



> We help you minimize your Fair Lending exposure with a formal, risk-based strategy.

## Managing Fair Lending and CRA Risk



A BETTER WAY for financial institutions to manage compliance

Managing your Fair Lending requirements can carry immense risk because of the legal and ethical responsibilities associated with the regulations.

After all, your community looks to you to respond to its financial needs.

It's essential to understand your loan process and lending patterns within your market, given that regulators are signaling that they'll pay greater attention to fair lending and focus on diversity, equity, and inclusion.

If your team is stretched thin, we can help.

Our Fair Lending experts are skilled at understanding lending patterns, identifying areas of concern, and refocusing risk-based Fair Lending programs in advance of regulatory criticism and before consumers are harmed.

We examine your products, processes, and policies, along with your technology and training to identify weaknesses and provide insight on ways you may be underperforming based on your area's demographics and peer group.

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The thorough assessment helps you avoid common compliance dangers, whether they're related to marketing and underwriting, your census tract, or consumer complaints.

As a result, you're better equipped to develop a strategy appropriate to your bank's risk and one that meets local needs and aligns with the nuances of your market area.

We also recommend best practices on adapting to the inevitable regulatory shifts that may affect your bank.

You can be confident that you have sound Fair Lending program and that you're acting as a true partner with

### For more information:



800-934-REGS



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# Managing Fair Lending and CRA Risk (continued)

your community—doing your part to develop and revitalize it and improve the lives of its residents.

Managing your Community Reinvestment Act (CRA) requirements also is risky, and we perform an analysis of your program performance alongside our Fair Lending assessment.

Our approach to conducting CRA exam is identical to the one that regulatory agencies take.

After a comprehensive review, we leave you with a realistic appraisal of your CRA performance and confirm the accuracy of your assessment areas to help you minimize your exposure.

TCA shows you A Better Way to limit your Fair Lending and CRA risks and effectively serve the financial needs of your community.

## Specialties

- Independent Fair Lending Audits
- Independent Community Reinvestment Act Reviews
- Mapping of Loan Activity
- Fair Lending Performance/Program Review
- Fair Lending Exam Assistance and Support
- Non-Originated Loan Review and Analysis
- Pricing Exception Tracking Analysis

## Key Deliverables Include:

- Providing an accurate evaluation of your Fair Lending and CRA risks
- Analyzing your lending patterns and community involvement.
- Keeping management and executives abreast of the bank's performance.
- Identifying strategies that better address your community's credit needs.
- Providing training, so all employees, executives, and board members understand their responsibilities.

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