



Optimize your CSR programs for CRA compliance

How Bonterra CyberGrants helps banks meet regulatory requirements and drive measurable community impact

Why CRA compliance matters

Banks are **required** to serve their communities under the **Community Reinvestment Act (CRA)**—a federal law mandating that financial institutions help meet the credit needs of the communities in which they operate, including low- and moderate-income (LMI) neighborhoods. CRA compliance is evaluated regularly by regulators and can directly affect a bank's ability to expand or merge.

To meet these obligations, leading banks align their **corporate social responsibility (CSR)** programs—such as grantmaking, employee giving, and volunteerism—with CRA-qualified activities. But managing and tracking these efforts manually can be time-consuming, errorprone, and costly.

That's why 25 of the top 50 U.S. banks use **Bonterra CyberGrants**—a unified CSR platform designed to **streamline CRA compliance**, capture service credits, and reduce administrative burden.

Key benefits of using Bonterra CyberGrants for CRA

Centralized program management

Run all of your philanthropic efforts—from grants to volunteering—in one place to easily identify CRA-eligible activities.

Disbursement automation

Integrate with accounts payable to streamline fund distribution and maintain accurate audit trails for CRA reporting.

Community development focus

Enable programs that support economic development, affordable housing, financial literacy, disaster relief, and job creation—all aligned to CRA qualifications.

Local delegation with oversight

Empower branches to lead community efforts while maintaining compliance through automated workflows and approval controls.

Real-time compliance reporting with Insights

Use custom dashboards and automated data capture to track impact by region, program type, and assessment area—minimizing manual work and maximizing regulatory readiness.

CRA in Action: Impact Highlights

Bank of America

\$72M⁺

in combined employee giving and match programs

1.6M⁺

employee volunteer hours

\$370M

total philanthropic investments in 2021

Programs included racial equity, economic opportunity, and disaster response

U.S Bank

\$31M

in grant funding, matching gifts, and “dollars for doing”

Unified strategy focused on closing gaps in work, home, and play

CSR programming aligned to CRA-qualified impact areas

Why it matters

Manual tracking, fragmented data, and missed service credits can put your CRA rating—and future growth—at risk. With **Bonterra CyberGrants**, your team gets a secure, centralized solution built specifically for the unique needs of financial institutions in regulated markets.

Ready to simplify CRA compliance?

Get a personalized walkthrough of Bonterra CyberGrants and see how leading banks streamline reporting, boost community impact, and stay regulator ready.

www.bonterratech.com

Request a demo