



## SOLUTIONS

- > Gramm-Leach-Bliley Act
  - IT Risk Check Software
  - Risk Management Policies
- > Community Reinvestment Act
  - TruPoint CRA GeoAnalysis Report
  - CRA Submission and Transmittal Service
  - DeNovo CRA Start-Up Kit
- > Home Mortgage Disclosure Act
  - TruPoint HMDA GeoAnalysis Report
  - HMDA Submission and Transmittal Service
  - HMDA Lending Report
  - HMDA Competitive Analysis
- > Fair Lending Compliance
  - Fair Lending Analysis and Review
- > TruPoint Street-Level Geocoding
- > TruPoint Mapping Services

## Are You Ready for Your Next Fair Lending Examination?

Fair lending is back in the headlines. With the mortgage crisis and deepening scrutiny by FF IEC agencies, financial institutions are under increased pressure to ensure transparent and compliant lending programs. Your bank, credit union, or Mortgage Company can face reputation risk, monetary penalties and enforcement action, even if your policies have *unknowingly* caused a potential for unfair actions or pricing in the market.

### Proactively Prepare

Most institutions today are running lean and don't have additional resources to devote to the additional efforts that may be required under increased federal analysis. That is why TruPoint Partners has developed a new Fair Lending Self Assessment Report. Our report is designed to mirror the criteria that federal examiners look at so you will be better prepared for your next exam.

### Simplify Your Processes

In today's environment compliance officers don't have the time for manual processes or hours of data entry. With TruPoint as your partner, send us a LAR data file, and we'll return a customized report within days that quickly shows a comprehensive break down of all your lending activity with meaningful comparisons. Now you can spend your valuable attention on analyzing results and understanding the patterns in your data. And we've priced this service to be affordable even to the smallest institutions.

### The Easiest, Most Cost Effective Compliance Tool You'll Ever Use

The TruPoint Fair Lending Assessment Report also includes a set of performance indicators that make it simple to understand where a result may be out of line and need more examination to understand why. These TruPoint Indexes measure disparity in originations, denials, loan fall-outs and pricing between a control group and minority groups. The detailed data tables can be referenced to prove that consistent lending practices were followed and quickly explain any anomalies that may seem to exist.

### Don't Wait, Get a Jump Start on the Process

Why wait? Put the power of The TruPoint Fair Lending Self-Assessment to work now. Test your data against the recently expanded Fair Lending guidelines to see where your program stands. When it is this easy to administer, it is never too early to start the process.

### Make TruPoint Partners *Your Partner*

Over 500 banks, credit unions and mortgage companies count on TruPoint to deliver innovative, economical and efficient compliance solutions with a *money back guarantee*. **That is what we call Smart Compliance™**. To request a sample report and special pricing, contact TruPoint Partners at 803-547-0082 or [visit us at www.TruPointPartners.com](mailto:info@trupointpartners.com).

## More Insight, Less Effort. Now That's Smart Compliance<sup>®</sup>

**Buy With Confidence**  
 TruPoint Partners Guarantee  
 If Not Satisfied, You Don't Pay

As you prepare to address your next regulatory review, here is what TruPoint's Self Assessment Report will do for you:

- A complete report delivered to you with no software to run, no training needed
- Easily identify and interpret lending disparities by race, gender, ethnicity, income and area demographics
- Easy to follow charts, graphs and indexes

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**Details by Group**

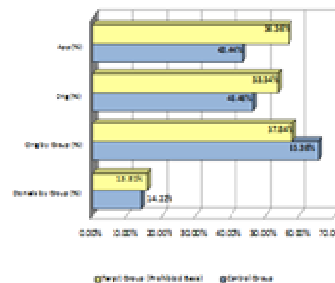
Details	Total Apps	Rate (%)	Orig (%)	Denial (%)	Denial Rate (%)	Denial Rate (%)	Denial Rate (%)	Denial Rate (%)	Denial Rate (%)
<b>Age</b>	102	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
18-24	141	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
25-34	177	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
35-44	144	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
45-54	197	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
55-64	142	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
65+	142	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
<b>Gender</b>	102	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Male	141	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Female	177	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
<b>Race</b>	102	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
White	141	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Black	177	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Hispanic	144	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Asian	197	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Native American	142	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Other	142	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
<b>Income</b>	102	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
< \$10,000	141	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
\$10,000 - \$19,999	177	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
\$20,000 - \$29,999	144	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
\$30,000 - \$39,999	197	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
\$40,000 - \$49,999	142	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
\$50,000 - \$59,999	142	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
\$60,000 - \$69,999	141	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
\$70,000 - \$79,999	177	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
\$80,000 - \$89,999	144	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
\$90,000 - \$99,999	197	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
\$100,000+	142	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
<b>Education</b>	102	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Less than High School	141	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
High School Graduate	177	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Some College	144	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
College Graduate	197	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Postgraduate	142	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
<b>Marital Status</b>	102	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Never Married	141	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Married	177	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Divorced	144	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Widowed	197	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Remarried	142	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
<b>Control Group</b>	102	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
White	141	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Black	177	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Hispanic	144	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Asian	197	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Native American	142	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Other	142	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
<b>Target Group</b>	102	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
White	141	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Black	177	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Hispanic	144	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Asian	197	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Native American	142	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%
Other	142	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%

### Denial Review

The TruPoint Denial Disparity Index (DDI) is the rate of denials of the Prohibited Race or Target Group relative to the rate of denials for the Control Group. If the Control Group has low denials relative to the Target Group the Denial Disparity Index will have a value greater than one (1). Any DDI greater than one (1) is an indication of possible disparity between the Control Group and the Target Group.

Denial Disparity Index: 1.11

Details	Total Apps	Rate (%)	Target Group (%)	Control Group (%)	Denial Rate (%)	Denial Rate (%)	Denial Disparity Index	DDI Index
Target Group (Prohibited Race)	791	38.34%	48.0	39.94%	37.84%	33.8	33.83%	1.11
Control Group	101	40.40%	41.0	40.60%	39.60%	47.0	34.27%	1.01
<b>Total</b>	1,420	39.1	44.5	40.11%	37.7	34.03%		



## TruPoint Partners Fair Lending Self-Assessment Report

- Target Group and Control Group Defined
- Applications and Originations by race, ethnicity, gender, income and census tract
- Denial Review by race, ethnicity, gender, income, census tract,
- Denials by Reason Review
- Fallout Review by groups
- Action Taken Review by detail
- Price Disparity Review by groups

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