

CRA to Z: How to Build a Best-in-Class CRA Program

April 23-24, 2025, Atlanta, GA • Aug. 21-22, Minneapolis, MN

In this 1.5-day course, you will learn CRA management best practices, and gain exposure to how the new rule will impact your bank. Upon completion, you will **earn 13.5 hours of CPE credit** (powered by ICBA Education), and have the knowledge and tools required to maintain a robust CRA program for your bank.

The Who, What & Why of CRA

This module serves as an overview of the new CRA rules. We'll review the CRA's background, definitions, requirements for each bank's asset size, critical components of the CRA, and what is needed for a successful CRA program.

CRA Assessment Areas

Designed to assist banks of all sizes in recognizing the importance of defining CRA assessment areas comprised of whole geographies, which do not reflect illegal discrimination or arbitrarily exclude low- and moderate-income geographies.

Capturing and Reporting Activity

Collecting and reporting community development activities and determining what qualifies as a Community Development:

- Loan
- Investment
- Service

Peer Analysis

- Find out what other banks are doing under the current CRA regulation and revised rule. How is a peer bank defined under the current and the revised CRA rule?
- Identify the government resources available to find peer bank data.
- Explore how the new metric based CRA rules rely on peer bank comparative analysis more frequently than the current rule.

Self Assessments & Performance Context

We'll cover conducting a self-assessment and the necessary components needed to be effective, as well as the importance of a comprehensive performance context policy and the requirements for developing an effective one.

The Exam

Prepare for a CRA exam

- What to expect when the regulator arrives on site
- Tips for making the CRA exam a success

"The team at ICBA CRA Solutions was instrumental in getting our CRA program on the right path. Bank employees as well as our CRA staff members received the initial training they needed and were provided an analysis of our loan and investment portfolios to help ensure a satisfactory rating."

Betsy Case, CRA Officer - Peoples Bank of Kentucky, Flemingsburg, KY

To Register, Visit

www.icba.org/cra/cra-training

\$895 ICBA Members & ICBA CRA Solutions clients
\$1,095 Non-Members

Registration includes lunch, coffee breaks, and all course materials.

For additional information and hotel reservation details, please visit: www.icba.org/cra/cra-training

Please direct any questions to crasolutions@icba.org

Instructors



Steffani Jenkins

CRA Liaison
(901) 529-4773
steffani.jenkins@icba.org



Kevin Kane

President, Financial
Regulatory Consulting, Inc.,
former federal bank examiner