

# Public Comment

1/3/2020

**Discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs. Unresponsiveness to the credit needs of the low income geographies in Saline County AR MSA 30780.** Bank OZK has been approached in person, by phone, and by email regarding the credit needs of the community and has been unresponsive to opportunities for Community Development Lending and Investments. Considering the size of the bank and the bank's annual business, there should be an increase of these loans and investments at an appropriate size in dollar amount compared to annual business. The bank is not providing fair lending and investments to all populations and income levels.



February 13, 2020

**Delivered via CRA Public File**

Re: Public Comment

Dear Sir or Madame:

This email comes to you in response to the Public Comment hand-delivered to the Bank on January 3, 2020.

Local communities are the heart and soul of Bank OZK. They are where we work and live. We are proud to give back through our core business, philanthropic resources, and employee time and expertise to make our communities even stronger.

We are also proud of the impact made through our Community Reinvestment Act (CRA) efforts by offering a wide-range of products and services to meet the needs of low- and moderate-income individuals, families and small businesses throughout Bank OZK's footprint which includes Saline County, AR. While Saline County does not have low-income geographies, we serve the County's population and areas in the remaining geographic and demographic income levels. To that end, Bank OZK continues to make Community Development Loans and Investments in its Assessment Area when presented with opportunities that meet its lending product offering criteria and funding scopes.

Bank OZK takes all comments seriously and encourages you to view the recently published CRA Performance Evaluation located on the FDIC's website at [www.fdic.gov](http://www.fdic.gov) for details regarding the Bank's responsiveness to community needs commensurate with its size and complexity in a fair manner.

Sincerely,

A handwritten signature in blue ink, appearing to read "Angela Hudson".

Angela Hudson, CRA Officer  
Director - Community Responsibility Administration

# PEOPLE TRUST LOAN FUND, CDFI

## PUBLIC COMMENT

**BANK OZK**

**MSA 30780**

**Inside AA 0017**

The distribution of borrowers does not reflect reasonable penetration of loans among businesses of different sizes and individuals of different income levels.

The geographic distribution of small business loans does not reflect reasonable dispersion throughout the AA 0017

Discriminatory or other illegal credit practices.

Community Contact: People Trust Loan Fund, CDFI target market is (Pulaski and Saline Counties)

Arlo Washington, President 501-404-4855 office

*peopletrust@providingequalopportunities.org*



February 13, 2020

**Via email: [Peopletrust@Providingequalopportunities.org](mailto:Peopletrust@Providingequalopportunities.org)**

Arlo Washington, Executive Director  
5300 W 65<sup>th</sup> Street  
Little Rock, AR 72209

Re: People Trust Loan Fund, CDFI  
Public Comment

Dear Mr. Washington,

This email comes to you in response to the Public Comment hand-delivered to the Bank on January 10, 2020.

Local communities are the heart and soul of Bank OZK. They are where we work and live. We are proud to give back through our core business, philanthropic resources, and employee time and expertise to make our communities even stronger.

We are also proud of the impact made through our Community Reinvestment Act (CRA) efforts by offering a wide-range of products and services to meet the needs of low- and moderate-income individuals, families and small businesses throughout Bank OZK's footprint which includes Pulaski and Saline County, Arkansas.

Bank OZK takes all comments seriously and encourages you to view the recently published CRA Performance Evaluation located on the FDIC's website at [www.fdic.gov](http://www.fdic.gov) for details regarding the Bank's lending distribution in a fair manner consistent with the area demographic and geographic distribution.

Sincerely,

A handwritten signature in blue ink, appearing to read "Angela Hudson".

Angela Hudson, CRA Officer  
Director - Community Responsibility Administration