# CRA FLOWCHART TO DETERMINE CRA CREDIT FOR DONATIONS & SERVICE HOURS (Large Bank)

Is this a donation/grant to an organization within one of the counties within the Bank's footprint?

Do the service hours *somehow* relate to the provision of **financial services?**

If NO, then the donation is not CRA creditable

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If YES, is the PRIMARY PURPOSE of the donation or service Community Development, as set forth in the boxes marked with ** below?

**Does the donation/service provide affordable housing (including multifamily rental housing) for low to moderate income individuals?

If YES, this is a QUALIFIED CRA Donation/Service Hours.

**If NO, consider the next qualifying factor: Does the donation/service support activities that promote economic development by financing small businesses or farms with gross annual revenues under $1 million?

If YES, this is a QUALIFIED CRA Donation/Service Hours.

**If NO, consider the next qualifying factor: Does the donation/service support activities that revitalize or stabilize 1) low or moderate income geographies [We determine low or moderate income geographies by considering the local schools' lunch programs, and whether a majority of the students are on the schools' free lunch program.]; 2) Designated disaster areas; OR 3) Distressed underserved nonmetropolitan areas?

If YES, this is a QUALIFIED CRA Donation/Service Hours.

**If NO, consider the next qualifying factor: Does the donation/service provide community services targeted to low to moderate income individuals? Consider all three factors to the right.

Low to moderate income individuals targeted? AND

Relates to the provision of financial services? AND

Primary purpose of donation community development, as indicated by ** marked boxes in this chart?

If YES, this is a QUALIFIED CRA Donation/Service Hours. If NO, it is not CRA Creditable.

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