



38 Ill. Admin. Code Part 345

Appendix C – Examples of Community Development

Examples of services, programs, sponsorships, donations, lawful investments, deposits, membership shares, grants, and other activities which may be deemed to have the primary purpose of community development include, but are not limited to the following:

- a) Establishment of or material support of charitable donation accounts and donor advised funds that benefit charitable organizations which help meet the financial services needs of low-income and moderate-income neighborhoods or individuals within the bank's assessment area;
- b) Establishment of or material support of foundations and other affiliated companies that provide programs and services to meet the credit needs of low-income to moderate- income neighborhoods;
- c) Material support of small banks as defined in Section 345.20 that provide programs, products and services to meet the credit needs of low-income to moderate-income individuals or families;
- d) Offering products and services targeted to expand access to safe and affordable banking services;
- e) Provision or support of community development services that directly and tangibly benefit the assessment area;
- f) Offering products and services and/or provision of investments targeted to directly and tangibly increase climate resilience in low-income to moderate- income neighborhoods;
- g) Offering products and services and or provision of investments targeted to directly and tangibly mitigate environmental harm in low-income to moderate- income neighborhoods;
- h) Offering products and services and/or the provision of investments targeted to directly and tangibly mitigate the digital divide in low-income and moderate-income neighborhoods;
- i) Participating in Invest in Illinois or other similar state or federal programs which have the primary purpose of community development;
- j) Participating in an activity listed on the Office of the Comptroller of the Currency's CRA Illustrative List of Qualifying Activities found on the Office's website. The Secretary shall post a link to the Office of the Comptroller of the Currency's CRA Illustrative List of Qualifying Activities on the Department's website:

<https://www.occ.gov/topics/consumers-and-communities/cra/cra-illustrative-list-of-qualifying-activities.pdf>

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555 West Monroe Street, 5th Floor Chicago, Illinois 60661 · (888) 473-4858 · TTY (866) 325-4949
320 West Washington Street, 3rd Floor Springfield, Illinois 62786 · (888) 473-4858 · TTY (866) 325-4949