

# Return on Investment Kit: CRA Hub Membership



CRAtoday

Linda Ezuka | [www.cratoday.com](http://www.cratoday.com)

# Outstanding!

That's what we are going for!

We realize that compliance training budgets are under intense scrutiny, which means you need to outline how the time and money being spent for you to join the CRA Hub will help take your skills – and your bank's performance – to the next level.

Here is a framework that is aimed to help!

The last page includes a draft email to executive management you might find helpful!

Use this kit to understand if the CRA Hub is a good fit for you and your institution and to help you obtain the approval for membership.

Let's get started!

Linda

# CRA Hub Membership

## Overview

The CRA Hub is a new way to connect and forge community development impact through your CRA programs. The CRA Hub is an exclusive membership for bank professionals to find inspiration and master the art of the CRA.

## Benefits

No matter where you are on your CRA journey, the CRA Hub has something for you. This membership is for you if:

- You are new to CRA due to a promotion, new job or position or were never formally trained on CRA.
- You understand key CRA program elements and have navigated through your first CRA exam cycle and want to deepen your understanding of CRA best practices.
- You are making progress on the integrity of your bank's CRA data collection, maintenance and/or reporting and want to ensure enhanced data integrity.
- You want to learn from experts about refreshing your CRA programs, and discover innovative programs to consider in your assessment areas.
- You are navigating CRA regulatory reform or you suspect reform is on the horizon.
- You want to vet an idea and discuss your approach to CRA decisions with CRA colleagues who understand the unique challenges in your programs.
- You want to forge potential partnerships for impact in a broader regional area.

# CRA Hub Membership Program

**We hold live zoom sessions focused on various aspects of the Community Reinvestment Act.**

All sessions are recorded and available via replay within the password protected portal.

- Most importantly, we will be navigating regulatory change together over the next two years with asset size specific affinity groups to support each bank's unique transition to the new CRA rules.
- We take a key concept of the CRA and study it with a live training session via Zoom with live questions and answer sessions.
- We host special guests and experts to expand our understanding of CRA resources that exist within our compliance industry niche.
- We hold CRA spotlights where CRA Hub members share their bank specific programs and experiences.
- We periodically hold CRA challenges to take deeper dives into CRA core concepts and study a variety of bank approaches for members to take the next step with their CRA projects.
- We host a private community for CRA professionals to connect, convene and support each other.
- We share resources within the CRA Hub in one convenient location with handy access and current resources.
- We host opportunities to connect and get to know each other through a virtual social hours and project specific huddles.

# CRA Hub Membership Content

## Core Content

Over the past year, we have focused on CRA core content:

- CRA Data Integrity Best Practices
- Community Development Loan Mining
- CRA Strategy and Action Plans
- CRA Regulatory Reform Primer
- Public Welfare and CRA Sunshine Provisions
- CRA Services: Yes, No, Maybe So
- Community Development Finance
- Community Development Investments
- CDFIs, MDIs and the Bank Enterprise Award Program
- And more!

## Return on Investment

The returns are many and qualitative... regulatory clarity in the midst of CRA modernization, an expanding network of CRA practitioners to confer with, a plethora of best practices to address varied regulatory provisions, core CRA concepts simplified to deepen an understanding of a subjective regulatory framework, and a place to vet innovative approaches to today's complex issues surrounding disadvantaged and underserved communities.

# Email Template to Executive Management

Use this as a template and customize this to match your tone and bank culture.

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The purpose of this email is to request your approval to join the CRA Hub, a membership for CRA practitioners to master the key provisions of the Community Reinvestment Act. As you may know, there are very few resources for bankers to learn more about the CRA and this membership will allow for weekly learning opportunities and engagement with my compliance peers.

Over the past year, a sampling of monthly content covered within the CRA Hub included the following:

- CRA Data Integrity Best Practices
- Community Development Loan Mining
- CRA Strategy and Action Plans
- CRA Regulatory Reform
- Public Welfare and CRA Sunshine Provisions
- Community Development Finance and Investments
- CDFIs, MDIs and the Bank Enterprise Award Program

All content directly related to the scope of my responsibility for the bank and would further support my ability to position the bank for a successful CRA compliance examination.

Membership is \$2,750 a year (or \$250 a month), that's less than the cost of a typical compliance conference and no travel is required. It even comes with a guarantee; if I don't find value in the program, we can get an immediate full refund, no questions asked. Here is more information about the CRA Hub:

[www.cratoday.com/hub](http://www.cratoday.com/hub)

Linda Ezuka leads the CRA Hub and has over 28 years of direct experience in running CRA programs for banks, both large and small. Here is more information about Linda Ezuka and CRA Today. [www.cratoday.com](http://www.cratoday.com)

Thank you in advance for your consideration and support for my continuing education interests.

# Here is what your peers have to say...

“We have found the CRA Hub to be a tremendous resource... especially as we are readying ourselves for FDIC CRA Exam.”

– Kelli Diserens,  
Senior Vice President



“The CRA Hub has helped me to better understand our CRA activities to enable me to tell our CRA story. Having access to Hub resources and its members is invaluable!”

– Stacy Caswell, CRCM  
CRA Officer



“I am glad I found the CRA Hub as it will be an additional resource to help in my CRA journey plus I love the networking aspect, the monthly trainings and guest speakers.”

– Emma Morrison,  
CRA and HMDA Officer



“The CRA HUB has been a tremendous resource! I love the ability to collaborate with other members and having one centralized site for information loaded with materials, training, guest speakers and “Hot Tips.”

– Angela Kedik, VP  
Credit Admin Manager



I hope to see you in the CRA Hub!

[www.cratoday.com/hub](http://www.cratoday.com/hub)



# Linda Lewis Ezuka

FOUNDER, CRA TODAY & CRA HUB

Linda Lewis Ezuka is the Founder of **CRA Today** and the **CRA Hub**, an exclusive membership for bank professionals to master the art of the CRA and transform communities through economic development.

Linda also hosts the **CRA Podcast**, a podcast to elevate conversations around the Community Reinvestment Act.

Ms. Ezuka has over 28 years of community development experience, with emphasis on:

- CRA compliance
- CRA on-site and remote training
- Community development lending
- CDFI initiatives

She has led CRA programs for large banks and has spent the last 13 years consulting with banks of all sizes and regulators.

“My mission is to inspire bankers to see CRA not as a regulatory burden, but as a tool for community empowerment and profitable business opportunities.”

## Let's Connect

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## HIGHLIGHTS

Ms. Ezuka currently serves on:

- The Board and Investment Committee of the HMSA Foundation
- The Advisory Board of the Patsy T. Mink Center for Business & Leadership.

She was previously Chairwoman for the Board for the YWCA of Oahu, Hospice Hawaii and HUGS. She has also served on various nonprofit boards, focusing her leadership efforts on serving CDFIs and disadvantaged communities.

She is a CDFI NMTC and CDFI Reader, a Pacific Century Fellow, an SBA Financial Services Advocate of the Year Awardee, and a Pacific Business News 40 Under 40 Honoree.

