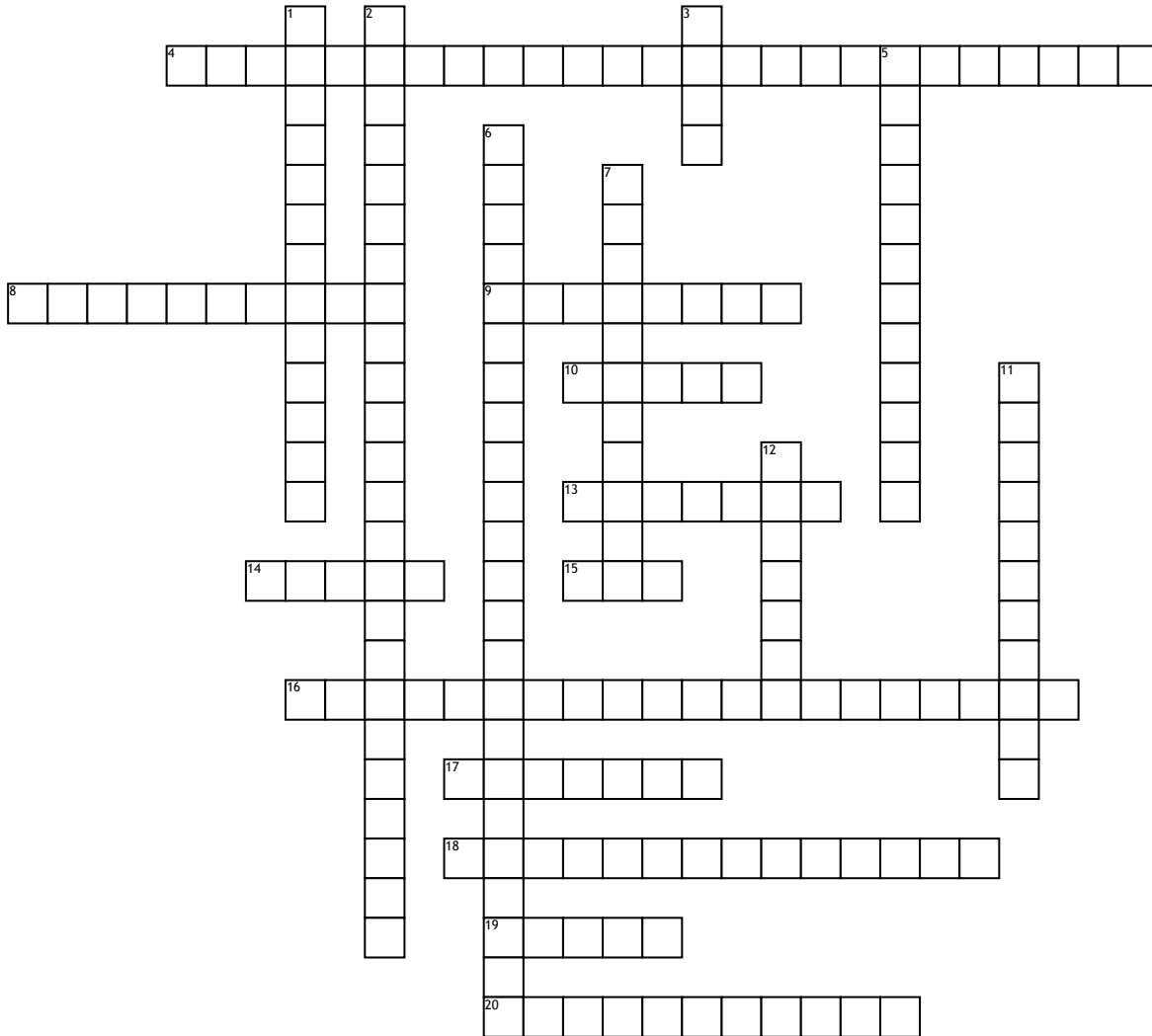


# CRA/HMDA



## Across

4. This statute requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area (MSA) to file annual summary reports of their mortgage lending activity.

8. Capitol Federal is evaluated based on lending, \_\_\_\_\_, and service tests.

9. How often is a CRA Disclosure Statement prepared by the OCC?

10. By \_\_\_\_\_ 1st of each year, Capitol Federal will submit its HMDA LAR summarizing application and loan data for the preceding calendar year to its financial regulatory agency.

13. A notice of the availability of HMDA data is placed in the \_\_\_\_\_ of its home office and all branch offices.

14. Where is the CRA Public File located?

15. Who evaluates Capitol Federal's performance?

16. The purpose of \_\_\_\_\_ and reinvestment are to help revitalize neighborhoods by providing access to money and development. This helps the individuals and businesses in the community build up the economy and area.

17. Which test is the most critical out of the three of them?

18. The HMDA grew out of public concern that financial institutions were acting in a \_\_\_\_\_ way by not providing loans to applicants in certain urban areas.

19. A copy of the HMDA LAR is retained for a minimum of how many years?

20. Who is the compliance officer for both CRA and HMDA?

## Down

1. HMDA is a \_\_\_\_\_ - \_\_\_\_\_ statute.

2. This statute requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

3. Modified HMDA LARs will be retained and available to the public for a period of three years and disclosure statements will be retained and available to the public for a period of \_\_\_\_\_ years.

5. What is Capitol Federal's current CRA Rating?

6. In order to ensure that Capitol Federal provides loans equally and fairly, the HMDA requires the bank to maintain detailed records of our housing-related lending activities on a HMDA \_\_\_\_\_.

7. HMDA is implemented by which regulation?

11. Who is the delegated officer for CRA and HMDA?

12. Which test reviews and evaluates the location of our branches in low, moderate, middle, and upper income areas?