



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20551

DIVISION OF
INFORMATION TECHNOLOGY

Correspondence Date: December 23, 2009

Dear Sir or Madam:

This notice serves as a reminder of previously announced information that relates to Community Reinvestment Act (CRA) data collection for calendar year 2010 that will be reported in 2011.

Asset-Size Threshold Adjustments:

- “Small bank” or “small savings association” means an institution that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.098 billion. “Intermediate small bank” or “intermediate small savings association” means a small institution with assets of at least \$274 million as of December 31 of both of the prior two calendar years, and less than \$1.098 billion as of December 31 of either of the prior two calendar years.

Thus, institutions with assets less than \$1.098 billion as of 12/31/2009 AND/OR 12/31/2008 are exempt from 2010 CRA data collection for submission to the Federal Reserve Board.

Voluntary Reporters:

- “Small banks”, “small savings associations”, “intermediate small banks”, and “intermediate small savings associations” may submit CRA data to the Federal Reserve Board for processing in order to preserve the option of a large bank examination.

Geographic Changes in the 2010 FFIEC Census file:

- Three Metropolitan Statistical Areas (MSAs) code changes:
 - Bradenton-Sarasota-Venice, FL (MSA 14600) was changed to North Port-Bradenton-Sarasota, FL (MSA 35840). The two counties in MSA 35840 are Manatee (code 081) and Sarasota (code 115).
 - Fort Walton Beach-Crestview-Destin, FL (MSA 23020) was changed to Crestview-Fort Walton Beach-Destin, FL (MSA 18880) consisting of Okaloosa County (code 091).
 - Weirton-Steubenville, WV-OH (MSA 48260) was changed to Steubenville-Weirton, OH-WV (MSA 44600) consisting of Jefferson County, OH (code 081); Brooke County, WV (code 009); and Hancock County, WV (code 029).

Any questions or requests for additional information should be directed to:

Assistance Line:
(202) 872-7584

Internet E-Mail Address:
crahelp@frb.gov