

October 7, 2022

Colonial Savings, F.A. Response

This is in response to Southern Dallas Progress' complaint regarding Colonial Savings, F.A.'s ("Colonial") Community Reinvestment Act (CRA) and Fair Lending performance.

We note that Mr. Mcgee's complaint contains many factually inaccurate statements.

We further note that, with regard to small business, commercial, and non-mortgage consumer lending, Colonial is not required to and does not publically report any data. Therefore, any claims made relating to our performance with respect to those products are not based on an analysis of Colonial's actual lending as such data is not available to the public.

All of our lending data, however, is provided to our regulator, the Office of the Comptroller of the Currency (OCC), for examination. The OCC completed a CRA Performance Evaluation of Colonial in 2019, the outcome of which was "Satisfactory." A copy of the OCC's Performance Evaluation report is available within our CRA public file.

Additionally, Colonial is subject to the OCC's supervision relating to Fair Lending. Any and all lending data and internal analysis conducted relating to Colonial's fair lending performance is provided to the OCC for examination upon their request.

*Heather Guidry*

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**Chair, Diversity & Inclusion Committee**

