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July 1, 2016

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Dear Margaret,

Thank you for responding to our annual CRA survey last year. Over the course of the survey, we received information from 20 banks serving California. We received responses from a wide variety of institutions, ranging in size from under \$10 billion in deposits to over \$200 billion, serving many different areas of the state from statewide to smaller regional, and with differing business models, from some that are primarily residential lenders to some that are primarily small business and commercial lenders.

Tri Counties Bank provided significant information about its lending, investment and services in California. We very much appreciate your ability to provide this important service to the community development field. With it, we are able to support both banks and CRC members as they seek to develop productive partnerships to increase income and wealth in lower income communities and communities of color. We ask that you to share this letter with your CRA examiners by placing it in your CRA public comment file.

Thank you,

Paulina Gonzalez  
Executive Director

Andrea Luquetta  
Director of Policy and Research