



# PRESS RELEASE

Federal Deposit Insurance Corporation

February 15, 1995

## **FDIC ISSUES DECEMBER LIST OF BANKS EXAMINED FOR COMMUNITY REINVESTMENT**

### **FOR IMMEDIATE RELEASE**

The FDIC today issued its monthly list of state nonmember banks recently evaluated for compliance with the Community Reinvestment Act (CRA). The list covers the month of December 1994.

The CRA is a 1977 law intended to encourage insured banks and thrifts to meet local credit needs, including those of low- and moderate-income neighborhoods, consistent with safe and sound operations. In 1989, as part of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA), Congress mandated the public disclosure of an evaluation and rating for each bank or thrift that undergoes a CRA examination on or after July 1, 1990.

A consolidated list of all state nonmember banks whose evaluations have been made publicly available since July 1, 1990, including the rating for each bank, can be obtained from the FDIC's Office of Corporate Communications at 550 Seventeenth Street, N.W. Washington, D.C. 20429.

A copy of an individual bank's CRA evaluation is available directly from the bank, which is required by law to make the material available upon request, or from the FDIC's Office of Corporate Communications at the address above.

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[communications@fdic.gov](mailto:communications@fdic.gov)



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.

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