

CRA Credit

Sue Kocsis, a CRA/Fair Lending Officer at Pinnacle Bank, made it her goal to cultivate a strong relationship with her CRA examiner to further understand CRA's role in the future of the institution.

After recognizing how the Banzai program could help Pinnacle Bank earn CRA credit, Sue promoted its implementation in all 171 full-service Pinnacle Bank branches.

CHALLENGE

Individual CRA examiners often interpret CRA differently than financial institutions. CRA exams have a reputation of being opaque and subject to individual interpretation.

SOLUTION

The Community Affairs Department at the US Department of Treasury has given clear examples of how financial institutions may serve low- to moderate-income individuals and receive positive consideration under the Community Reinvestment Act (CRA):

01 Investing in or providing financial services and/or education programs.

02 Providing bank staff to educate students on financial literacy topics.

RESULTS

STEADY GROWTH

Pinnacle Bank has seen continued usage and new teacher sign-ups in a steady growth pattern since 2016.

EARN SERVICE ACTIVITY CREDIT

Banzai's teacher interface invites educators to request in-class presentations, helping Pinnacle Bank earn service activity credit.

MAGNIFIED EFFORTS

Combining its own efforts with Banzai's resources, Pinnacle Bank has successfully magnified and met its goals year after year.

KEY METRICS

Over the course of its sponsorship, Pinnacle Bank has had more than 70 classroom presentation requests. One noteworthy school in Cheyenne, Wyoming increased to more than 2,500 hours of student usage.



104
Schools
Sponsored



458
Teachers
Served



37k+
Students
Educated