**Section 185.200 Assessment Factors**

a) As used in this Part, "assessment factors" means the assessment of the following factors to determine whether a credit union is meeting the financial services needs of local communities:

1) activities to ascertain the financial services needs of the community, including communication with community members regarding the financial services provided;

2) extent of marketing to make members of the community aware of the financial services offered;

3) origination of mortgage loans including, but not limited to, home improvement and rehabilitation loans, and other efforts to assist existing low-income and moderate-income residents to be able to remain in affordable housing in their neighborhoods;

4) for small business lenders, the origination of loans to businesses with gross annual revenues of $1,000,000.00 or less, particularly those in low-income and moderate-income neighborhoods;

5) participation, including investments, in community development and redevelopment programs, small business technical assistance programs, minority-owned depository institutions, community development financial institutions, and mutually-owned financial institutions;

6) efforts working with delinquent customers to facilitate a resolution of the delinquency;

7) origination of loans that show an under concentration and a systemic pattern of lending resulting in the loss of affordable housing units;

8) evidence of discriminatory and prohibited practices; and

9) offering retail banking services to unbanked and underbanked persons.

b) In applying these factors, the Secretary shall account for a credit union's field of membership and any lending, investment, and other limitation or prohibition applicable to the credit union pursuant to law.