

# CRA Analysis Assistance— Just a Click (or Point) Away

Wipfli is excited to offer a special fair lending support tool to assist those of you who may lie awake at night wondering about your financial institution's fair lending status. This unique opportunity provides each financial institution an opportunity to receive valuable mapping of its designated assessment area(s), lending performance data analysis, demographic and economic insights, and analytical briefing that recaps the work we performed and our general observations.

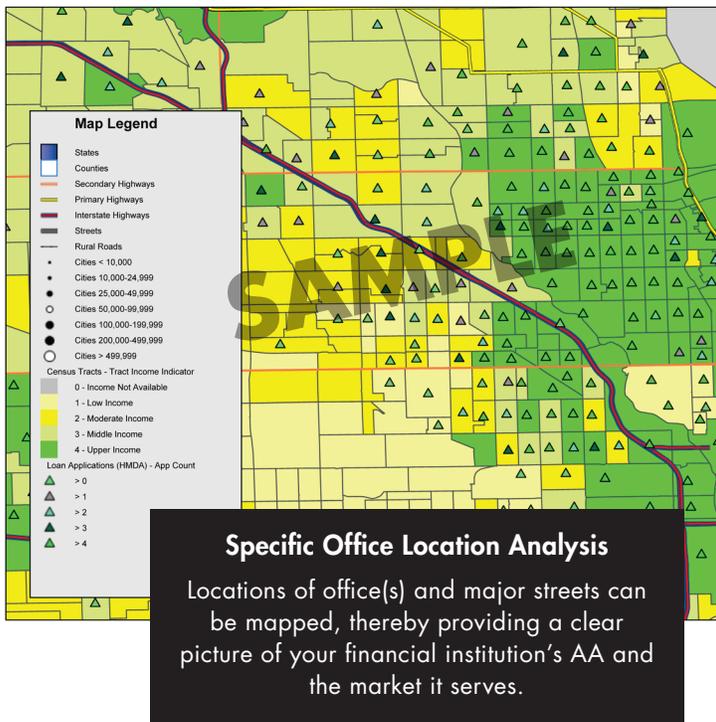
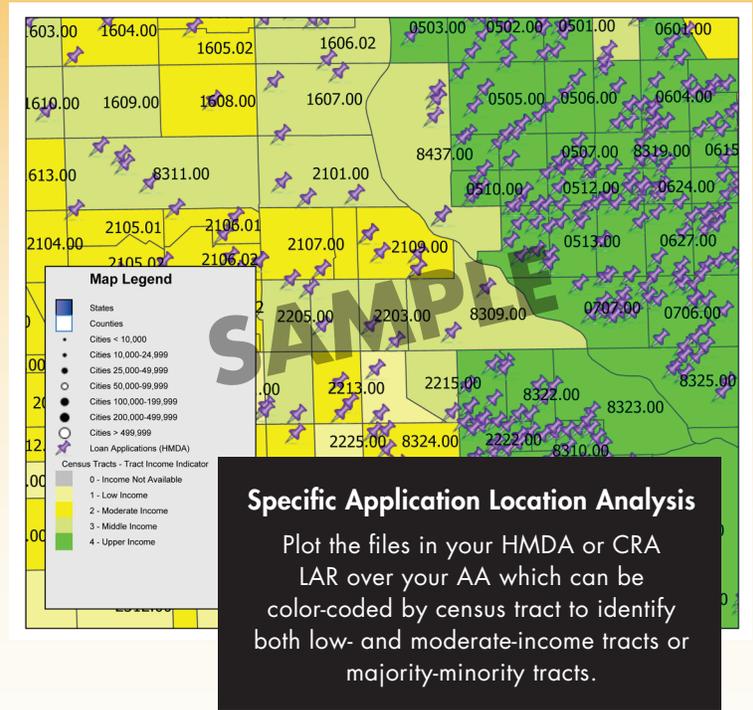
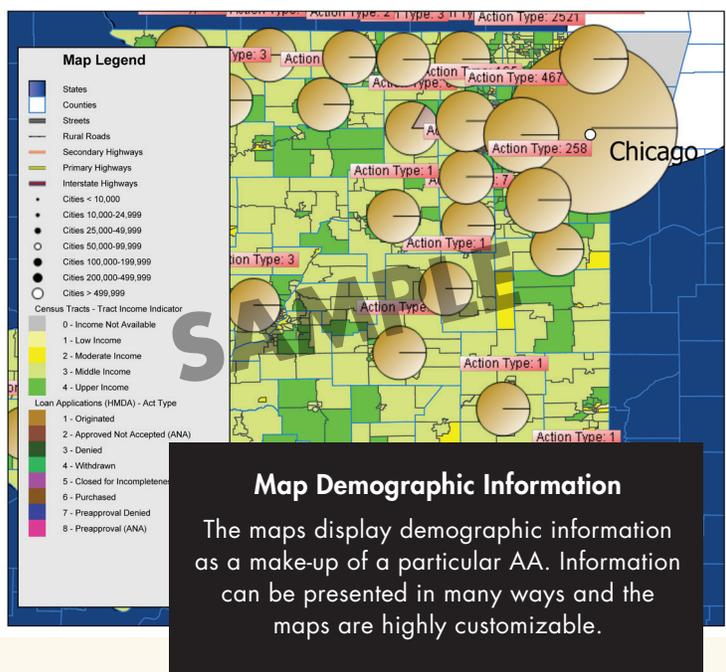
**WIPFLI**  
CPAs and Consultants  
[wipfli.com/fi](http://wipfli.com/fi)

Work Performed—Per Your CRA Size Definition	CRA Definition			Other
	Small Institution	Intermediate Institution	Large Institution	
<b>Assessment Area (AA) Maps</b> 1. Shade low- to moderate-income census tracts 2. Plot branch locations (within radii intervals of your choosing) 3. Plot ATMs 4. Plot loans—any combination of CRA/HMDA/consumer (available only if you provide us full address information) 5. Shade tracts based on loan application volume (if file already geocoded) 6. Plot deposit accounts at your request (available only if you provide us full address information)				
<b>Map Tracts Contiguous to AA</b> 1. Shade low- to moderate-income census tracts 2. Plot loans—any combination of CRA/HMDA/consumer (available only if you provide us full address information) 3. Shade tracts based on loan application volume (if file already geocoded)				
<b>Demographic Information of AA</b> 1. Family, housing, population, income 2. Tract make-up of AA				
<b>In/Out Analysis</b> —Numbers and dollars detailed by recent activity				
<b>AA Narrative Report</b> —Narrative discussion with supporting comments for underlying maps				
<b>Total cost for this information analysis</b>	\$1,075*			
<b>Review of Bank's CRA Policy—Insights and suggestions</b>				
<b>Total cost for information analysis and CRA policy review</b>		\$2,450*		
<b>HMDA Selected Peer—Comparison and analysis (up to five)</b>				
<b>Total cost for information analysis, CRA policy review, and peer comparison and analysis</b>			\$3,875*	
<b>Indepth Consulting Assistance—Expanded analysis, consumer product analysis, projections, and marketplace review</b>				
<b>Total cost</b>				Call
<b>Fair Lending Analysis</b>				
Analyze Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR) data by type and purpose codes to determine the HMDA data distribution for originated and denied applications by ethnicity, race, and gender, with disparity ratios for most recent calendar year. If available, conduct an analysis of average APRs (annual percentage rates) for the HMDA LAR originations, organized by type and purpose codes for each ethnicity, race, and gender. Plot HMDA data on map with majority-minority census tracts shaded. Provide formal feedback.	\$1,200	\$3,500	\$7,500	
If the CRA Analysis and Fair Lending Analysis are selected together.	\$2,175*	\$5,450*	\$10,375*	

\*Geocoding will cost \$0.25 per account if requested to provide this service.

# CRA Analysis Assistance

The following are snapshots of just a few of the analyses and information that are available:



## Benefits

Just a few of the many benefits:

- Graphical and analytical chart support for delineated assessment area
- Expanded review reflecting AA versus contiguous area
- Demographic snapshots of AA market
- Detailed map and charting of in/out lending activity for current year and, if requested, prior years (slight additional charge)
- AA narrative report

For a few dollars invested, you will receive valuable information about your institution's AA.

To learn more or to sign up, please contact:

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