

# We Bring People Together



COMMUNITY AFFAIRS  
AT THE  
FEDERAL RESERVE BANK  
OF KANSAS CITY



## Who We Are

We're a team of professionals who work with lenders, government agencies, nonprofit organizations, and other resource providers to promote fair and equal access to credit.



## Credit is the Key

Without credit, communities can't grow and develop. Businesses can't expand and prosper. Affordable housing won't be built, and individuals and families will find it harder to improve the quality of their lives.

Today more than ever before, credit is the key to unlocking opportunity. Yet, gaining access to credit is still a difficult experience for many people.



## We Can Help

Overcoming barriers is often just a matter of knowing how to bring people and resources together. That's where we come in. We can serve as the catalyst, helping lenders and community leaders build partnerships around common interests and forge strategic solutions that bring credit and capital to people and places that need it most.



## Leadership and Education

*We Offer Creative Leadership and Educational Services.* Our programs aim at increasing awareness of key community development issues and of the resources available to a variety of people. Sometimes, our most valuable role is that of a neutral facilitator. Other times, we can serve you best through our educational programs:

*Community and Economic Development.* These workshops use case studies to explore the many aspects of community development. Topics range from identifying financing gaps and public sector resource providers to understanding the different perspectives of the partners involved.

*Conferences.* We sponsor top-level conferences where researchers and leading-edge practitioners discuss policies and initiatives affecting credit and the economically disadvantaged. Recent topics have included credit and culture, fair lending, and rural capital markets.

*Fair Lending.* In these workshops, participants learn how cultural differences and perceptions can influence access to credit and explore ways that banks can create and market products and services to a diverse customer base.

*Publications.* *Community Reinvestment* is published twice a year and carries in-depth analyses of community development issues and practices. Past topics have included lending in Indian country, affordable housing, economic development finance, micro-enterprise lending, rural technology, and small business development. **Call our office or mark the attached order form to receive your free subscription.**

**Presentations and Assistance.** Our staff members will come to you if you need a special presentation or a speaker on a particular subject. We'll also provide technical assistance or facilitate working relationships among credit resource partners.

## We're Here for You

To find out more about how the Community Affairs Department can be of service to you or your organization, call us at (800) 333-1010, ext. 2687 or (816) 881-2687. Our fax number is (816) 881-2135.

## Visit Our Web Site

We want to communicate every way we can, and the Internet adds an extra dimension. We make a wide variety of information available on our web site, [www.kc.frb.org/comaffrs/CAmain.htm](http://www.kc.frb.org/comaffrs/CAmain.htm).

## Publication Order Form

- Yes, add me to the mailing list to receive *Community Reinvestment*.

I would also like to receive the following publications:

Past issues of *Community Reinvestment*, featuring:

- Micro-enterprise Lending, (Summer 1994).
- Credit and Culture, (Summer 1995).
- Doing the Undoable Deal: A Resource Guide to Financing Housing and Economic Development, (Summer 1996).
- Technology and the Information Highway in Rural Communities, (Winter 1996).
- Financing Rural America, proceedings from the 1996 Financing Rural America conference.
- Community Development Investments, a guide for banks, bank holding companies, and others interested in community development corporations and investments.
- Perspectives*, featuring articles on the Community Reinvestment Act—"New Community Reinvestment Act Regulation: What have been the effects?" and "Community Reinvestment Act Lending: Is it Profitable?" (December 1996).
- "A Quick Reference Guide to CRA," a summary of the revised CRA regulation and examination procedures.

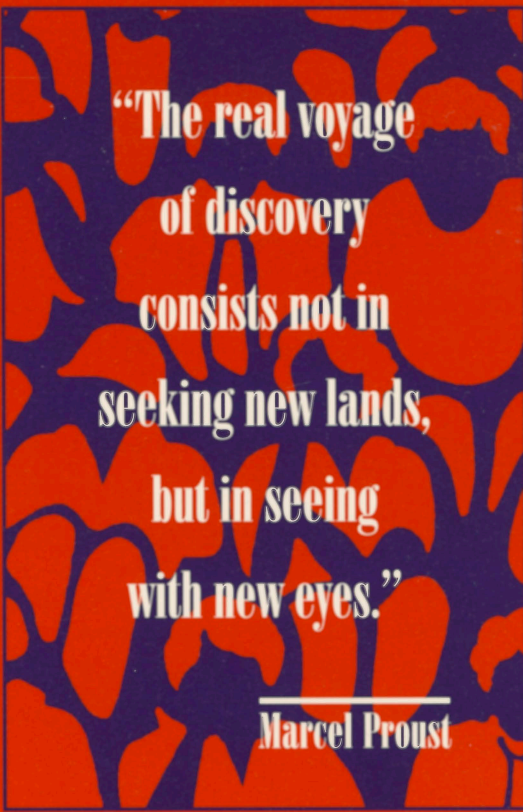
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**“The real voyage  
of discovery  
consists not in  
seeking new lands,  
but in seeing  
with new eyes.”**

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**Marcel Proust**

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