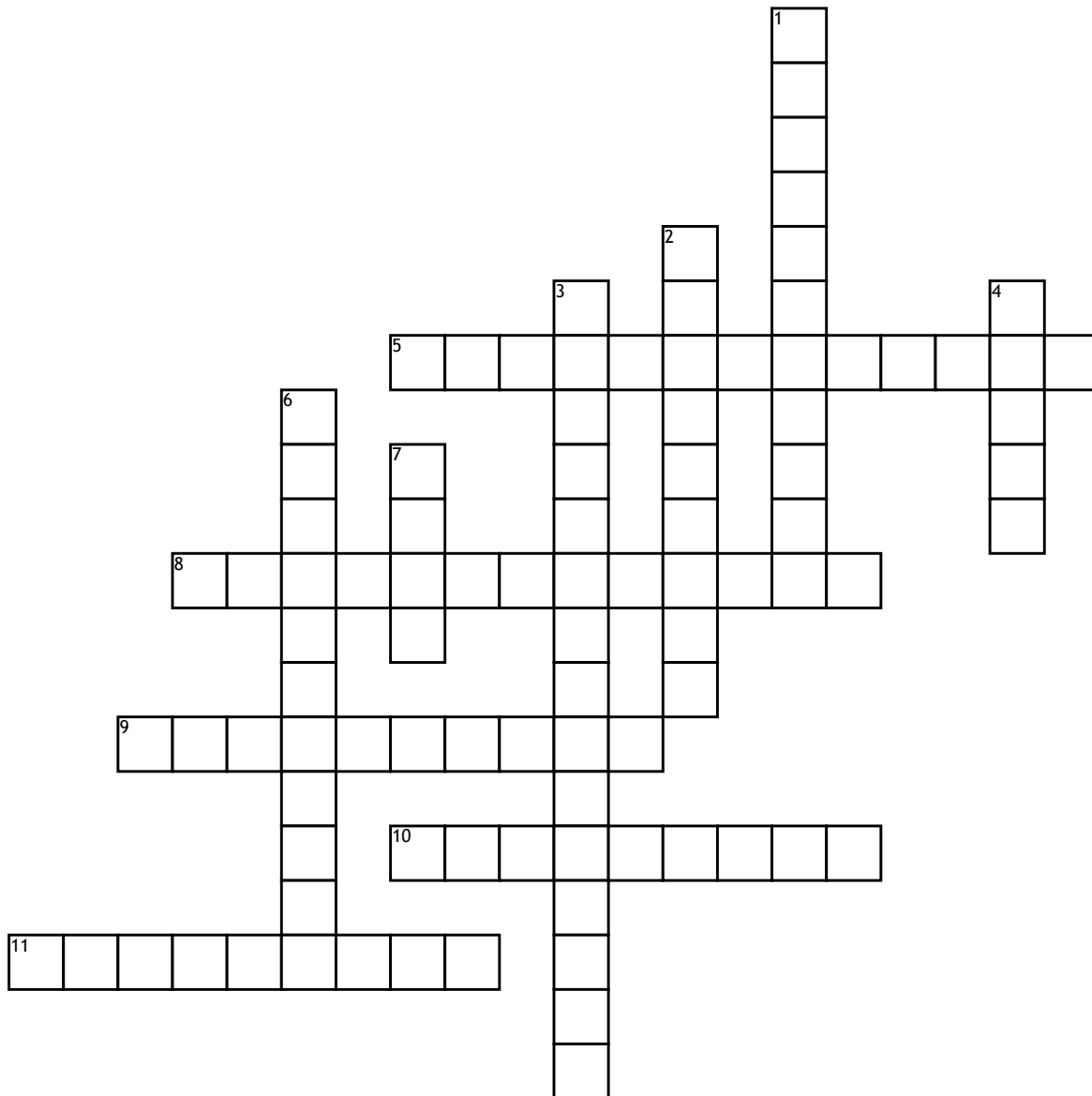


Community Reinvestment Act (CRA)



Across

5. CRA Officer
8. Monetary donations from the Bank or the Foundation to charitable organizations that benefit low and moderate income residents
9. Lending Test: loan to deposit ratio; % loans in and out of our _____ area; geographic distribution of loans; income level distribution of loans; complaints and our responses to them.
10. CRA is intended to _____ depository institutions to help meet the credit needs of the communities in which they operate.
11. Community Education Officer

Down

1. As a community bank, we are committed to serving the _____ where we live and work.
2. We are _____ to make a minimum of 50% of our loans in our assessment area.
3. CRA Assessment Area
4. For CRA purposes, Chelsea Groton Bank is considered a _____ institution
6. How well are we meeting the needs of the community in low or moderate income areas or of low and moderate income individuals?
7. The branch version of the public file is available on the _____ E-Board