

## SUGGESTED FAIR LENDING ACTIVITIES

- Use of an internal second review system for consumer, mortgage and small business loan applications that would otherwise be denied.
- Enhanced employee training that engenders greater sensitivity by financial institution management, and employees, to racial and cultural differences in our society.
- Training of loan application processors to assure that any assistance provided to applicants in how to best qualify for credit is provided consistently to all loan applicants.
- Efforts to ensure that all persons inquiring about credit are provided equivalent information and encouragement.
- Use of flexible underwriting and appraisal standards that preserve safety and soundness criteria while responding to special factors in low- and moderate-income and minority communities.
- Efforts to encourage equal employment opportunity at all levels throughout the institution, including lending, credit review, platform and other key positions related to credit applications and decisions.
- Affirmative marketing and call programs designed to assure minority consumers, realtors, and business owners that credit is available on an equitable basis; marketing may involve sustained advertising programs covering publications and electronic media that are targeted to minority audiences.
- Ongoing outreach programs that provide the institution with useful information about the minority community, its resources, credit needs and business opportunities.
- Participation on multi-lender Mortgage Review Boards which provide second reviews of applications rejected by participating lenders.
- Participation in public or private subsidy or guarantee programs that would provide financing on an affordable basis in targeted neighborhoods and communities.
- Use of commissions or other monetary or nonmonetary incentives for loan officers to seek and make safe and sound consumer and small business loans in minority communities.