

**CRA HUB MEMBERSHIP
RETURN ON INVESTMENT KIT**



OUTSTANDING!

That's what we're 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!

This document 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 the go-to way to connect and forge community development impact in 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 either understand or have some familiarity with key CRA program elements and are about to or 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 impending 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 training and connection sessions each month focused on various aspects of the Community Reinvestment Act.

All training sessions are recorded and available via replay within our members only portal.

- **Deep Dive on Key CRA Concepts** with guest experts, live training and study groups with interactive live questions and answer sessions.
- **CRA Peer Network** Our private community for CRA professionals connects, convene and support each other. Never work alone again.
- **Periodic 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.
- **Self Assessment Accountability Group** designed to provide a collaborative environment to tackle our CRA self-assessments with focus, determination, and shared expertise.
- **Community Development Loan Mining Accountability Group** designed to mine for community development loans while having the direct chat support for your questions in real time.
- **Affinity Groups** where software users or people with common attributes come together to share information and work collaboratively. Affinity groups also include a Bankers New to CRA group, and Fair Lending.
- **CRA Masters Program** for those with a certain level of CRA experience to benefit from advanced topics and discussions specific to our more experienced members. Qualification process required.
- **Navigate Regulatory Change** as updates are announced, we stand ready to support each bank when and if the time comes for regulatory change.



CRA HUB MEMBERSHIP CONTENT

Core Content

Over the past and upcoming year, you will learn and benefit and focus on dynamic content such as:

- CRA Data Integrity
- Last Minute Community Development Loan Tips
- CRA Strategy and Action Plans
- CRA Services: Yes, No, Maybe So
- Community Development Investments
- CRA Strategic Plans
- Performance Analytics
- And more!

Return on Investment

The returns are many and qualitative... regulatory clarity on one of the most subjective banking regulations, 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 professional membership for compliance officers to master the key provisions of the Community Reinvestment Act. As you may know, we face a challenge of limited training resources for bankers to learn more about the CRA. This investment provides weekly and ongoing training and implementation opportunities and engagement with my compliance peers.

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

- Special Purpose Credit Programs (SPCPs)
- Data Integrity and Gross Annual Revenues
- CRA Performance Analytics
- Readyng the Small Business/Small Farm Data for Submission
- Public Welfare Investments

Current and upcoming events include:

- CRA Strategic Plans
- Data Integrity Challenge

All content directly relates to my scope of responsibility and will properly equip me to position the bank for a successful CRA compliance examination. With monthly training sessions and Q&A sessions alone, this will provide me with over 30 hours of CRA compliance related training for the next year.

Currently, the Membership investment is just \$3,500 a year (or \$315 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 32 years of direct banking experience in running CRA programs of various sizes. 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...

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“Talking through real life scenarios and situations with peers and experts is the most valuable learning tool there is! Collaboration is key! Sessions and groups are always engaging and rewarding!”

– Melanie Gideon,  
Compliance Manager



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“Being part of the CRA Hub has transformed how I approach my role. The ability to collaborate with peers, learn from real-world experiences, and access practical tools has strengthened both my confidence and our program’s effectiveness. It’s an invaluable resource for staying informed, connected, and successful in CRA.”

– Vanina Fowles,  
CRA Officer



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“Joining the CRA Hub has been the single best investment my bank has made to support my department and improve our CRA performance.”

– Jannease Seastrunk,  
Senior Vice President



I will see you in the CRA Hub!  
[www.cratoday.com/hub](http://www.cratoday.com/hub)

## HERE IS WHAT YOUR PEERS HAVE TO SAY...



"Our bank made it through the first exam as a large bank!

An especially bright spot for the exam were CD loans which increased by \$90MM through implementing training and tips from the Hub. The resources used and continuity in proving each loan garnered accolades from the examiners. I just followed the training..... so THANKS for that!"

– Isaac Hansen,  
Compliance Specialist



"I love the Hub! As someone newer to CRA, this is a friendly, inviting site where I can go for resources and training, and to ask any question I might have where experienced CRA professionals are always happy to help."

– Shelli Trigleth,  
CRA Fair Lending Analyst



I will 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, get exam ready and leverage capital for the greater good.

Ms. Ezuka also leads the Hawaii Bankers Association as its Executive Director.

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

Ms. Ezuka has over 32 years of community development experience, with emphasis on:

- CRA compliance
- CRA on-site and remote training
- Community development finance
- CDFI investments & partnerships

She has led CRA programs for large banks and has consulted with banks of all sizes and regulators.

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.
- Strategic Advisor, Hawaii Community Reinvestment Corporation

She was previously Chairwoman for the Board for the YWCA of Oahu, Hospice Hawaii and HCRC. 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.

Linda is the author of the book: *Outstanding: A Practitioner's Guide to Exam Readiness*.

**My mission is to inspire bankers to forge local opportunity and impact by leveraging capital for the greater good.**

## LET'S CONNECT

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