

## **COMMUNITY PRESENCE AND RESPONSIBILITY**

*Financial Institutions Disclosure.* Each financial institution which participates in or desires to participate in the provision of banking services for the city shall compile and furnish to the city finance officer the following information.

Banks selected to provide services to the city shall be requested to provide updated information referenced in this document semi-annually or annually.

**Responses should be aggregated to include the information for the Bank and any subsidiaries or affiliates of the Bank.**

### **Banking Presence**

1. Number of customers with account addresses in Saint Paul
2. Number and address of banking locations in Saint Paul
  - a. Conventional banking branches
  - b. Retail location branches
  - c. Automated teller machines
3. Number and address of banking locations in low/moderate income census tracts within MSA #33460
  - a. Conventional banking branches
  - b. Retail location branches
  - c. Automated teller machines
4. Number of employees working in Saint Paul
5. Number of employees with residential addresses in Saint Paul

### **Consumer Banking**

6. List the monthly fee that a consumer pays to maintain the type of bank account that is most frequently used by consumers in Minnesota
7. List other fees associated with this bank account
8. Identify business products that are designed for the following consumers:
  - a. Unbanked or under-banked
  - b. Elderly
  - c. Youth
  - d. Low income
  - e. No or poor credit

9. Describe your success in number and dollar amount for these target groups.

**Consumer Lending**

- 10. Small Business Administration ranking
- 11. Number and dollar total of commercial loans to businesses with revenues of \$1 million or more in Saint Paul
- 12. Number and dollar total of commercial loans to business with revenues less than \$1 million in Saint Paul
- 13. Number and dollar total of commercial loan amounts of \$250,000 or less in Saint Paul
- 14. Number and dollar total of commercial loan amounts of \$250,001 - \$1,000,000 in Saint Paul
- 15. Number and dollar total of commercial loans to minority-owned, women-owned businesses in Saint Paul

**Home Loan Origination**

16. Provide the past two years data submitted in HMDA Disclosure Reports to FFIEC for Disclosure Tables 1 through 11 available at this website:

<http://www.ffiec.gov/hmdaadwebreport/DisWelcome.aspx>

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**Home Loan Servicing**

17. Please complete the following table (include race, age and gender demographics):

	As of 12/31 two years ago	As of 12/31 previous year
# of Home Loans Serviced in Saint Paul		
Total Outstanding Principal of those Home Loans		
% of Loans in some stage of Non-Payment or Default		

**Home Loan Modification and Response to Foreclosure Crisis**

18. Provide for the City of St. Paul, by census tract, the information required on the mortgage loan disclosure statement pursuant to the Home Mortgage Disclosure Act, 12 U.S. C. Section 2801 et seq. and laws amendatory thereof and supplementary thereto (“HMDA”), for the previous fiscal year.
19. Provide details on your institution’s disposition policy for foreclosed vacant and abandoned residential property including options for re-purchase, rehabilitation and re-occupation.
20. Provide a narrative on the Bank’s participation in foreclosure prevention and mitigation of negative effects on neighborhoods in Saint Paul, both unilaterally and through community collaboration.
21. Provide a narrative on the Bank’s participation in any national, multi-party settlements, consent agreements, and mitigation initiatives in response to the foreclosure crisis since 2008
22. Provide the number of real estate-owned properties by census tract of the Bank on December 31 for each of the years 2008-through current year in Saint Paul
23. Provide information related to loan modifications and foreclosures on residential mortgages in the city of Saint Paul, which shall include data as of the end of the financial institution’s previous fiscal year on the:
  - a. percentage of residential mortgages that are current or missed only one (1) payment;
  - b. percentage that are seriously delinquent (sixty (60)+ days late);
  - c. percentage that are actively engaged to find a workout option;
  - d. number of customers that have completed or started a workout arrangement;
  - e. number of customers that have completed a workout arrangement and the number of workout arrangement that resulted in each of the following outcomes:
    1. modification to lower monthly mortgage payments;
    2. principal reduction to reduce the mortgage amount owed;
    3. modification or reduction on the second mortgage;
    4. mortgage payments reduced or suspended during period of unemployment;
    5. bankruptcy;
    6. short sale;
    7. deed in lieu of foreclosure;
  - f. number of the financial institution’s real estate-owned (“REO”) properties for sale;
  - g. number of completed foreclosure sales; and
  - h. number of the financial institution’s REO properties donated or discounted to nonprofits or the city.

## **Corporate Philanthropy**

24. List cash grants to non-profit organizations in Saint Paul
25. List cash grants to partners providing financial literacy, retirement and banking products education and training in Saint Paul
26. List volunteer and in-kind giving to non-profit organizations in Saint Paul

## **Community Reinvestment Act Rating**

27. List date and result of Bank's most recent CRA rating
28. List date of Bank's next CRA rating
29. Provide copies of the two most recent CRA exams
30. Provide a Community Reinvestment Plan describing current and proposed initiatives to address the following services, products and areas of activity:
  - a. Affordable check cashing and other transactional services used by consumers with limited banking accounts or experience;
  - b. Small consumer loans, including those that serve as an alternative to payday loans;
  - c. Participation in city sponsored neighborhood development programs;
  - d. Efforts to support homeownership education and foreclosure prevention education and counseling;
  - e. Equitable contributions to community based non-profit organization in the city that engage in neighborhood development.