

RESCINDED

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Community Reinvestment Act: List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

The Office of the Comptroller of the Currency, along with the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of Thrift Supervision, recently announced the availability of the [2007 list of distressed or underserved nonmetropolitan middle-income geographies](#) in which bank revitalization or stabilization activities will receive Community Reinvestment Act (CRA) consideration as "community development." The 2007 list incorporates a one-year lag period for geographies that were designated as distressed or underserved in 2006, but were not designated as such in the 2007 release. Geographies subject to the one-year lag period are eligible to receive consideration for community development activities for 12 months following publication of the 2007 list. Both the 2007 and the 2006 lists are on the Website of the Federal Financial Institutions Examination Council (FFIEC), along with the data source information used to generate the list of distressed or underserved geographies.

"Distressed nonmetropolitan middle-income geographies" and "underserved nonmetropolitan middle-income geographies" are defined in CRA regulations. The criteria used to designate these areas also are available on the [FFIEC Website](#).

For more information, please contact your supervisory office or the Compliance Policy Department at (202) 874-4428.

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To

Chief Executive Officers and
Compliance Officers of All
National Banks, Department and
Division Heads, and All
Examining Personnel