarlett Duplechain (right) participates in a rural economic development forum held in Ruston, La. Other forum participants pictured are (from left) Willie Spears of Red River Bank, Willie Watson of MidSouth Bank, and Clifton Vaughn of the Federal Deposit Insurance Corporation.

community organizations attended this informative event co-sponsored by the OCC, the Appalachian Regional Commission, the Community Bankers Association of Georgia, and the Federal Deposit Insurance Corporation.

Another interagency regional forum, held in Avon Park, Fla., in March 2013, provided a broad audience of bankers, state and local government representatives, and economic development professionals the latest small business lending data and community development opportunities in rural south-central Florida. Panels that included *(Continued on next page)*

representatives from federal agencies, the Florida Department of Economic Opportunity, and local financial institutions covered topics related to supporting micro- and small businesses and entrepreneurship as a rural development strategy.

Panelists gave examples of best practices and tools available to promote local economic development projects and activities. “With this information, I will be able to assist my customers in obtaining small business loans and find the resources to support their growth,” said Maureen Jordan,

Vice President and Branch Manager at Seacoast National Bank.

Similar forums are planned for rural markets in Texas and Mississippi in 2014.

Advanced CRA Training Goes Beyond the Basics

In August 2013, Community Affairs rolled out a new Community Reinvestment Act (CRA) training course for experienced bankers. District Community Affairs Officers (DCAO) Scarlett Duplechain and Vonda Eanes delivered the pilot course in Houston to 20 bankers from intermediate small banks and banks examined under the large-bank CRA test.

“Community Development—Beyond the Basics” builds on previous Community Affairs CRA training offered to bankers and nonprofit organizations nationally. “We wanted to target the right group of bankers in the training and have time to go over the CRA’s community development requirements using a hands-on case study approach,” said Duplechain.

The daylong event began with the introduction of a CRA self-assessment tool that includes a questionnaire and checklist. “The self-assessment process ties things together,” said Eanes. “Banks can use the tool to analyze their weaknesses and strengths. It gets banks thinking about where they are and where they want to go.”

The tool provides a way to gather and organize data that helps banks understand whether they are

“Banks can use the tool to analyze their weakness and strengths. It gets banks thinking about where they are and where they want to go. The self-assessment process ties things together.”

*Vonda Eanes,
District Community Affairs Officer*

complying with regulatory requirements and how they are performing under the CRA. The training focused on how to apply this information to a bank’s performance context, which includes such factors as the condition of the local economy and the availability of community development opportunities.

To provide an opportunity for peer review, the DCAOs presented a hypothetical case based on changes to a fictional bank’s CRA assessment areas and branch

locations, financial condition, and market trends. Duplechain and Eanes developed the case after studying questions posted on the OCC’s Compliance Policy bulletin board and creating scenarios based on these questions.

“The case study challenged participants to analyze problems, make assumptions, and adapt,” said Duplechain. “In presenting these scenarios, we asked the participants to measure and document the impact of these factors, and in the process, they learned new ways to think about their own bank.”

Based on feedback from the pilot, Community Affairs will tweak the training to include changes in CRA guidance and deliver the course in other locations next year.



District Community Affairs Officer Scarlett Duplechain (right) shares ideas with bankers in Houston, Texas, to assist in the development of a new CRA training course for experienced bankers.

Central District Snapshot

Dayton Meeting Seeks Alternatives to Branch Closings

Concerned about news of a bank branch closing, members of a community on the west side of Dayton, Ohio, asked Community Affairs during the summer to help keep the branch open.

“While the OCC does not have the authority to postpone or prevent the closing of a bank branch, federal law provides for the OCC to hold meetings in low- to moderate-income areas to explore the feasibility of obtaining alternative banking facilities and services,” said Deputy Comptroller for Community Affairs Barry Wides. “We agreed to go to Dayton to explore these alternatives with the community.”

Working with the OCC’s licensing and supervisory staff at Headquarters and in the field, Community Affairs arranged a September 30, 2013, meeting to learn more about the financial and credit issues facing Dayton’s residents and businesses. Wides chaired the meeting, which drew local media attention and a diverse group of approximately 80 community stakeholders, including representatives from government, the clergy, and the University of Dayton.

“Determining how well our banks are meeting these unmet credits needs is an important part of our Community Reinvestment Act examination process,” said Julie Blake, Assistant Deputy

Comptroller in the Cincinnati field office, who attended the meeting. “In many cities like Dayton, banks have joined community partnerships that offer strong support for efforts to expand financial services into underserved communities.”

“When a bank pulls out of a neighborhood, the vacuum often draws non-mainstream financial agents, such as check-cashing centers, payday loan providers, and pawnshops, into the community. The Federal Deposit Insurance Corporation estimates that roughly 30 million Americans either have no bank account or rely on these more expensive alternatives to traditional banking,” said Karen Bellesi, OCC’s Community Development Manager, who helped organize the Dayton meeting.

Studies show that the presence of brick-and-mortar bank branches encourages savings and provides greater access to credit with less risk of default. “In a competitive environment, banks and other institutions can often step in to fill the void and expand their market share and penetration,” said DCAO Norma Polanco-Boyd, who works in the OCC’s Cleveland field office



A resident studies a map showing the location of nearby financial institutions during a meeting held in Dayton, Ohio, to examine the need for local financial services and credit after a bank branch closed in the city’s west side.

and participated in the meeting. “We hope that is the case in Dayton.”

At the meeting, Dayton’s city manager offered to convene a follow-up meeting with community leaders and financial institutions. He also pledged that the city would help find a location for other financial institutions interested in going into the community and would provide assistance from the economic development and small business departments to those willing to invest in the community.

In closing the meeting, Wides encouraged all parties to continue their discussions. “History proves that community-led solutions have a greater likelihood of success,” he said.

Horizontal CRA Exam Trainings Feature District Community Affairs Officers

District community affairs officers (DCAO) provide a range of examiner support service, including the training of OCC bank examiners and participation in a number of Community Reinvestment Act (CRA) examinations.

Sheila Steck, the OCC's Central District Lead Compliance Expert, asked the Central DCAOs to present information on the CRA and community development during three horizontal CRA exams of community banks. The training, which included examiners from 18 Central District field offices, took place during the winter and spring in Louisville, Ky.; Milwaukee, Wis.; and St. Louis, Mo.

The OCC's field offices often ask DCAOs to help plan and execute horizontal CRA reviews, in which a number of similar banks are examined using the same criteria and time frame. These simultaneous reviews are an efficient way to analyze findings and communicate how well banks

are performing under CRA regulations. "Having the opportunity for DCAOs to meet regularly with examiners is important in establishing a rapport and trust," said Steck. "DCAOs are a resource that examiners can use to help during the CRA exam process or to provide an expert opinion in community development."

At these training sessions, Central DCAOs Paul Ginger, Tim Herwig, and Norma Polanco-Boyd presented information about the primary purpose of community development, qualified CRA activities, questions and answers from the recent "Interagency Guidance" issuance, and resources to identify community groups for

community contacts. The DCAOs also engaged in discussions about how to measure the impact of activities and the importance of performance context in understanding that impact. "The DCAOs were more than willing to participate in our training and were available according to my schedule," Steck noted.

Horizontal CRA trainings have also taken place in the Southern and Western Districts. DCAO Susan Howard, based in Los Angeles, said, "I've had the opportunity to present to examiners from a number of my field

offices, and I receive frequent calls from them asking about a particular community development activity or requesting me to meet with an institution having challenges in meeting its CRA goals."

"DCAOs are a resource that examiners can use to help during the CRA exam process or to provide an expert opinion in community development."

*Sheila Steck,
Lead Compliance Expert*

District Community Affairs Officers Meet in the Windy City

Each year, the OCC's district community affairs officers (DCAO) meet in a different city to plan and coordinate their activities, hear from local community development professionals, and discuss best practices related to their work with examiners,

The meeting included discussion of the OCC's support of minority depository institutions, midsize bank compliance supervision, and developments concerning the new CRA questions and answers.

banks and federal savings associations, and communities. The March 2013 planning meeting brought the DCAOs to Chicago, home of the OCC's Central District office. The meeting's first day included a trip to the Pilsen neighborhood on Chicago's near-southwest side, where the DCAOs met

with officials from The Resurrection Project, a community development corporation that has created affordable rental and for-sale homes. The group also developed dormitory-style housing for low- to moderate-income college students, many of whom are the first in their families to attend college. The housing features a computer lab, gym, and supportive services that increase the likelihood that students living there will complete their education. *(Continued on next page)*

A national bank provided gap financing of \$2.2 million that enabled The Resurrection Project to complete the work.

The day ended with a panel of veteran Chicago community organizers who were actively engaged in the passage and implementation of the Home Mortgage Disclosure Act and the Community Reinvestment Act (CRA).

Chicago was at the epicenter of a nationwide movement for community development and fair housing in the late 1960s and early 1970s that led to the passage of this legislation. The panelists noted that

since the laws took effect, banks have provided billions of dollars in home mortgages, small business loans, and retail services to low- and moderate-income communities and individuals across the nation.

The second day of the meeting included discussion of the OCC's support of minority depository institutions, midsize bank compliance supervision, and developments concerning the new interagency issuance on CRA questions and answers.

The meeting concluded with a conversation with Bert Otto, the Central District's Deputy Comptroller. Otto reviewed some

“Community Affairs provides resources that enable the banks to form partnerships with community organizations.”

*Bert Otto,
District Deputy Comptroller*

of the trends among the district's community banks, including their need to grow their loan portfolios and diversify earnings.

The DCAOs provided Otto with examples of successful bank partnerships and discussed ways they have helped educate bankers on community development opportunities, including the various workshops and round tables organized around the country.

Otto, who was on the team that launched the Community Affairs Department at the OCC, commented on the benefits the department brings to the practice of bank supervision.

“Community Affairs provides resources that enable banks to form partnerships with community organizations, utilize government loan guarantee and credit enhancement programs, and make the kinds of loans that not only strengthen their balance sheets but also strengthen the communities they serve,” he concluded.

Recalling CRA's Impact on Chicago



Ted Wysocki (from left), former president and CEO of North Branch Works; Bruce Gottschall (seated), founding executive director of Neighborhood Housing Services of Chicago; and Jim Capraro, former executive director of the Greater Southwest Development Corporation, discuss the history of community reinvestment with District Community Affairs Officer Michael Martinez (center, standing) during a planning meeting in Chicago in March 2013.

Western District Snapshot

Community Affairs Supports Native American Economic Development

Finding ways to interact with bankers serving the 566 federally recognized tribal nations living on more than 100 million acres is challenging. To help meet that challenge, Community Affairs supports bank activities in Indian Country through its outreach activities and publications, including bank consultations, interagency conferences and banker round tables, and meetings with tribal economic development partnerships.

The OCC was one of the co-sponsors of the *Growing Economies in Indian Country* interagency workshops organized over the past three years, which culminated in a 2012 summit hosted by the Federal Reserve in Washington, D.C.

In its meetings with bankers and tribal leaders this year, Community Affairs promoted best banking practices designed to provide capital and spur growth in Indian Country. While some tribal nations enjoy good standards of living, many of the 5.2 million Native Americans and their communities fare poorly on almost every economic and social measure. The lack of capital and financial services often contributes to these conditions.

During these meetings, district community affairs officers (DCAO) and community

development experts reviewed specialized federal programs and Community Reinvestment Act (CRA) regulations that can facilitate economic development. One interagency meeting, the Ojibwe Opportunity Convening, held in February 2012 on the Fond du Lac Indian Reservation in Wisconsin, allowed bank regulators and state officials to share opportunities with tribal leaders.

Another interagency banker round table took place in Sioux Falls, S.D., in late October.

Ammar Askari, a Community Affairs subject matter expert in Washington, D.C., also organized



Community Development Expert Ammar Askari introduces the “Extending Credit in Indian Country” e-zine at a Native American Finance Officers Association meeting in Seattle, Wash. The publication highlights best practices and challenges and CRA treatment of investments, service, and credit extensions in Indian Country.

“While doing business on sovereign Indian lands presents challenges, incentives make investing and lending in Indian Country a profitable proposition for many banks.”

*Ammar Askari,
Community Development Expert*

several presentations demonstrating the Native American and banking layers of a new PolicyMap geo-mapping tool. These demonstrations included a panel presentation at the Native American Finance Officers Association Seattle meeting and an interagency webinar, both held in September 2012, and at a meeting with the South Dakota Indian Business Alliance in Pierre, S.D., in October.

In August 2013, Community Affairs published the *Community Development Investments* report “Extending Credit in Indian Country: How Banks Use Federal Programs to Promote Economic Development.” “This report examines the availability of capital in Indian Country and opportunities (Continued on next page)

for banks interested in doing business there,” said Askari. “While doing business on sovereign Indian lands presents challenges, incentives make investing and lending in Indian Country a profitable proposition for many banks.”

The report includes an article by the National Congress of American Indians’ executive director that describes the economic landscape of Indian Country. Sharing best practices, the issue also features articles by four national banks, including a Native-owned bank, that describe their lending and investment in Indian Country.

An article by the executive director of a Native community development financial institution (CDFI) describes collaborations between banks and CDFIs in sourcing capital for economic development projects in Native communities.

Another article describes the economic benefits of having Uniform Commercial Codes in place on tribal lands. Two Community Affairs staff members contributed an article that serves as a Community Reinvestment Act (CRA) primer. The article describes the CRA regulations for banks investing and

lending in Indian Country. Sidebars describe various federal programs designed to encourage lending and investment in Native American communities.

This publication adds to the resources posted on the Community Affairs Web page, which include “A Guide to Tribal Ownership of a National Bank”; a report, *Commercial Lending in Indian Country*; and several fact sheets on federal programs providing loan guarantees to Native American borrowers and businesses. www.occ.gov/nativeamerican

Webinar Attracts Intermediate Small Banks

Many small banks making the transition to intermediate small bank (ISB) are unfamiliar with the new CRA examination criteria, which include a community development test that comes with the ISB designation.

followed online by about 200 western bankers.

The training included a review of CRA examination procedures; definitions of key community development terms; and examples of community development loans,

Almost 1,000 more bankers have listened to the webinar since it was posted online. “Webinars are an efficient way to train our banks’ CRA officers,” said National Bank Examiner Jeff Ketelhut, who gave a presentation during the webinar. “Our DCAO did a great job in reaching out to them through this new technology.”

“The webinar gave us the opportunity to reach a greater number of bankers all at once.”

*Michael Martinez,
District Community Affairs Officer*

“Other OCC districts are planning ISB webinars for fiscal year 2014,” said Martinez, “and we are looking forward to holding additional webinars in the Western District on other CRA topics.”

This year, Community Affairs offered ISBs and those banks making the ISB transition a new way to prepare for their next Community Reinvestment Act (CRA) examination—an informational webinar.

On November 29, 2012, Denver Community Affairs Officer Michael Martinez led the first ISB webinar training, which was

investments, and services that may qualify for positive CRA consideration.

“Out west, travel and budget constraints make it difficult to do face-to-face meetings in one location that is convenient to everyone,” said Martinez. “The webinar gave us the opportunity to reach a greater number of bankers all at once.”

Audio of the webinar is available at <http://www.kansascityfed.org/event/eventdetail.cfm?event=4B3C620A9548E1105A705FD4F4FB0AD1#ISBAudioWebinartab>, or e-mail Community Affairs at communityaffairs@occ.treas.gov

Consultation Helps Intermediate Small Bank Prepare for CRA Exam

In October, District Community Affairs Officer (DCAO) David Miller contacted a Missouri bank preparing for its Community Reinvestment Act (CRA) examination as an intermediate small bank (ISB).

The bank was experiencing difficulty in identifying and documenting community development loans, investments, and services for consideration under these examination procedures.

CRA regulations require an adequate level of community development activity to support a satisfactory rating.

“Many banks produce community development loans in their normal course of business, but without an adequate understanding of the definition of community development, many banks are unable to identify and document these loans as community development loans,” said Miller.

Bank Loan Products

Miller discussed the bank’s loan products with the bank’s senior management and found that the bank had a small portfolio of

multifamily housing loans with the potential to meet the community development loan definition.

Multifamily housing loans—loans financing buildings with more than four units—may be considered community development loans.

Community Development Documentation

The bank reviewed its files supporting these loans and, in some cases, contacted borrowers to help document that the majority of the tenants were low- or moderate-income.

With Miller’s help, the bank identified and documented its multifamily housing loans for the CRA exam.

“It is advisable for ISBs to maintain

ongoing community development documentation, monitoring, and review process,” said Miller. “This

“For banks that are active small business lenders, small business loans, including loans financing owner-occupied commercial property, also have a high likelihood of meeting the definition of a community development loan.”

*David Miller,
District Community Affairs Officer*

process can ensure that the bank is on track to support a satisfactory rating under the ISB CRA community development test.”

Small Business Lending

“For banks that are active small business lenders, small business loans, including loans financing owner-occupied commercial property, also have a high likelihood of meeting the definition of a community development loan,” said Miller.

“These loans may promote economic development by financing businesses or farms eligible by size or by gross annual revenues.

If small business loans are to be considered as community development loans, it is imperative that the loan officer determine the number of jobs for low- and moderate-income [LMI] individuals or whether the loan will be in an LMI geography. This should be done at the time of the loan interview, not months or years later when the bank is preparing for a CRA exam.”

“This process can ensure that the bank is on track to support a satisfactory rating under the ISB CRA community development test.”

*David Miller,
District Community Affairs Officer*

Large and Midsize Banks

Community Affairs Assists OCC's Large and Midsize Bank Supervisors

Community Affairs assists the OCC's large, midsize, and credit card bank supervision in ways that help assess community needs and bank performance, including examiner and examination support, bank consultations, and training.

DCAO Assistance

Community Affairs' district community affairs officers (DCAO) spent more than 1,000 hours assisting examiners in 42 large and midsize Community Reinvestment Act (CRA) examinations and data integrity reviews during fiscal year 2013.

For these lines of business, DCAOs conducted more than 40 community contacts, supported more than 100 examiners, and reviewed community development loans, services, and qualified investments to determine whether each activity had a primary purpose of community development as defined under the CRA.

Joining Headquarters staff, DCAOs worked with the agency's large bank examination teams to

District Community Affairs Officers Confer with National Bank Examiners



National Bank Examiners Phil Magathan (from left) and Rachael Obermeier, Midsize Bank Supervision, meet with Central District Community Affairs Officers Tim Herwig and Norma Polanco-Boyd in Chicago. DCAOs often meet with large, midsize, and credit card bank examiners and supervisors to provide support, consultations, and training.

complete community profiles for metropolitan areas identified by Large Bank Compliance staff.

Supervisory Support

DCAOs also worked with their assigned midsize and credit card banks and federal savings associations to provide examination support and consultative services to

examiners and bankers on community development issues and topics.

- Community Affairs responded to a request from Midsize Bank Supervision for assistance with quality control reviews of completed Performance Evaluations (PE).
(Continued on next page)

A DCAO who is also a commissioned national bank examiner reviewed two PEs after meeting with Midsize and Large Bank Supervision quality control staff to ensure the review process was consistent with current practices.

- DCAOs gave a presentation on best practices in conducting effective community contacts to examiners working on a horizontal CRA review of midsize banks. DCAOs also conducted community contacts for three of the institutions included in the horizontal review.

The EIC felt it was important to initiate discussions with bank management before issuing the final performance evaluation regarding the bank's strategy, the impact of a new assessment area, and opportunities for community development in the new assessment area.

- A DCAO consulted with a large bank EIC to understand the bank's structure and CRA objectives.

The DCAO then met with bank management and CRA staff to discuss the bank's strategy in

Discussion Topics

These discussions included:

- the impact of acquisitions or mergers on the CRA program.
- incorporating new or changed assessment areas into bank CRA program strategies.
- the types of documentation needed to qualify community development activities, branch closings.
- preparation for data integrity and CRA evaluations.
- A DCAO joined a large bank EIC and compliance lead in a meeting with bank staff to discuss the bank's updated strategic plan.
- DCAOs also provided input to the EIC and bank staff at a second large bank regarding things to consider in developing a strategic plan.

Things to Consider

Things to consider included:

- outreach in bank assessment areas.
- roles and responsibilities of bank CRA staff.
- a succession plan for the bank's CRA officer.

DCAOs spent more than 1,000 hours assisting in 42 large and midsize CRA examinations and data integrity reviews, supported more than 100 examiners, and conducted more than 40 community contacts and 60 bank consultations.

- DCAOs conducted more than 60 bank consultations with large and midsize banks during fiscal year 2013. Consultations were frequently in response to requests from the bank's examiner-in-charge (EIC).

Consultations included DCAO guidance on complex community development loans and investments and investments made under the public welfare investment authority (see page 18).

- At the request of a large bank EIC, a DCAO and the EIC met with officers at a bank expected to receive a less-than-satisfactory rating for the CRA evaluation under way.

light of its business structure and constraints resulting from branch sales and a noncompete agreement.

The DCAO also provided guidance to the examiner leading the CRA examination on how to consider performance within the context of internal and external constraints.

- Three DCAOs participated in quarterly calls with bank staff and compliance EICs.

Discussions focused on bank strategies for addressing issues specific to each bank.

National Initiatives

Financial Capability Events Engage Consumers and Financial Institutions

In fiscal year 2013, Community Affairs engaged consumers and financial institutions on a number of important financial issues and activities. Topping the list, Community Affairs joined the OCC and six other federal agencies in addressing the growing concern over financial abuse of older adults. Recent studies suggest that financial exploitation is the most common form of elder abuse and that most incidents are not reported.

To support these efforts, Community Affairs staff participated in a “compliance knowledge call” for OCC employees featuring Kathleen Quinn, Executive Director of the National Adult Protective Services Association. Call participants reviewed guidance on reporting financial abuse and discussed ways to support banks in preventing such

abuse. Compliance Expert Nanette Westrud, National Bank Examiner, helped organize the call and said: “The presentation was well received by the Compliance staff. The information will be useful to banks as they develop strategies for addressing the issue.” Following the call, Community Affairs created an “Elder Financial Exploitation” information page on the OCC’s intranet to keep staff updated.

The year also marked the 10th anniversary of the Financial Literacy and Education Commission (FLEC), which was created under the Fair and Accurate Credit Transactions Act of 2003 to develop a national strategy for improving financial literacy and education. The OCC is one of FLEC’s 22 participating agencies.

This year, FLEC continued its outreach around the country to highlight financial capability in the community. Community Affairs staff participated in FLEC working groups focusing on research, youth, and early career financial



Community Development Specialist Denise Murray answers attendee questions at a Financial Readiness Fair held during “Military Saves Week” at the Pentagon.

education. As part of that focus, staff highlighted the best practices outlined in an OCC *Insights* report, “School-Based Bank Savings Programs: Bringing Financial Education to Students,” as a way to encourage youth savings.

Following this theme, Community Affairs collaborated with groups to provide financial literacy seminars to young people. In February 2013, the Society for Financial Education and Professional Development invited Community Affairs to present a personal money management seminar at Morehouse College in Atlanta, Ga. The seminar covered credit and debit cards, student loans, credit reports, and credit scores. The OCC’s External Outreach and Minority Affairs (EOMA) Department invited Community Affairs to participate in a community outreach event at South Carolina State University in Orangeburg, *(Continued on next page)*



Community Development Specialist Denise Murray participated in monthly interviews on “Wealth Building Wednesdays” to discuss financial literacy topics, including “America Saves Week,” earned income tax credits, and saving for college. Above, Murray discusses reverse mortgages with show host Ray Starkes.

S.C. Community Affairs staff distributed the OCC's materials and presented a personal money management seminar to attendees. Community Affairs also presented a credit management seminar to the OCC's National Diversity interns in July.

To promote "OCC Saves" during "America Saves Week," Community Affairs joined with the OCC's Public Affairs and Human Resources departments to offer savings tips that were displayed electronically to encourage OCC employees to open savings accounts and promote the "OCC Saves" intranet resource page. Community Affairs staff also coordinated OCC volunteers in two Operation HOPE "Banking on Our Future" events held in schools and

participated in Earned Income Tax Credit Awareness Day, the Pentagon's Financial Readiness Fair, National Consumer Protection Week, and Financial Literacy Day on Capitol Hill.

Community Development Specialist Denise Murray was a featured speaker on the "Wealth on Wednesdays" Sirius XM Radio program, and Community Affairs staff represented the OCC at a number of other events. These included meetings and conferences with the American Savings Education Council; Jump\$tart Coalition for Personal Financial Literacy; the National Consumers League's Alliance Against Fraud; the Consumer Federation of America's Consumer Assembly and Financial Services Conference; NeighborWorks America's Financial Capability Summit; and

the National Adult Protective Services Association's Summit on Elder Financial Exploitation.

Community Affairs issued six editions of its *Financial Literacy Update*, a bimonthly e-newsletter that highlights financial literacy events, initiatives, and resources that is distributed nationwide through Community Affairs' e-mail listserv. In addition, Community Affairs highlighted opportunities for bank partnerships with financial literacy and education organizations on the OCC's "Financial Literacy Resource Directory" Web page.

Community Affairs staff will continue to participate in FLEC public meetings and working groups and to seek opportunities to promote and highlight financial capability efforts within the OCC and externally.

Public Welfare Investments – Celebrating 50 Years of Helping Communities

In 1963, the OCC authorized national banks, for the first time, to make investments that promote economic and social development in their communities. In 2013, the OCC celebrated a key milestone: the 50th anniversary of the public welfare investment authority.

Comptroller Thomas J. Curry recognized this 50-year milestone for public welfare investments in a February 2013 speech before the National Association of Affordable Housing Lenders. <http://www.occ.gov/news-issuances/speeches/2013/pub-speech-2013-34.pdf>. He explained that community development investments once were rare. In 1992, Congress codified the

authority of banks to make these investments under 12 USC 24(Eleventh) and 12 CFR 24 and established the investment limit at 10 percent of a bank's capital and surplus. By 2006, some banks were nearing their 10 percent limit, and the OCC strongly supported congressional action to raise the investment ceiling to 15 percent, where it currently stands.

The OCC's national bank public welfare investment program requirements state that a national bank or its subsidiary may make an investment directly or indirectly. The investment must primarily benefit low- and moderate-income individuals, low- and moderate-income areas, or other areas targeted by a governmental entity for redevelopment, or it must

receive consideration as a "qualified investment" under 12 CFR 25.23 of the Community Reinvestment Act (CRA). Further, a public welfare investment must not expose the bank to unlimited liability. Federal savings associations (FSA) have a separate but similar authority to make public welfare investments.¹

(Continued on next page)

¹ In addition to their general lending and investment authorities, federal savings associations may use the following authorities to make and notify the OCC about their public welfare investments: 12 CFR 160.37, "[De Minimis Investments](#)"; 12 USC 1464(c)(3)(A), "[Community Development-Related Equity Investments in Real Estate](#)"; 12 USC 1464(c)(3)(A), the [Home Owners' Loan Act](#), 12 CFR 160.30, and the OTS' "[Letter Regarding Community Development Investments](#)" (May 10, 1995); and 12 CFR 159, "[Investments in Service Corporations and Lower-Tier Entities for Community Development Investments](#)."

To increase market penetration and to help move businesses, organizations, and individuals into more traditional banking relationships, many banks direct public welfare investments and engage in other activities that supplement their regular loans and services.

In addition, a bank may receive positive consideration for public welfare investments under the CRA.

A key advantage of the public welfare investment authority is that it is sufficiently broad to allow banks to shift strategies and respond appropriately to changing needs.

The OCC has approved public welfare investments ranging from transitional housing, charter schools, food kitchens, and drug rehabilitation centers to small business incubators and manufacturing facilities.

In connection with the 50th anniversary, Comptroller Curry visited an investment in the Columbia Heights neighborhood of Washington, D.C., that involved restoration and adaptive use of the historic Tivoli Theatre.

With the help of a national bank and the bank's partnership with the nonprofit Development Corporation of Columbia Heights, the building anchors the vibrant multi-block Tivoli Square redevelopment, which includes affordable housing (involving federal low-income housing tax credits, a grocery store, and several big box stores).

The D.C. Department of Employment Services and the developers agreed to give neighborhood residents first preference for jobs associated with

the project. In addition to offices, the original Tivoli Theater now houses the Gala Hispanic Theatre, which also serves as the permanent home for the National Center for Latino Performing Arts.

Public welfare investments had a banner year in 2013. While Community Affairs does not centrally collect or report data for FSAs' investments under their authorities, national banks of all asset sizes made more than 800 investments totaling \$8.5 billion.

Similar to previous years, a significant percentage of bank public welfare investments involved federal low-income and new markets tax credits. National

Public welfare investments had a banner year in 2013... national banks of all asset sizes made more than 800 investments totaling \$8.5 billion.

banks also used the authority to make public welfare investments involving solar and wind energy tax credits.

An innovative public welfare investment involved Streetline, a company that provides smart parking solutions in cities across the United States, streamlining the parking process and making parking more efficient for users and providers.

Streetline deploys sensors on city streets and parking lots that notify motorists when parking spaces are available. The sensors also provide data to municipalities to help them implement parking solutions that support small business retention and growth. Streetline deploys these strategies in primarily low- and moderate-income areas with community and economic development goals for improving those areas.

More information about national bank and FSAs' public welfare investments, including the process used to submit information to the OCC, can be found on the OCC's Public Welfare Investments Web Resource Directory and Web page at www.occ.gov/pwi.

Inquiries may be directed to district community affairs officers or Community Affairs headquarters staff ([see back cover](#)).

Tivoli Tour



Comptroller of the Currency Thomas J. Curry (fourth from right), Deputy Comptroller for Community Affairs Barry Wides (third from right), and Community Affairs staff visit the historic Tivoli Theater, which used the OCC's public welfare investment authority to contribute to the economic and social development of a revitalizing Washington, D.C., community.

CRA Listening Sessions Convey Community Needs and Opportunities

Community Affairs often collaborates with the other federal bank regulators to co-sponsor interagency Community Reinvestment Act (CRA) listening sessions.

Federal Deposit Insurance Corporation (FDIC). Local representatives of affordable housing, small business, and community services organizations participated.

Participants identified various community needs, including small business assistance, access to capital, quality affordable housing, and support for nonprofits.

Participants agreed that high unemployment is causing residents to migrate away from Puerto Rico and increasing foreclosures and the homeless population. They also noted that bank programs offered on the mainland to address these problems are lacking in Puerto Rico.

Feedback showed strong support for additional CRA training for both bankers and community leaders.

At the request of the National Community Reinvestment Coalition (NCRC), a national nonprofit organization, bank regulators held meetings in San Francisco and Los Angeles with member organizations of the NCRC's California affiliate, the California Reinvestment Coalition. Examiners and Community Affairs staff from the OCC, the Federal Reserve, and the FDIC attended and shared notes with other examiners and bankers.

"The results of these meetings continue to inform bankers, regulators, and community organizations about the needs and possible solutions to community development challenges throughout California," Los Angeles DCAO Susan Howard said.

"The results of these meetings continue to inform bankers, regulators, and community organizations about the needs and possible solutions to community development challenges throughout California."

*Susan Howard,
District Community Affairs Officer*

These meetings give insight into local community development needs and opportunities for bank involvement and responsiveness in meeting those needs. In fiscal year 2013, listening sessions were held in Pennsylvania, New Jersey, Kentucky, Texas, Idaho, California, and Puerto Rico.

For these sessions, the agencies select community leaders, nonprofit organizations, and local officials to share their perspectives on such topics as affordable housing, small business, and community services.

Often, participants discover new opportunities for collaboration. Identities of the participants are held in confidence, but the information gathered is useful to bankers and their CRA examiners alike.

The OCC co-sponsored the session in San Juan, Puerto Rico, with the

It was the first visit to the area for New York District Community Affairs Officer (DCAO) Denise Kirk-Murray, who went to San Juan to learn about Puerto Rico's community needs and bank opportunities for investment.

"We began the meeting by explaining the important role of community stakeholders in the CRA examination process to the twenty community leaders and local government officials in attendance," Kirk-Murray said. She gave an overview of the OCC and discussed the purpose, objectives, and format of the meeting.

Gilberto Guevara, Director of External Resources for the University of Puerto Rico at Carolina, facilitated the sessions in Spanish. Simultaneous translation was provided for English-speaking participants.

Workshops Delve into Export Financing Opportunities for Community Banks

To educate community banks about new financing opportunities, district community affairs officers (DCAO) collaborated with the U.S. Small Business Administration (SBA) to convene workshops in several cities. “Our goal was to inform community banks about programs and resources that could help them grow and expand into new lines of business in a safe and sound manner,” said Los Angeles DCAO Susan Howard.

In Tennessee, the OCC, the SBA, and the Tennessee Small Business Development Center co-sponsored “Export Financing Opportunities for Community Banks” workshops in Knoxville and Kingsport. The workshops educated lenders on opportunities to grow their small business lending by using export financing programs offered by the SBA and the Export-Import Bank of the United States (Ex-Im Bank).

Panelists described programs that mitigate bank risks by guaranteeing loans made using these programs and discussed the tax benefits and other resources useful to business clients.

A similar workshop convened in Cleveland, Ohio, by the OCC, SBA, and Ex-Im Bank featured a representative from the U.S.

Commercial Service, who described the logistical support offered by that agency to businesses seeking exporting opportunities.

A panel of exporting businesses and their lenders described to the dozens of bankers in attendance the process and benefits of using the services. Workshops in Los Angeles and San Francisco followed a similar format.

“Many community banks shy away from federal loan guarantee programs due to misperceived regulatory burdens or risk,” said Cleveland DCAO Norma Polanco-Boyd.

“These workshops offer in-depth information and insights from peers who can answer questions honestly and offer guidance to participants after the event.”

These workshops followed an OCC teleseminar <http://www.occ.gov/static/past-conferences-and-seminars/2010-sb-export-trade-finance-executive-summary.pdf> that focused on the Ex-Im Bank’s Working Capital



William Reeves (left), the OCC’s Community Development Lending Manager, confers with William Houck of the U.S. Small Business Administration at one of the workshops convened to educate community bankers about new export financing opportunities.

Guarantee Program and the SBA’s Export Working Capital Program.

A *Community Developments Insights* report <http://occ.gov/topics/community-affairs/publications/insights/insight-s-sba-export-import-working-capital-loan-programs.pdf> also describes working capital loan programs that help lenders and business borrowers finance the export of goods and services.

“Over the past three years, the OCC has been a valued partner for the SBA and Export-Import Bank in helping to train community bank lenders throughout the country on U.S. government export loan programs, which can reduce their risk when providing financing to small business exporters,” said Dennis Chrisbaum, Director, Trade Finance at the SBA.

“Our goal was to inform community banks about programs and resources that could help them grow and expand into new lines of business in a safe and sound manner.”

*Susan Howard,
District Community Affairs Officer*

CRA Training Focuses on Community Investing



Bankers and nonprofit practitioners attend an interagency Community Reinvestment Act training event, “Community Investing: Understanding CRA and Community Development,” in McAllen, Texas. District Community Affairs Officer Scarlett Duplechain conducted a session on CRA basics and District Community Affairs Officer Aaron Satterthwaite led a session on effective CRA partnerships.

Attendees included (from left) Glenda Trejo and Gloria Reynolds of the FDIC; Satterthwaite; Tanya Ferencak and Roy Lopez, Federal Reserve Bank of Dallas; Duplechain; Martin Medina, Affordable Homes of South Texas; Lucila Lagace, Del Sol Nonprofit Management Group; and Bobby Calvillo, Affordable Homes of South Texas.

OCC Participates in Economic Development Forum



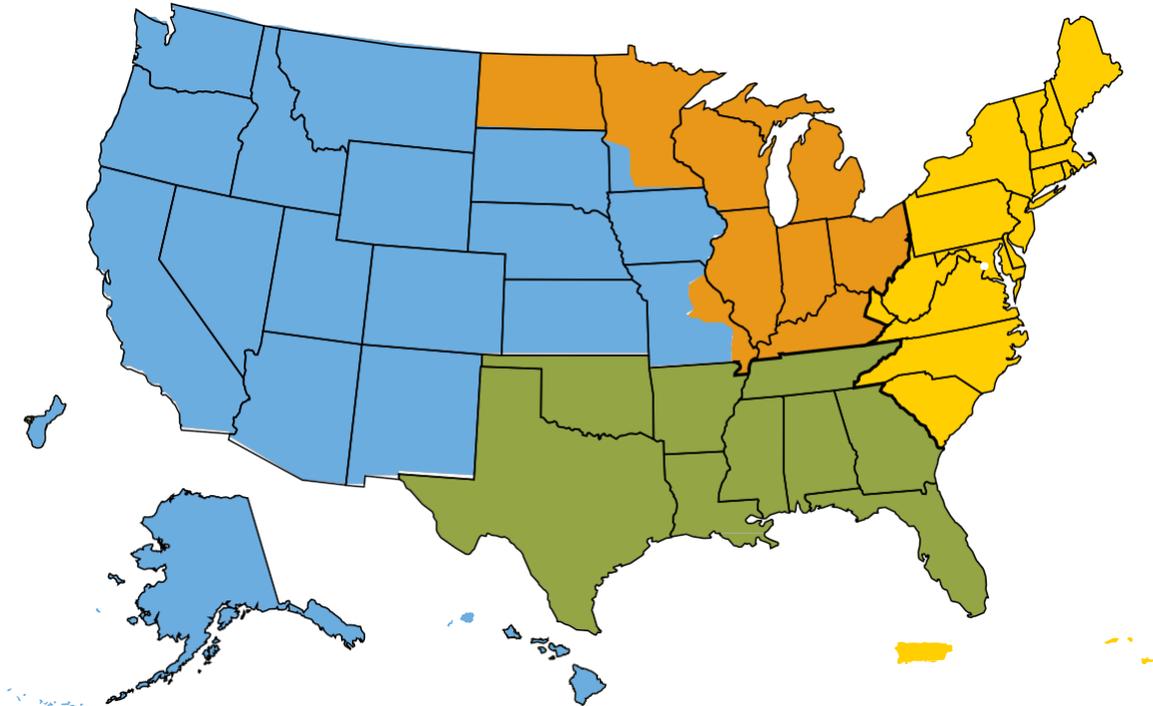
OCC staff members often participate in tours and events led by neighborhood organizations, local government officials, and bankers. To learn about local community and economic development initiatives, Comptroller Thomas J. Curry (center, front), Southern District Deputy Comptroller Gil Barker (left), and OCC and Operation HOPE representatives tour the Martin Luther King Jr. National Historic Site during a visit to Atlanta, Ga.



From left, Operation HOPE’s Chief Executive Officer John Bryant, Comptroller Curry, Atlanta City Council President Cesar Mitchell, and Chairman of Fulton County Board of Commissioners John Eaves discuss the importance of financial literacy, economic development, and the Community Reinvestment Act during the 2013 HOPE forum held in Atlanta.

Community Affairs at Your Fingertips

OCC District Community Affairs Officers and Their Areas of Coverage



■ Western District	■ Central District	■ Southern District	■ Northeastern District
Susan Howard	Paul Ginger	Scarlett Duplechain	Francis Baffour
Michael Martinez	Tim Herwig	Nancy Gresham-Jones	Vonda Eanes
	Norma Polanco-Boyd	Aaron Satterthwaite	Bonita Irving
			Denise Kirk-Murray

E-mail and telephone information for the OCC's District Community Affairs Officers is available at www.occ.gov/cacontacts

FY 2013 Year in Review

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Beth Castro
Ted Wartell
Hershel Lipow
Karen Bellesi
Norma Polanco-Boyd
Courtney Cook
Jason Bouleris
Dan Gibbard

Design Staff
Victor Battista
Rick Progar
Rick Shacklette

How to Contact Us

OCC's Community Affairs staff comprises professionals with diverse expertise in all aspects of community development. District Community Affairs Officers are located throughout the country in district and field offices (see map).

The Deputy Comptroller for Community Affairs and other Headquarters staff members may be reached by calling (202) 649-6420 or e-mailing communityaffairs@occ.treas.gov. District Community Affairs Offices may be reached by calling the numbers listed on page 24.

For more information, visit our Web site at www.occ.gov/communityaffairs

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Comptroller of the Currency
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Community Affairs



Back (from left): David Miller, Paul Ginger, Aaron Satterthwaite, David Harris, Ammar Askari, Francis Baffour, Tim Herwig, Ted Wartell, Barry Wides, Michael Carrier

Middle (from left): Karol Klim, Jason Bouleris, William Reeves, Beth Castro, Bonita Irving, Denise Murray, Vonda Eanes, Karen Bellesi, David Black, Michael Martinez

Front (from left): Hershel Lipow, Susan Howard, Scarlett Duplechain, Norma Polanco-Boyd, Sharon Canavan, Comptroller Thomas Curry, Nancy Gresham-Jones, Denise Kirk-Murray, Letty Shapiro, Courtney Cook, Norman Hatton

Not Pictured: Juanita Page, Reggie Ellison, Simon Galed

Community Affairs Staff Directory

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