**Section 345.420 Content and Availability of Public File**

a) Information available to the public. A bank shall maintain a public file that includes the following information:

1) All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law;

2) A copy of the public section of the bank's most recent ILCRA Performance Evaluation prepared by the Secretary. The bank shall place this copy in the public file within 30 business days after its receipt from the Secretary;

3) A list of the bank's branches, their street addresses, and geographies;

4) A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses and geographies;

5) A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g.*,* RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, bank-at-work or bank-by-mail programs);

6) A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list; and

7) Any other information the bank chooses.

b) Additional information available to the public.

1) Banks other than small banks. A bank, except a small bank or a bank that was a small bank during the prior calendar year, shall include in its public file the following information pertaining to the bank and its affiliates, if applicable, for each of the prior two calendar years:

A) If the bank has elected to have one or more categories of its consumer loans considered under the lending test, for each of these categories, the number and amount of loans:

1. To low-, moderate-, middle-, and upper-income individuals;
2. Located in low-, moderate-, middle-, and upper-income census tracts; and
3. Located inside the bank's assessment area and outside the bank's assessment area; and

B) The bank's federal Community Reinvestment Act Disclosure Statement. The bank shall place the statement in the public file within three business days after its receipt from its appropriate federal financial supervisory agency.

2) Banks required to report Home Mortgage Disclosure Act (HMDA) data. A bank required to report home mortgage loan data pursuant 12 CFR 1003 (Home Disclosure Data) shall include in its public file a written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) website at www.consumerfinance.gov/hmda. In addition, a bank that elected to have the Secretary consider the mortgage lending of an affiliate shall include in its public file the name of the affiliate and a written notice that the affiliate's HMDA Disclosure Statement may be obtained at the Bureau's website. The bank shall place the written notice in the public file within three business days after receiving notification from the Federal Financial Institutions Examination Council of the availability of the disclosure statement.

3) Small banks. A small bank or a bank that was a small bank during the prior calendar year shall include in its public file:

A) The bank's loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio; and

B) The information required for other banks by subsection (b)(1), if the bank has elected to be evaluated under the lending, investment, and service tests.

4) Banks with strategic plans. A bank that has been approved to be assessed under a strategic plan shall include in its public file a copy of that plan. A bank need not include information submitted to the Secretary on a confidential basis in conjunction with the plan.

5) Banks with less than satisfactory ratings. A bank that received a less than satisfactory rating during its most recent examination shall include in its public file a description of its current efforts to improve its performance in helping to meet the credit needs of its entire community. The bank shall update the description quarterly.

c) Location of public information. A bank shall make available to the public for inspection upon request and at no cost the information required in this Section as follows:

1) At the main office and, if an interstate bank, at one branch office in each state, all information in the public file; and

2) At each branch:

A) A copy of the public section of the bank's most recent ILCRA Performance Evaluation and a list of services provided by the branch; and

B) Within five calendar days after the request, all the information in the public file relating to the assessment area in which the branch is located.

d) Copies. Upon request, a bank shall provide copies, either on paper or in another form acceptable to the person making the request, of the information in its public file. The bank may charge a reasonable fee not to exceed the cost of copying and mailing (if applicable).

e) Updating. Except as otherwise provided in this Section, a bank shall ensure that the information required by this Section is current as of April 1 of each year.