

INTRODUCTION

If you represent a bank or other interested party that is a stakeholder in a bank-related activity that you believe qualifies under CRA, you may use this form to request the OCC's review to verify qualification. This form is designed to accept information on only one activity. Confirmation of an activity for CRA purposes is not a determination of legal permissibility, and the OCC reserves the right to separately determine whether an activity is legally permissible. If you represent a financial institution, you must ensure that the activity is legally permissible before engaging in it. **You must submit a separate form for each activity** for the OCC's review.

To submit your request by email, download the Qualifying Activity Confirmation Request Form to your computer, complete the fillable form electronically, and include supporting documentation as attachments where indicated in the form. Complete the required fields before submitting the form. Save the completed form and email to input_CRA@occ.treas.gov. Do not submit more than one form per email, and do not include separate attachments in the email. Attachments must be added where indicated in the form.

Alternatively, you may download the Qualifying Activity Confirmation Request Form to your computer, print the form, and submit the completed form by mail, along with any attachments, to the following address: Office of the Comptroller of the Currency, Attention: Compliance Risk Policy, QA Submission Processing Unit, 400 7th St. SW, Mail Stop 7E-11, Washington, DC 20219. Forms mailed via postal service may delay receipt and processing of your submission. The OCC considers forms received when they are received and processed by the Qualifying Activities Submission processing unit. The OCC will review and determine qualification of one activity per form.

Before filling out the form, review the [CRA Illustrative List of Qualifying Activities](https://www.occ.gov/topics/consumers-and-communities/cra/cra-qualifying-activities.pdf) or copy this URL into your browser: <https://www.occ.gov/topics/consumers-and-communities/cra/cra-qualifying-activities.pdf> to open the document and find the example that **best** describes the activity. The list is not exhaustive and does not include every possible example of a qualifying activity. If you find an example that is similar to your activity, you do **not** need to submit this form. If you do **not** find an example that is similar to your activity, you **may** submit this request. Please provide a brief description of the activity where indicated in the form that the OCC could use as the example for the CRA Illustrative List of Qualifying Activities. You may provide additional supporting information to supplement a submission.

APPLICABLE SECTION OF THE CRA RULE

To qualify as a CRA activity, the activity must be consistent with one or more of the criteria set forth in 12 CFR 25.04. Please indicate the specific criterion under which you believe the activity qualifies. Check the appropriate boxes below to provide information on whether the activity is a retail loan or community development activity, what type of activity it is, and the specific details about the activity that would qualify it under the rule.

*If the activity meets more than one criterion, check all that apply. You will be able to indicate which criterion **best** applies to the activity in the next section of the form.*

*If the activity does not meet any of the criteria in 12 CFR 25.04, this activity is **not** a qualifying activity, and you do **not** need to submit this form.*

The activity is a

- a retail loan
 - a home mortgage loan
 - provided to a low- or moderate-income individual or family (25.04(b)(1)(i))
 - located in Indian country or other tribal and native lands (25.04(b)(2))
 - a consumer loan
 - provided to a low- or moderate-income individual or family (25.04(b)(1)(i))
 - located in Indian country or other tribal and native lands (25.04(b)(2))
 - a small loan (define as \$1.6 million or less) provided to



- a **business** that is
 - a CRA-eligible business (25.04(b)(1)(ii))
 - located in a low- or moderate-income census tract (25.04(b)(3))
 - located in Indian country or other tribal and native lands (25.04(b)(2))

- a **farm** that is
 - a CRA-eligible business (25.04(b)(1)(iii))
 - located in a low- or moderate-income census tract (25.04(b)(4))
 - located in Indian country or other tribal and native lands (25.04(b)(2))

OR

- a community development loan, investment, or service which provides financing for or supports **and** the activity provides financing for or supports:
 - Affordable housing
 - Rental housing likely to be partially or primarily inhabited by low- or moderate-income individuals or families
 - as demonstrated by median rents that do not and are not projected at the time of the transaction to exceed 30 percent of 80 percent of the area median income (25.04(c)(1)(i)(A))
 - as demonstrated by an affordable housing set-aside required by a federal, state, local, or tribal government (25.04(c)(1)(i)(B))
 - undertaken in conjunction with an explicit federal, state, local, or tribal government affordable housing program for low- or moderate-income individuals or families (25.04(c)(1)(i)(C))
 - Owner-occupied housing purchased, refinanced, or improved by or on behalf of low- or moderate-income individuals or families, *except for home mortgage loans provided directly to individuals or families (25.04(c)(1)(ii))*
 - Community support services such as childcare, education, workforce development and job training programs, health services, and housing services, that partially or primarily serve or assist low- or moderate-income individuals or families (25.04(c)(3))
 - Economic development activities that provide financing for or support businesses or farms, to
 - promote job creation or job retention partially or primarily for low- or moderate-income individuals (25.04(c)(4)(i))
 - support federal, state, local, or tribal government programs, projects, or initiatives that partially or primarily serve small businesses or small farms (25.04(c)(4)(ii))
 - retain existing, or attract new, businesses, farms, or residents to low- or moderate-income census tracts, underserved areas, distressed areas, designated disaster areas consistent with a disaster recovery plan, or Indian country or other tribal and native lands (25.04(c)(4)(iii))
 - support one of the following types of entities (25.04(c)(4)(iv))
 - Small Business Administration Certified Development Company (13 CFR 120.10)
 - Small Business Investment Company (13 CFR part 107)
 - New Markets Venture Capital company (13 CFR part 108)
 - A qualified Community Development Entity (26 CFR 45D(c))
 - U.S. Department of Agriculture Rural Business Investment Company (7 CFR 4290.50)

- provide technical assistance and supportive services, such as shared space, technology, or administrative assistance for businesses or farms that meet the size eligibility standards of the Small Business Investment Company program (13 CFR part 107) (25.04(c)(4)(v))
- Essential community facilities that partially or primarily serve
- low- or moderate-income individuals or families (25.04(c)(5)(i))
 - low- or moderate-income census tracts, distressed areas, underserved areas, disaster areas consistent with a disaster recovery plan, or Indian country or other tribal and native lands (25.04(c)(5)(ii))
- Essential infrastructure that partially or primarily serves
- low- or moderate-income individuals or families (25.04(c)(6)(i))
 - low- or moderate-income census tracts, distressed areas, underserved areas, disaster areas consistent with a disaster recovery plan, or Indian country or other tribal and native lands (25.04(c)(6)(ii))
- A family farm, to
- purchase or lease of farm land, equipment, and other farm-related inputs for the family farm's use in operating the farm (25.04(c)(7)(i))
 - receive technical assistance and supportive services for the family farm's own production, such as shared space, technology, or administrative assistance through an intermediary (25.04(c)(7)(ii))
 - sell and trade products grown or produced by the family farm (25.04(c)(7)(iii))
- Federal, state, local, or tribal government programs, projects, or initiatives that
- partially or primarily serve low- or moderate-income individuals or families (25.04(c)(8)(i))
 - are consistent with a bona fide government revitalization, stabilization, or recovery plan for a low- or moderate-income census tract; a distressed area; an underserved area; a disaster area; or Indian country or other tribal and native lands (25.04(c)(8)(ii))
- Financial literacy programs or education or homebuyer counseling (25.04(c)(9))
- Owner-occupied and rental housing development, construction, rehabilitation, improvement, or maintenance in Indian country or other tribal and native lands (25.04(c)(10))
- Qualified opportunity funds (26 U.S.C. 1400Z-2(d)(1)) that benefit low- or moderate-income qualified opportunity zones (26 U.S.C. 1400Z-1(a)) (25.04(c)(11))
- Other activities and ventures undertaken, including capital investments and loan participations, by a bank in cooperation with one of the following types of entities, if the activity helps to meet the credit needs of local communities in which such institutions are chartered, including activities that indirectly help to meet community credit needs by promoting the sustainability and profitability of those institutions and credit unions. (25.04(c)(12))
- Cooperating entities include:
- Minority depository institution
 - Women's depository institution
 - Community Development Financial Institution
 - Low-income credit union

If you selected more than one section of the rule above, please provide the citation of the section of the rule that **best** fits the activity. The citation is at the end of the description, for example: (25.04(c)(7)(i)).

Citation for section of CRA rule that best fits the activity

- This activity is located in a targeted area.
- Low-or-moderate-income census tract
 - Distressed area
 - Underserved area
 - Indian country or tribal and other native lands
 - Disaster area
- This activity is part of another bank's community development loan, community development investment, or community development service (25.04(c)(2))

OCC charter number of the associated bank (if available)

Name of the associated bank

EXAMPLE ON CRA ILLUSTRATIVE LIST OF QUALIFYING ACTIVITIES

For the rule citation that **best** describes the activity, please refer to the [CRA Illustrative List of Qualifying Activities](https://www.occ.gov/topics/consumers-and-communities/cra/cra-qualifying-activities.pdf) or copy this URL into your browser: <https://www.occ.gov/topics/consumers-and-communities/cra/cra-qualifying-activities.pdf>. This list includes examples of qualifying activities for each section of the rule. The list is not exhaustive and does not necessarily include every possible example of a qualifying activity.

- The CRA Illustrative List of Qualifying Activities contains an example that is similar to this activity

Reference number for one example on the CRA Illustrative List of Qualifying Activities that is most similar to the activity

- The activity qualifies under the section of the rule indicated above, but no example on the CRA Illustrative List of Qualifying Activities is similar to this activity

Provide a statement that briefly describes your proposed activity. This description may be added to the CRA Illustrative List of Qualifying Activities if the activity is determined to qualify, or not qualify, and no similar example is currently listed.

Specific example to add to the CRA Illustrative List of Qualifying Activities

maximum characters 300

ACTIVITY DETAILS

Indicate whether the review is requested by or on behalf of a national bank or federal savings association (OCC bank), or another interested party. If an OCC bank requests the review, please provide the OCC charter number(s) and official bank name. Otherwise, provide the name of the interested party requesting the review.

- National bank or federal savings association
 Other interested party

OCC charter number (if applicable)

Bank or other interested party's name

Provide a title or short description of your activity. The OCC's decision on qualification will be published under this description. The OCC may need to edit this information for publication; if this information provided is changed, you will be notified with the final decision.

Activity title

maximum characters 120

Provide additional supporting information about the activity that the OCC may use to determine whether the activity qualifies. You may provide a detailed description of the activity, relevant internet references, or any other information that demonstrate that the activity qualifies. You may attach your documents, subject to size and content restrictions. Attached documentation may delay confirmation of the receipt of your request by the OCC.

maximum characters 3000

Before attaching additional documentation, you must provide information about your activity in the box above. If you attach supporting documentation, please explain in the box what is in the attached files.

Attach Files

Banks may designate information as confidential or request confidential treatment. The OCC will treat confidential commercial information submitted to the agency in accordance with 12 CFR 4.16 consistent with *Food Marketing Institute v. Argus Leader Media*, 139 S.Ct. 2356, 2363 (2019), and applicable guidance issued by the U.S. Department of Justice at <https://www.justice.gov/oip/step-step-guide-determining-if-commercial-or-financial-information-obtained-person-confidential>.

- Please indicate if any of the information contained in this request (on the form or in attachments) should be considered confidential material.
- Please indicate if this request is similar or related to another activity you have previously submitted to the OCC for review. Please provide the previous request submission number(s) in the space provided.



- This activity is similar to another activity that the OCC has reviewed. *(Please explain how the activities are related in the Activity Details section above)*
- This activity has been reviewed by the OCC. This request includes new information that may impact the OCC's decision on qualification for CRA.
- This activity was reviewed by the OCC with *the decision that this activity did NOT qualify under CRA*. This request includes new information that may affect the OCC's decision on qualification for CRA.

Related request submission number(s)

CONTACT INFORMATION

Name

Phone number

Email address

Address line 1

Address line 2

City

State

Zip code

SUBMITTING THE FORM

If you are completing the form electronically, please validate your answers before submitting the form. This will help ensure you have provided the information required for the OCC to process your confirmation request. After clicking on the "Validate" button below, review the form and you will find that required fields are now shaded. Note that changing or adding some information may change the information that may be required, so validate your answers and review the form again for any changes you make. If all required information has been provided, you will be prompted to save the form.

Validate

To submit your form electronically:

Save this form and attach the saved PDF form to an email addressed to input_CRA@occ.treas.gov. Do not attach files other than the PDF form file to this email.

To submit your form by mail:

If you cannot submit the form by email, you may submit by mail to:

Office of the Comptroller of the Currency
Attention: Compliance Risk Policy, QA Submission Processing Unit
400 7th St. SW, Mail Stop 7E-11
Washington, DC 20219

Forms received by email and postal mail will be processed by the OCC during regular business hours Monday through Friday (excluding federal holidays), between 8 am and 5 pm ET. The OCC will notify you of the result of the review within 60 days of confirmation of the receipt of your request. The OCC may extend the period of review for an additional 30 days, in which case you will be notified of the extension.

(FOR OCC USE ONLY)

ACTIVITY DETAILS

OCC charter number (may be edited by OCC)

Bank or other interested party's name (may be edited by OCC)

Activity title (may be edited by OCC)

CONTACT INFORMATION

Name (may be edited by OCC)

Phone number (may be edited by OCC)

Email address (may be edited by OCC)

Address line 1 (may be edited by OCC)

Address line 2 (may be edited by OCC)

City

State

Zip code (may be edited by OCC)

ACTIVITY ASSOCIATED WITH ANOTHER BANK

OCC charter number of the associated bank (may be edited by OCC)

Name of the associated bank (may be edited by OCC)

IMPORTANT DATES

Submission date:

Submission number:

60 day notification deadline:

OCC review extended to 90 days

Notification of extension:

90 day notification deadline:

Notification of review results:

RESULTS OF REVIEW

Review results on activity qualifications under CRA:

- Qualified
- Qualified with condition
- Qualified by default (review deadline)
- Not qualified
- No decision reached

- Not enough information provided for the OCC to reach a decision
- Request withdrawn by requestor
- Other (details provided below)

Notes on OCC review:

Citation for section of CRA rule that best fits the activity (may be edited by OCC)

ILLUSTRATIVE EXAMPLE

- Do not publish suggested new example
 - Similar to existing example (cited above)
 - Confidential treatment of key information
 - Other (details provided below)

- Publish new example:

Example reference number (may be edited by OCC)

Example (may be edited by OCC)