Artists are dreamers and visionaries. When you think of rural America, it is often textbooks and evening news that come to mind. However, Barre, Vermont, stands out as a microcosm of the rural development process — with many of the tools and strategies that have worked on a national scale are also in use in this small town.

The Rural Community Assistance Corporation (RCAC), a certified Community Development Financial Institution (CDFI) serving rural communities in 12 western states, provides training, technical assistance, and access to funding. RCAC’s lending model typically combines a bank-originated USDA-guaranteed community facilities loan with RCAC financing of the non-guaranteed portion of the loan — a partnership arrangement that has successfully financed rural health centers, a domestic violence shelter, and other much-needed rural community development initiatives.

Karen Tucker, Compliance Division, OCC

If your bank has a strong commitment to the communities it serves, you should have no difficulty meeting the Community Reinvestment Act’s compliance requirements. This brief, user-friendly overview will help you understand what CRA examiners look for; how we measure performance; and how to gather the data needed to assure that your bank meets CRA criteria for satisfactory performance. We include some tips to help you maximize CRA results, and insights on how to receive positive CRA consideration for farming-related loans.

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