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Joint Release

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

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For Immediate Release

June 8, 2009

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

The federal bank and thrift regulatory agencies today announced the availability of the 2009 list of distressed or underserved nonmetropolitan middle-income geographies in which revitalization or stabilization activities will receive Community Reinvestment Act consideration as "community development."

"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) website (<http://www.ffiec.gov/cra>). The designations reflect local economic conditions, including such triggers as unemployment, poverty, and population changes.

As with past releases, the 2009 list will incorporate a one-year lag period for geographies designated as distressed or underserved in 2008, but not designated as such in the 2009 release. Geographies subject to this one-year lag period are eligible to receive consideration for community development activities for 12 months after publication of the 2009 list.

The 2009 list and lists from previous years can be found on the FFIEC website, along with data source information used to generate the list of distressed or underserved geographies.

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Attachments:

[2009 Distressed or Underserved Nonmetropolitan Middle-Income Geographies Source Information and Methodology](#)

[2009 List of Middle-Income Nonmetropolitan Distressed or Underserved Geographies](#)

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