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Joint Release

**Board of Governors of the Federal Reserve System  
Federal Deposit Insurance Corporation  
Office of the Comptroller of the Currency  
Office of Thrift Supervision**

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For immediate release

June 1, 2007

**Agencies Release List of Distressed or Underserved  
Nonmetropolitan Middle-income Geographies**

The federal bank and thrift regulatory agencies on Friday announced the availability of the 2007 list of distressed or underserved nonmetropolitan middle-income geographies in which bank revitalization or stabilization activities will receive Community Reinvestment Act (CRA) consideration as "community development." As in past releases, the 2007 list will incorporate a one-year lag period for geographies that were designated as distressed or underserved in 2006, but were not designated as such in the 2007 release. Geographies subject to the one-year lag period are eligible to receive consideration for community development activities for the twelve months following publication of the 2007 list.

"Distressed nonmetropolitan middle-income geographies" and "underserved nonmetropolitan middle-income geographies" are designated by the agencies in accordance with their CRA regulations. The criteria used to designate these areas are available on the Federal Financial Institutions Examination Council (FFIEC) web site ([www.ffiec.gov/cra](http://www.ffiec.gov/cra)).

The 2007 list and lists from previous years can be found on the FFIEC web site, along with data source information used to generate the list of distressed or underserved geographies for each year.

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