PRESS RELEASE
Federal Deposit Insurance Corporation ● Each Depositor insured to at least $250,000

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FDIC Issues First Quarter 2014 CRA Examination Schedule

FOR IMMEDIATE RELEASE

The Federal Deposit Insurance Corporation (FDIC) has issued the public list of institutions that it has scheduled for a Community Reinvestment Act (CRA) examination during the first quarter of 2014. This list is published pursuant to revised CRA regulations published in May 1995 that require each federal bank and thrift regulator to publish a quarterly CRA examination schedule at least 30 days before the beginning of each quarter.

The examination schedule reflects the effects of an institution's size and CRA rating on examination frequency. 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 schedule of institutions to be examined January 1, 2014, through March 31, 2014, is based on the best information now available. Examination schedules may 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.

The regulators encourage public comment on the institutions to be examined under the CRA. Comments about FDIC-supervised institutions should be directed to the

Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. 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-107-2013

institutions themselves or to the Deputy Regional Director of the appropriate FDIC regional office (a list of those locations is attached). All public comments received prior to completion of a CRA examination will be considered.

To receive today's quarterly list if not available as an attachment, call (703) 562-2200 or (877) 275-3342, fax a request to (703) 562-2296, or write to:

FDIC
Public Information Center
3501 Fairfax Drive
Room E-1002
Arlington, VA 22226
The quarterly list also is available on the Internet at www.fdic.gov.

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.

Attachments:

FDIC CRA Regional Office Contacts

CRA Exam Schedule Listing for First Quarter 2014

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