



Community Reinvestment Act Compliance

Because every federal depository institution is subject to compliance with the Community Reinvestment Act ("CRA"), we are pleased to be of assistance to our clients as they strive to fulfill their obligations under that law.

In addition to assisting financial institutions with fair lending and equal credit opportunity issues, we also advise depository institutions on CRA matters including defining the CRA assessment area, preparation of CRA statements, CRA policies and procedures, CRA training, and lending, investment, and service requirements.

Additionally, we provide assistance with CRA examinations; prepare individualized, strategic plans for CRA programs; address CRA considerations in matters of bank acquisition, merger, and expansion applications; and also respond to regulatory requests concerning community reinvestment issues.

Chapman and Cutler's financial institution clients practice compliance by helping with the needs of low- and moderate-income communities in their service areas, and we are also committed to assisting these communities. Our firm's growing body of pro bono work includes legal assistance given to housing agencies. We are also pleased to participate in programs that utilize our extensive understanding of financial services in shaping the future of these efforts.

Attorneys

Barbara S. Meeks

Related Practices

Bank Mergers and
Acquisitions and Regulatory
Applications

Bank Regulatory Compliance/
Examination Activities

Bank Regulatory Matters

Bank Secrecy/USA Patriot
Act and OFAC

Banking and Financial
Services

Chartering of Financial
Institutions

Disclosure Requirements
(Federal/State)

Fair Lending and Equal Credit
Opportunity

General Compliance Activities

Non-Banking Activity
Approvals

Portfolio Acquisitions and
Sales

Privacy and Fair Credit
Reporting

State Licensing, Regulation
and Examination