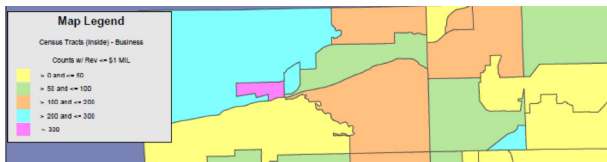


CRA analysis

assistance

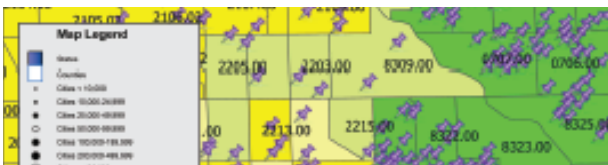
Industry insight. Proactive advice.
Real value.

The following are snapshots of a few of the analyses and information that are available:



Map demographic information

The maps display demographic information as a make-up of a particular AA. Information can be presented in many ways, and the maps are highly customizable.



Specific application location analysis

Plot the files in your HMDA or CRA LAR over your AA, which can be color-coded by census tract to identify both low- and moderate-income tracts or majority-minority tracts.



Specific office location analysis

Location of office(s) and major streets can be mapped, thereby providing a clear picture of your financial institution's AA and the market it serves.

Benefits

- Graphical and analytical chart support for delineated AA
- Expanded review reflecting AA versus contiguous area
- Demographic snapshots of AA market
- Detailed map and charting of in/out lending activity of current year and, if requested, prior years (slight additional charge)
- AA narrative report

Ever worry about your financial institution's Community Reinvestment Act or fair lending status?

You can ease those worries by enabling Wipfli's team to:

Work Performed – Per Your CRA Size Definition	CRA definition		
	Small institution	Intermediate institution	Large institution
Information analysis Assessment Area (AA) Maps <ol style="list-style-type: none"> 1. Shade low- to moderate-income census tracts 2. Plot branch locations 3. Plot deposit-taking ATMs 4. Plot loans – any combination of HMDA and small business and small farm loans; consumer loans can be plotted at an additional cost (if file already geocoded) 5. Shade tracts based on loan application volume Map Tracts Contiguous to AA <ol style="list-style-type: none"> 1. Shade low- to moderate-income census tracts 2. Plot loans – any combination of HMDA and small business and small farm loans; consumer loans can be plotted at an additional cost (if file already geocoded) 3. Shade tracts based on loan application volume Demographic Information of AA <ol style="list-style-type: none"> 1. Family, housing, population, income 2. Tract make-up of AA In/Out Analysis – Numbers and dollars detailed by recent activity AA Narrative Report – Narrative discussion with supporting comments for underlying maps	\$3,500*	\$4,000*	\$4,500*
Preview a sample of community development loans, investments and services	N/A	\$2,200**	\$2,200**
Total cost for information analysis and community development activity	\$3,500	\$6,200	\$6,700
CRA Performance Assessment	Call for pricing		
Fair Lending Analysis Conduct a disparity and comparative file analysis using new HMDA fields or HMDA plus data considering both underwriting and pricing. Plot HMDA or other loans on map with majority-minority census tracts shaded.	\$2,500	\$3,500	\$6,000
10% discount on overall pricing if select the CRA Analysis and the Fair Lending Analysis together			

Let's get started

Work with us to today to get valuable information on your institution's AA.

wipfli.com/FI-CRA-FL

* Fee covers analysis of one assessment area; multiple assessment areas will require additional fees.

**Varies based on sample size.