



**tri counties bank**

Community Reinvestment Act Plan  
2018-2020



## Performance Rating Goals

The Bank's goal is to achieve an  
**“Outstanding”** Rating overall,  
with component ratings of  
**“Outstanding”** in **Lending** and  
**Investments**, and  
**“High Satisfactory”** in Service.





## Lending Goals

- The Bank's goal is to achieve an "Outstanding" component rating for Lending.
- Maintain an assessment area penetration rate of at least 85%
- Meet or exceed the aggregate percentage of our competitors for Mortgage Lending and Small Business/Small Farm Lending for our combined California Assessment Areas.
  - Low and Moderate Income Tracts
  - Loans to Low and Moderate Income Borrowers
  - Loans to Small Businesses and Small Farms with Revenues under \$1 Million
- Originate at least \$30 million in Community Development loans per year.





## Investment Goals

- The Bank's goal is to achieve an "Outstanding" component rating for CRA Investments.
- Achieve CRA Investments of 1% of assets, with a high level of "creative and innovative" investments, including LIHTC, EQ2, and SBIC investments.
- Maintain donations at 1% of 10 year rolling average of net income before tax.





## Service Goals

- The Bank's goal is to achieve a "High Satisfactory" component rating for Services.
- Ensure a minimum of 1000 hours annually of CRA-qualified service hours.
- Continue to compete annually for FHLB grant programs supporting community partners involved in affordable housing initiatives, including AHP, WISH, AHEAD, and IDEA grants
- Continue to offer free ATM access for EBT Card holders.
- Apply for Bank Enterprise Awards through the Federal CDFI Fund in support of small business and affordable housing initiatives.

