CRA FUNDAMENTALS
RETURN ON INVESTMENT KIT

OUTSTANDING!

That’s what we’re going for.

We realize that compliance training budgets are under intense scrutiny, which means you need to outline how the time and money being spent for you to join the CRA Fundamentals course will help take your skills – and your bank’s performance – to the next level.

Here is a framework that is aimed to help!

The last page includes a draft email to executive management you might find helpful!

Use this kit to understand if the CRA Fundamentals is a good fit for you and your institution and to help you obtain the approval to enroll in the course.

Let's get started!

Linda

Linda Ezuka
cratoday.com

CRA TODAY

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Ten weeks to CRA program certainty...

From beginning to end, all core aspects of the CRA are shared. Each module will guide you to implement within your bank and homework is assigned to ensure you can be sure your bank is compliant. This means no more wondering if your data has integrity, or how to prep for your next exam, and everything in between.

Benefits

No matter where you are on your CRA journey, the CRA Fundamentals course has something for you. We adapt the course contents to the current cohort of bankers and scale lessons for those who are newer to the CRA to the most seasoned CRA professionals who are seeking CRA certification.

- You are new to CRA due to a promotion, new job or position or were never formally trained on CRA.
- You understand key CRA program elements and have navigated through your first CRA exam cycle and want to deepen your understanding of CRA best practices.
- You are making progress on the integrity of your bank's CRA data collection, maintenance and/or reporting and want to ensure enhanced data integrity.
- You want to learn from experts about refreshing your CRA programs, and discover innovative programs to consider in your assessment areas.
- You are navigating CRA regulatory reform or you suspect reform is on the horizon.
- You want to vet an idea and discuss your approach to CRA decisions with CRA colleagues who understand the unique challenges in your programs.
- You want to forge potential partnerships for impact in a broader regional area.

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The CRA Fundamentals course includes 10 weeks of LIVE training with Linda Ezuka. That's over 15 hours of training delivered in bite-size pieces on a weekly basis so you can balance your current priorities.

Also included in the training is a CRA Fundamentals manual that you can download, 20 ABA CRCM credits, one year of access to the training replays and resources, a community platform to connect with your CRA peers, and a few more surprises along the way! And yes... there is homework!

All sessions are recorded and available via replay within the password protected portal.

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Return on Investment

The returns are many and qualitative... regulatory clarity, an expanding network of CRA practitioners to confer with, a plethora of best practices to address varied regulatory provisions, core CRA concepts simplified to deepen an understanding of a subjective regulatory framework, and a place to vet innovative approaches to today's complex issues surrounding disadvantaged and underserved communities.

The cost of non-compliance with the CRA adds significant risk to the bank such as costly data integrity audits, increased scrutiny by community advocates, denied or delayed merger applications, the inability to adjust retail branching strategies and more.

100% Satisfaction Guarantee! We are here to serve!

If this course does not meet your expectations, a full refund will be issued without any questions asked. You will have access to two live training sessions to make sure the course is what you were expecting and adds value to you and your bank's CRA program.

Our most dedicated CRA Officers choose to seek the CRA Certified Professional Designation

The CRA Fundamentals course is one of the core requirements to seek the CRA Certified Professional (CRACP) designation. This new CRA certification is the first and only designation available to CRA professionals.

EMAIL TEMPLATE TO EXECUTIVE MANAGEMENT

Use this as a template and customize this to match your tone and bank culture.

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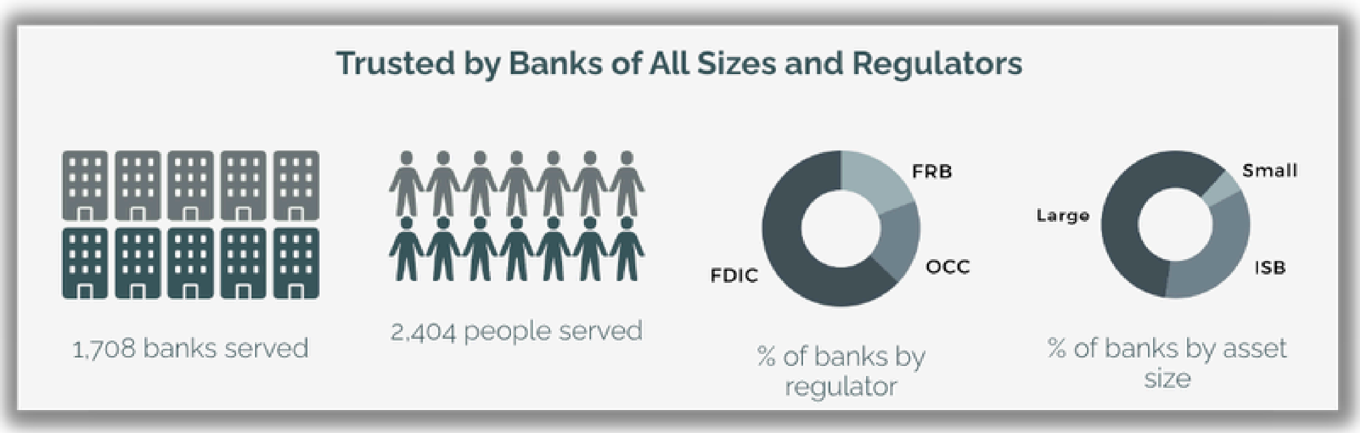
The purpose of this email is to request your approval to enroll in the CRA Fundamentals, a 10 week course for CRA practitioners to master the key provisions of the Community Reinvestment Act. As you may know, there are very few resources for bankers to learn more about the CRA and this course will support my professional development and enhance my access and engagement with fellow compliance and CRA colleagues.

All content directly related to the scope of my responsibility for the bank and would further support my ability to position the bank for a successful CRA compliance examination as well as navigate impending regulatory change.

The course is $2,750, that's less than the cost of a typical compliance conference and no travel is required. You will retain access to the course for a full year and will also have access to downloadable resources to support the implementation of the key concepts. It even comes with a guarantee; if I don't find value in the program, we can get an immediate full refund after attending two full sessions, no questions asked. Here is more information about the CRA Fundamentals course: www.cratoday.com/fundamentals

Linda Ezuka leads the CRA Hub and has over 31 years of direct experience in running CRA programs for banks, both large and small. Here is more information about Linda Ezuka and CRA Today (an SBA certified women-owned small business). www.cratoday.com

Thank you in advance for your consideration and support for my continuing education interests.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HERE IS WHAT YOUR PEERS HAVE TO SAY...

“The CRA Fundamentals Course has helped me to become more confident as a CRA Officer. It’s helped me fill in my knowledge gaps as I navigate the expanded CRA requirements at a large bank from those at my previous small bank. I love that I can go back to the lessons to re-watch as needed for further reinforcement. The community of fellow CRA professionals in our cohort was wonderful too.
The variety of bank sizes, regulators and experiences represented in our group added depth to our discussions and hearing real-world examples and questions brought the material to life. Finally, Linda’s passion and commitment to helping us all serve our local communities and carry out this important work is infectious. Her expertise paired with her warm, upbeat personality make her the perfect teacher.”

Kerry D., CRA Officer, FDIC, Large Bank

“Because of the the knowledge I gained the Hub and the Fundamentals course I have confidence in what I’m doing. I can boldly go in front of the director-based CRA Committee and educate them with knowledge of the bank and our CRA direction.

I can stand in front of the loan officers and explain what to look for in a Community Development loan. I hate to admit it, but I just might be a little excited with what I can now do.

Thank you from the bottom of my heart for stepping up and starting this class. I’m glad I was in the very first class of this incredible idea.”

Ann, OCC, Intermediate Small Bank

LINDA LEWIS EZUKA

FOUNDER, CRA TODAY & CRA HUB

Linda Lewis Ezuka is the Founder of ***CRA Today*** and the **CRA Hub**, an exclusive membership for bank professionals to master the art of the CRA, get exam ready and leverage capital for the greater good.

Ms. Ezuka also leads the Hawaii Bankers Association as its Executive Director.

Linda hosts the **CRA Podcast**, a podcast to elevate conversations around the Community Reinvestment Act.

Ms. Ezuka has over 32 years of community development experience, with emphasis on:

- CRA compliance
- CRA on-site and remote training
- Community development finance
- CDFI investments & partnerships

She has led CRA programs for large banks and has consulted with banks of all sizes and regulators.

Ms. Ezuka currently serves on:

- The Board and Investment Committee of the HMSA Foundation
- The Advisory Board of the Patsy T. Mink Center for Business & Leadership.
- Strategic Advisor, Hawaii Community Reinvestment Corporation

She was previously Chairwoman for the Board for the YWCA of Oahu, Hospice Hawaii and HCRC. She has also served on various nonprofit boards, focusing her leadership efforts on serving CDFIs and disadvantaged communities.

She is a CDFI NMTC and CDFI Reader, a Pacific Century Fellow, an SBA Financial Services Advocate of the Year Awardee, and a Pacific Business News 40 Under 40 Honoree.

Linda is the author of the book: Outstanding: A Practitioner's Guide to Exam Readiness.

My mission is to inspire bankers to forge local opportunity and impact by leveraging capital for the greater good.

LET'S CONNECT

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Podcast: www.cratoday.com/cra-podcast

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