

THE COMMUNITY DEVELOPMENT FUND

(Ticker: CDCDX)

A TWO STEP CRA INVESTMENT PROCESS

STEP 1: PRIOR TO YOUR NEXT CRA EXAM



- Bank purchases shares of The Community Development Fund ("Fund")
- Bank owns pro-rata shares of a diversified national fund
- Bank provides boundaries of Assessment Areas ("AAs")



- CRA-qualified investments in targeted AAs identified and purchased by Fund
- Investments are specifically and exclusively earmarked to your Bank



- Community development purpose of Fund investment documented to Bank
- Bank forwards CRA documentation to examiners prior to next exam
- Dr. Thomas's CRA expertise is available to the Bank as needed, including annual CRA and fair lending seminar to Board

STEP 2: DURING AND AFTER YOUR NEXT CRA EXAM



DURING CRA EXAM



AFTER CRA EXAM

- Dr. Thomas is available for any assistance as needed, including communicating with examiners if requested
- Dr. Thomas is available to discuss any issues that arose during the exam and make suggestions to improve CRA performance for next exam

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