



PRESS RELEASE

Federal Deposit Insurance Corporation • Each depositor insured to at least \$250,000

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FDIC Issues CRA Examination Schedules for Fourth Quarter 2018 and First Quarter 2019

The Federal Deposit Insurance Corporation (FDIC) today issued the lists of institutions scheduled for a Community Reinvestment Act (CRA) examination during the fourth quarter of 2018 and first quarter of 2019. CRA regulations require each federal bank and thrift regulator to publish its quarterly CRA examination schedule at least 30 days before the beginning of each quarter.

The Community Reinvestment Act is a 1977 law intended to encourage insured banks and thrifts to help meet the credit needs of the communities in which they are chartered to do business, including low- and moderate-income neighborhoods, consistent with safe and sound operations. CRA examinations allow federal regulators to assess an institution's record of helping to meet those needs.

CRA examinations are scheduled based on an institution's asset size and CRA rating. Absent reasonable cause, an institution with \$250 million or less in assets and a CRA rating of Satisfactory can be subject to a CRA examination no more frequently than once every 48 months. Absent reasonable cause, an institution with \$250 million or less in assets and a CRA rating of Outstanding can be subject to a CRA examination no more frequently than once every 60 months.

The schedules of institutions to be examined October 1, 2018, through December 31, 2018, and January 1, 2019, through March 31, 2019, are based on the best information now available and are subject to change. For example, a regulated financial institution not otherwise scheduled for an examination may be examined in connection with the application for a deposit facility. Alternatively, some institutions may require more time and resources than originally allotted, thus delaying other scheduled examinations. If an institution is rescheduled for a different quarter, that information will be included on a later list.

Federal bank and thrift regulators encourage public comment on the institutions to be examined under the CRA. Comments about FDIC-supervised institutions should be directed to the institutions themselves or to the Deputy Regional Director of the appropriate FDIC regional office (a list of those locations is attached and is available at www.fdic.gov/regulations/community/cra-contacts.html). All public comments received prior to completion of a CRA examination will be considered.

The CRA examination schedules for the fourth quarter of 2018 and first quarter of 2019 are attached and are available at www.fdic.gov/regulations/community/exam. Schedules also can be obtained by calling (703) 562-2200 or (877) 275-3342, faxing a request to (703) 562-2296, or writing to:

FDIC
Public Information Center
3501 Fairfax Drive
Room E-1002
Arlington, VA 22226

Attachments:

- [FDIC CRA Regional Office Contacts](#)
- [CRA Exam Schedule Listings for Fourth Quarter of 2018 and First Quarter of 2019](#)



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's banks and savings associations, 5,542 as of June 30, 2018. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars—insured financial institutions fund its operations.

FDIC press releases and other information are available on the Internet at www.fdic.gov, by subscription electronically (go to www.fdic.gov/about/subscriptions/index.html) and may also be obtained through the FDIC's Public Information Center (877-275-3342 or 703-562-2200). PR-54-2018

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