

Reinvestment

WORKS

Fifth Third Bank's \$30 Billion Community Commitment Plan
DEVELOPED WITH THE NATIONAL COMMUNITY REINVESTMENT COALITION (NCRC)

\$27.5 BILLION
Fifth Third's community development commitment announced.

6 Community Engagement & Listening Sessions
6 Cities across our footprint
200 Community groups involved

\$30 BILLION
NCRC and Fifth Third sign revised community plan through 2020.

LENDING & INVESTMENTS \$30 BILLION

- Mortgage Lending: \$11 billion
- Small Business Lending: \$10 billion
- Community Development Lending & Investments: \$9 billion

FIFTH THIRD BANK INITIATIVES \$158.4 MILLION

- Housing-Related Initiatives
- Small Business-Related Initiatives
- Philanthropy & Community Sponsorship
- Inclusion & Diversity Initiatives
- Supplier Diversity Programs
- Financial Empowerment Programming
- Banking Solutions & Assets (branches, multicultural, and product innovation)

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\$30 BILLION Community Benefits Agreement

Fifth Third Bank, NCRC and Community Groups Announce \$30 Billion Community Benefits Agreement

By Ryan Conley and Kevin Hill

On November 18, 2016, in an agreement reached with NCRC and regional community-based members and allies, Fifth Third Bank announced an increase in their early-2016 community benefits agreement to \$30 billion. The announcement was made at a ceremony in Cincinnati, OH. Those in attendance included Greg Carmichael, President and CEO of Fifth Third, Brian Lamb, Chief Corporate Responsibility and Reputation Officer of Fifth Third, Byna Elliott, Senior Vice President of Fifth Third, John Taylor, President and CEO of NCRC, Jesse Van Tol, COO of NCRC, and numerous community groups that helped work on the agreement. The commitment covers community development, including lending and investments, between 2016 and 2020.

This agreement follows two other community benefits agreements negotiated by NCRC in 2016. In March,

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2017 NCRC Annual Conference to Take Place March 28-30 in Washington, DC

Mark your calendars and register today! The 2017 NCRC Annual Conference, "Creating a Just Economy," is fast approaching. On March 28-30, 2017, the conference, one of the largest gatherings of community advocates, nonprofits, policymakers, government officials, small businesses owners, and financial services professionals committed to economic justice will take place in Washington, DC. As last year's record attendance of over 800 people shows, the NCRC Annual Conference is an event that can't be missed. Participants will have the opportunity to learn best practices, hear from professionals in the field, network with colleagues, and build coalitions.

"At NCRC's annual conference, the principles of a just economy are displayed through the dedication and enthusiasm of our attendees and participants," said NCRC's President and CEO John Taylor. "As NCRC begins its next quarter century, we continue to raise the quality and scope

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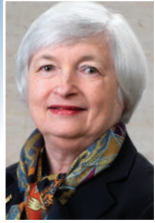
2017 NCRC Annual Conference to Take Place March 28-30 in Washington, DC

CONFIRMED KEYNOTE SPEAKERS:



RICHARD CORDRAY

Director of the Consumer Financial Protection Bureau



JANET YELLEN

Chair of the Board of Governors of the Federal Reserve System



MARC H. MORIAL

President and CEO of the National Urban League



THOMAS J. CURRY

Comptroller of the Currency



MAXINE WATERS

U.S. Representative for California's 43rd District



SHERROD BROWN

U.S. Senator for Ohio



GREGORY MEEKS

U.S. Representative for New York's 5th District



JOHN TAYLOR

President and CEO of NCRC

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of our conferences, and the 2017 Annual Conference promises to be a vital source of tools and solidarity for community reinvestment.”

NCRC is excited to host several keynote speakers at this year's conference. This year, our keynote speakers include Sherrod Brown, U.S. Senator for Ohio, Richard Cordray, Director of the Consumer Financial Protection Bureau, Thomas Curry, Comptroller of the Currency, Gregory Meeks, U.S. Representative for New York's 5th District, Marc H. Morial, President and CEO of the National Urban League, Maxine Waters, U.S. Representative for California's 43rd District, and Janet Yellen, Chair of the Board of Governors of the Federal Reserve System.

NCRC's annual conferences have always offered a broad range of cutting-edge workshops that equip participants with the knowledge and skills they need to build successful economic and social justice campaigns, and the 2017 conference will be no different. This year, NCRC is offering a broad range of workshops in

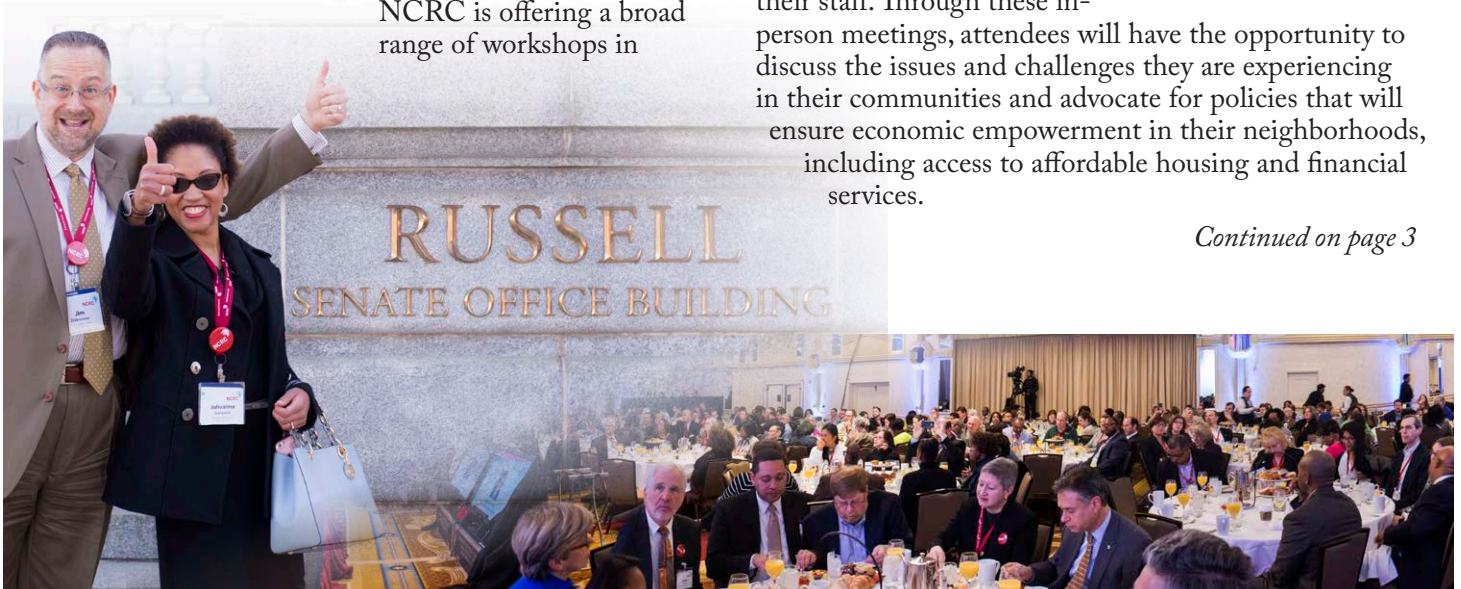
organizing, policy advocacy, housing, access to capital and credit, workforce and community development, fair lending, and civil rights. In addition to this exciting slate of workshops, the conference will feature two multi-day housing counseling trainings through the NCRC National Training Academy.

Other popular events occurring at the 2017 conference are Hill Day and the NCRC Awards Dinner. At Hill Day, participants descend on Capitol Hill to meet in person with their members of Congress and their staff. Through these in-person meetings, attendees will have the opportunity to discuss the issues and challenges they are experiencing in their communities and advocate for policies that will ensure economic empowerment in their neighborhoods, including access to affordable housing and financial services.

“At NCRC’s annual conference, the principles of a just economy are displayed through the dedication and enthusiasm of our attendees and participants.”

John Taylor, President and CEO, NCRC

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2017 NCRC Annual Conference to Take Place March 28-30 in Washington, DC

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The NCRC Awards Dinner marks the capstone of the annual conference. At a special ceremony, NCRC will present its National Achievement Awards to those who are leaders in expanding fair access to financial services. The event will feature keynote speakers, including NCRC President and CEO John Taylor and Director Cordray. The dinner is an opportunity to reflect on the year's successes in the cause of building a just economy.

To find out more about the 2017 NCRC Annual Conference and register, visit www.ncrc.org/conference/.

Click [here](#) to check out this year's schedule of workshops, plenaries, and special events. You can find full descriptions of our workshops [here](#).



We Stand With You

The following is a letter from NCRC President and CEO John Taylor to NCRC members on the day of the inauguration of Donald Trump.

Dear NCRC Members:

Our work together to build an expansive, grassroots, social and economic justice movement has never been more important to our democracy.

As a new president is inaugurated today, I want to let you know that NCRC is committed to working vigilantly to protect and create opportunities for low- and moderate-income communities, communities of color, and working people. NCRC stands for an inclusive vision of our society and economy, in which all have the opportunity to climb the economic ladder and prosper. We will fight fiercely against policies and practices that are contrary to those principles, as we have always done. We will take action against injustice, as we have always done.

We will work hard to be your eyes, ears, and voice in Washington, DC. We want you to engage with us as we do that work. That means we want to hear what's going on in your community, and for you to work with us to advance a policy agenda in Washington to create a more just economy. One important way you can do that is to join us for our [annual conference](#) on March 28-30.

At the conference, NCRC members will come together to strategize, to share best practices, to learn, to network, and to ensure that your representatives in government hear your voice at our Hill Day. I hope to see you there.

NCRC is also proud to be a partner for the Women's March on Washington on Saturday. If you are coming to town for the march, we hope to see you there!

Through many presidential administrations, NCRC has always represented the interests of our members and communities throughout the country. We will continue to stand for and with low-income communities and communities of color as we work to build a just economy that provides all people and communities with economic opportunities. We look forward to doing that work with you and all of our members this year.

Thank you for all that you do.

John Taylor

NCRC Holds Louisiana Reinvestment Summit in New Orleans

By Ryan Conley and Sheena Foster

On September 14, 2016, over 200 attendees gathered in New Orleans for NCRC's Louisiana Reinvestment Summit. The event, the most recent of NCRC's regional summits, brought together community-based organizations, financial institutions and public officials to collaborate on strategies to rebuild and strengthen their communities in the face of past and recent tragedies. From across the Bayou State, Louisianans came together to develop ideas for revitalizing communities and ensuring the state's recent economic growth benefits all citizens equally.

"This type of on-the-ground action involving all stakeholders creates the local collaborations that are effective in getting things done."

John Taylor, President and CEO, NCRC

Orleans City Councilmembers Jared Brossett and Jason Rogers Williams and NCRC President and CEO John Taylor. The day proceeded with a variety of workshops on topics as wide-ranging as community wealth building, environmental impacts on housing, healthy communities, overcoming barriers to banking services, capital and credit for minority businesses, foreclosure prevention, workforce development, community reinvestment, community development partnerships, and faith-based community development. The NCRC

"Louisiana has a rich tradition of community, and this tradition is never stronger than in the face of adversity," said NCRC President and CEO John Taylor. "We convened this Summit to face head-on the challenges unique to Louisiana and find the solutions that will work for all citizens of the state. This type of on-the-ground action involving all stakeholders creates the local collaborations that are effective in getting things done."

The Summit began with a packed luncheon featuring keynote addresses from New

National Training Academy also held a multi-day housing counseling training in conjunction with the Summit.



All of the workshops saw outstanding levels of audience participation, and some were filled to a standing-room-only capacity. The emphasis on local issues and solutions was reflected in the passion of attendees sharing their experiences and practices. Reinforcing this level of participant involvement were the panelists and speakers, who came from a broad range of backgrounds but were deeply familiar with the cities and neighborhoods of Louisiana. Their experience, whether in community advocacy, private-sector business, or public service, made the workshops a melting pot of expertise, knowledge, and best practices.

A particular theme that stood out during the Summit was that of the environmental challenges particular to Louisiana. From natural disasters like Hurricane Katrina and the recent flooding in Baton Rouge to human-made catastrophes like the state's eroding coastline and the BP Deepwater Horizon spill, Louisiana faces unique challenges to community development and sustainability. As a result, the Summit featured discussions on the

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Fifth Third Bank Agreement

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NCRC and KeyBank announced a \$16.5 billion plan, and in May, NCRC and Huntington Bank announced a \$16.1 billion plan.

Fifth Third's Community Development Plan includes mortgage and small business lending, including micro lending, community development lending and investing, philanthropy, and financial services for low- and moderate-income (LMI) communities. A summary of the plan can be found [here](#).

Fifth Third was motivated to work with NCRC after attending the 2016 NCRC Annual Conference, at which the KeyBank agreement was announced. At the event, John Taylor spoke of the importance of banks working with community groups to craft community benefits agreements that are win-win commitments for all involved. Fifth Third had recently released a \$27.5 billion plan at the time, but the KeyBank ceremony persuaded it to reach out to NCRC and community groups in its footprint to receive input on how better to serve its communities, ultimately leading Fifth Third to increase its commitment to \$30 billion.

“This substantive and detailed community development plan was the result of a collaborative process with community members and bank leaders,” said John Taylor. “We applaud President and CEO Greg Carmichael and the senior leadership of Fifth Third, who after putting out a significant community commitment earlier in the year, were willing and eager to deeply engage NCRC and its member organizations in significant discussions to ensure the commitments made were in areas of the greatest community need and put in place rigorous accountability for their bank and the communities they serve.”

The Community Development Plan will:

- Fund \$11 billion in mortgage lending to LMI individuals and communities.
- Fund \$10 billion in small business lending in all markets and communities to businesses with gross annual revenue below \$1 million.
- Fund \$9 billion in Community Reinvestment Act (CRA) community development loans and investments. This includes support for affordable housing, revolving loan funds, Community Development Corporations, Community Development Financial Institutions, community pre-development resources, housing rehab loan pools, and community land trusts and land banks.
- Fund \$93 million in philanthropy.
- Work to ensure adequate access to bank branches in LMI communities and communities of color, including opening at least 10 new branches.

The commitment covers locations in 10 states where Fifth Third has branches (Ohio, Illinois, Indiana, Michigan, North Carolina, Florida, Georgia, Tennessee, Pennsylvania, and Kentucky) and was reached following meetings with NCRC and 145 community-based organizations.

“Fifth Third is deeply committed to both investing significant resources into the community as well as engaging community members and leaders,” said Greg Carmichael. “Our objective is to ensure that, together with NCRC, we meaningfully impact the communities in the 10 states where Fifth Third operates. We appreciate and value the collaboration with John Taylor and all the NCRC member organizations who met with us to enable

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NCRC Holds Louisiana Reinvestment Summit in New Orleans

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role of the Community Reinvestment Act in rebuilding and revitalizing a community post-disaster and even featured a workshop specifically dedicated to the issue, “Reinvestment Strategies for Environmentally Impacted Communities.”

After a successful Summit, participants gathered for a social hour to discuss what they learned throughout the day, network, and build coalitions for economic justice with their colleagues.

The Summit was co-convened by Foundation for Louisiana, Greater New Orleans Housing Alliance, HousingNOLA, LiftFund, Multicultural CDC, Neighborhood Development Foundation, Northwest Louisiana CDC, Puentes, Urban League Women’s Business Center. It is part of a series of state summits NCRC has held since 2015, which includes [Ohio, Delaware, and Maryland](#).

The full program of the Louisiana Reinvestment Summit, including workshops and speakers, can be seen [here](#).



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Fifth Third Bank Agreement

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us to expand our original commitment in ways that will best improve lives in our communities.”

“Fifth Third and NCRC’s investment in Ohio will create opportunities for businesses and families to seek the resources they need to make their communities stronger,” said U.S. Senator Sherrod Brown. “I applaud these organizations for working with people across the state, and I’m glad their investment will provide meaningful help to Ohioans.”

The process of reaching successful community benefits is an example of creating a just economy in action, in that it brings together all stakeholders to cooperate for shared economic development. With several successful community benefits agreements announced in the last year, NCRC and its members ended 2016 having secured over \$62 billion for LMI and minority communities. By putting the Community Reinvestment Act to work, NCRC has and will continue to provide banks with concrete plans, proposals, and feedback on how they can help neighborhoods, leading more financial institutions to commit to the unique needs of the communities in which they are chartered.

*There are tens of millions of products that are “qualified” for AmazonSmile donations. The status of a qualified product will be indicated on its page.

NCRC Moves Headquarters to Historic Office Building

NCRC is excited to announce it has moved its headquarters! NCRC is now located at the Union Trust Company building in downtown Washington, DC, across the street from its former headquarters at the Center for Economic Justice. The building is within the same city block as the White House and Treasury Department.

“As NCRC celebrates our 25th anniversary, we view this move to a new headquarters as part of our overall plan to further expand our organization and its reach,” said NCRC’s President and CEO John Taylor. “NCRC’s new offices are designed to aid collaborative flow among all departments, creating an environment that will greatly help us carry out our mission.”

Built in 1907, the Union Trust Company building is the former headquarters of the American Bar Association. It occupies the site of Wormley’s Hotel, built in 1871 by James Wormley, a free-born Black entrepreneur. The hotel was patronized by Washington elite and it was the location of negotiations over the disputed presidential election of 1876.

Click [here](#) to see a map of the new headquarters’ location.



STAY CONNECTED WITH NCRC ON SOCIAL MEDIA!

Join NCRC’s social media community for the latest news and engage in discussions with your colleagues leading up to and during the annual conference.



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Use the hashtag #JustEconomy to keep in touch with conference updates and share your own experiences.



Join our professional network on LinkedIn

NCRC's Center for Civil Rights is Taking Action Against Hate Crimes

By Stella Adams

Around the country, news reports are filled with stories involving hate crimes against our neighbors, places of worship and community centers. Many of these incidents involve vandalism, harassment, property damage, or threatening phone calls. NCRC, through its Center for Civil Rights (NCRC CFCR), wants you to know that there are laws to protect the rights of victims of hate crimes.

The federal Fair Housing Act provides both criminal and civil remedies for housing-related hate crimes. Examples of housing-related hate crimes can include, but are not limited to, a cross burning outside the home of new residents, vandalism to their property because of their race or religion, or a threatening telephone call to the real estate agent who sold a home to a protected class member.

Concerning damage to religious property, the Church Arson Prevention Act prohibits the intentional defacement, damage, or destruction of religious real property because of the religious nature of the property, when the crime affects interstate or foreign commerce,

or because of the race, color, or ethnic characteristics of the people associated with the property. The statute also criminalizes the intentional obstruction by force, or threat of force, of any person in the enjoyment of that person's free exercise of religious beliefs.

The Matthew Shepard and James Byrd, Jr. Act makes it a federal crime to willfully cause bodily injury, or attempt

to do so using a dangerous weapon, because of the victim's actual or perceived race, color, religion, or national origin. The Act also extends federal hate crime prohibitions to crimes committed because of the actual or perceived religion, national origin, gender, sexual orientation, gender identity, or disability of any person.

Please report any violations of the Fair Housing Act provisions to the NCRC CFCR for investigation and

referral to the appropriate agencies. The team at the NCRC CFCR is available to conduct workshops and webinars for people in your community. For more information, contact us at centerforcivilrights@ncrc.org.

The Rapid Response team will ensure that local law enforcement and others adequately investigate, litigate and prosecute those violating these laws.



A screenshot of the NCRC website homepage. The header features the NCRC logo and the tagline "OPENING DOORS TO ECONOMIC OPPORTUNITY". Below the header is a navigation menu with links for "About Us", "Programs", "Get Involved", "Media Center", and "Resources". The main content area is divided into several sections: "Midwest Lending Analysis" with a "DONATE NOW" and "JOIN NOW" button; "NEW REPORT: LENDING DISPARITIES in St. Louis, Milwaukee and Minneapolis"; "How you can help... TAKE ACTION" with a "GO" button; "Upcoming Events" for the 2017 NCRC Annual Conference; "Office Space for Lease"; "Connect with NCRC" with social media icons for Facebook, Twitter, and YouTube; and "Partnership for Vibrant Communities" with a photo of people. A sidebar on the right contains "Reports and Research Library" and "Testimony & Regulatory Comments".

A graphic with a blue background. At the top, it says "STAY UPDATED ON NCRC'S WORK" in large, white, sans-serif capital letters. Below this, in a smaller white font, it says "Visit www.ncrc.org for the latest news, publications, and resources."

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CREATING A JUST ECONOMY

MARCH 28-30, 2017

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Reinvestment WORKS

Reinvestment Works is published by the National Community Reinvestment Coalition. NCRC welcomes your questions and member article comments. Contact us at: NCRC, 740 15th Street, NW, Suite 400, Washington, DC 20005
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Not a member yet? Join today!

NCRC's members are community organizations across the country dedicated to promoting fair and equal access to credit, capital and banking services for all communities and populations.

Membership benefits include:

- Data analyses that help members understand bank investment patterns in their communities,
- Access to the members-only listserv,
- Subscriptions to Shelterforce Magazine and GrantStation, a weekly fundraising newsletter,
- Discounted rates for NCRC's Annual Conference, and
- Assistance engaging with federal officials.

Membership Eligibility:

Non-profit organizations and local and state governments/government agencies are eligible for membership.

How to Become a Member:

Becoming a member is easy! Visit us online at www.ncrc.org, call our Membership Department at 202.628.8866, or email membership@ncrc.org.

CAREERS AT NCRC

NCRC is always looking for talented and self-motivated individuals. To see the latest career opportunities, please visit ncrc.applicantpro.com.

If you are interested in working in a dynamic and diverse environment, please send a cover letter, resume, short writing sample and salary expectations to the Human Resources Department at hrdept@ncrc.org or to NCRC, 727 15th Street, NW, Suite 900, Washington, DC 20005.

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