

THE COMMUNITY REINVESTMENT ACT IN RURAL AMERICA

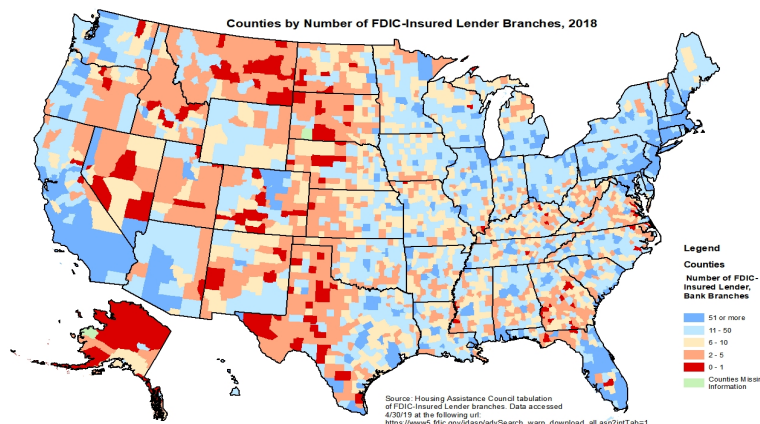
The Community Reinvestment Act (CRA), adopted in 1977, requires federally-insured depository institutions to help meet the credit needs of their entire communities, including low- and moderate-income neighborhoods.

HIGH NEED AREAS

6,814 rural and small towns that are home to **25.4** million people and have high credit needs. That is over 40% of the rural population. However, these communities originate about **29%** of rural and small town mortgage

ACCESS TO CAPITAL

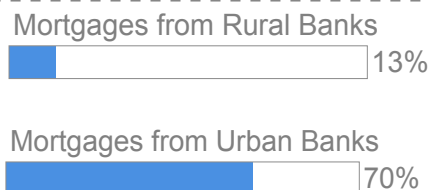
Approximately **274 counties** (almost exclusively rural) have **1 or less** bank branch, or only have small-asset lender branches.



LENDING

75%

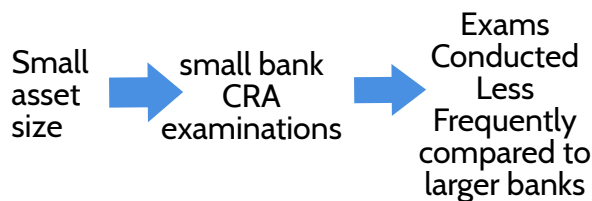
Rural banks classified as small lenders under CRA. However, the majority of mortgages for rural communities originate from urban banks.



CRA EXAMS

6%

Percent of assets that rural based banks contain.



Assessment Areas

1/4 of all rural mortgages were for properties outside the lenders' CRA assessment areas.



This suggest that, at least in some cases, rural assessment areas do not entirely reflect where lender activities occur