



FEDERAL RESERVE BANK  
OF DALLAS

WILLIAM H. WALLACE  
FIRST VICE PRESIDENT  
AND CHIEF OPERATING OFFICER

June 11, 1990

DALLAS, TEXAS 75222

Circular 90-36

**TO:** The Chief Executive Officer of all  
member banks and others concerned in  
the Eleventh Federal Reserve District

**SUBJECT**

**FFIEC Final Guidelines for Public Disclosure of  
Community Reinvestment Act Examination Ratings and Evaluations**

**DETAILS**

The Federal Financial Institutions Examination Council (FFIEC) has announced that it has approved final guidelines for public disclosure of Community Reinvestment Act (CRA) examination ratings and written evaluations and, also, a revised uniform interagency CRA rating system. This action helps implement the changes to CRA mandated by the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. The Council is recommending to the Federal Reserve Board, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency, and Office of Thrift Supervision that they adopt the guidelines and rating system, and adopt changes to their CRA regulations that are required to enforce the disclosure provisions.

In acting on the final guidelines, the Council approved two changes of note: (1) a financial institution will be required to place its CRA evaluations in the CRA public file at its head office and at one designated office in each local community in which it has offices (the original proposal called for disclosure only in the head office), and (2) a financial institution will be afforded 30 business days (instead of 30 calendar days) to place its evaluation in its CRA public file.

The Council's announcement of its action on the CRA guidelines and rating system was published Tuesday, May 1, 1990, in vol. 55, no. 84, of the Federal Register, beginning at page 18163.

**MORE INFORMATION**

For more information about the CRA, please contact Eugene Coy at (214) 744-7480. For additional copies of this circular, please contact the Public Affairs Department at (214) 651-6289.

Sincerely yours,

For additional copies of any circular please contact the Public Affairs Department at (214) 651-6289. Banks and others are encouraged to use the following incoming WATS numbers in contacting this Bank (800) 442-7140 (intrastate) and (800) 527-9200 (interstate).