



CALIFORNIA REINVESTMENT COALITION

Board of Directors

PAUL AINGER, Chair
Rural Community
Assistance Corporation

STEPHANIE CARROLL, Vice Chair
Public Counsel Law Center

ROBERTO BARRAGAN, Secretary

LUIS GRANADOS, Treasurer
Mission Economic
Development Agency

CHANCELA AL-MANSOUR
Housing Rights Center

MICHAEL BANNER
Los Angeles Local Development Corporation

MAEVE ELISE BROWN
Housing and Economic Rights Advocates

GWENDY DONAKER BROWN
Opportunity Fund

GLORIA BRUCE
East Bay Housing Organizations

ISELA GRACIAN
East LA Community Corporation

SHARON KINLAW
Fair Housing Council of the
San Fernando Valley

WILLIAM PAVÃO

JOSEPH RIDOUT
Consumer Action

NAMOCH SOKHOM
Pacific Asian Consortium
in Employment

STEPHON TAYLOR
California Resources and Training

ROBERT VILLARREAL
CDC Small Business Finance

CLARENCE WILLIAMS
California Capital

PAULINA GONZALEZ
Executive Director

June 27, 2017

Melissa Borino
Senior Vice President | Government Relations & Community
Development
US Bank
Via Email: melissa.borino@usbank.com

Dear Melissa,

Thank you for responding to our annual CRA survey last year. Over the course of the survey, we received information from 23 banks serving California. Institutions that responded were very diverse, ranging in size from under \$1 billion in deposits statewide to well over \$200 billion, serving many different areas of California from statewide to much smaller regions, and with differing business models, from some that are primarily residential lenders to some that are primarily small business and commercial lenders.

US Bank provided a significant amount of detailed information about its lending, investment and services in California. Providing this information is an incredibly valuable service to the community development field. With it, we are able to identify trends and opportunities for CRA activity across California and better support banks and non-profit community organizations in the development of productive partnerships to increase income and wealth in lower income communities and communities of color. We ask that you to share this letter with your CRA examiners by placing it in your CRA public comment file.

Thank you,



Paulina Gonzalez
Executive Director



Andrea Luquetta-Kern
Deputy Director