

Examples of investments include the following highly responsive investments and grants:

- CSB supported small business development primarily through relationships with third party lending and investment intermediaries. For the evaluation period the Bank maintained, and/or renewed EQ2s and/or other investments with such longstanding partners as Rural Nevada Development Corporation, Idaho-Nevada CDFI, Rural Community Assistance Corporation, DBL Fund, CRA Fund, and Solomon Hess Capital Management.
- CSB made a \$20,000 grant to Children's Cabinet, a qualified community services organization. Services provided include food, shelter, crisis intervention for youth, childcare resource, and emergency shelter for homeless youth.
- CSB made a \$20,000 grant to the city of Reno Housing and Neighborhood Development. The funding helped to support the entities neighborhood stabilization program including foreclosure mitigation in the AA.
- CSB made a \$15,000 grant to Restart, a qualified community services organization. The entity provides mental health and life skills training to mental ill homeless individuals in the AA.

Service Goal - Outstanding

Overall, the bank exceeded its outstanding performance goals for performing community development services. CSB is a CD service leader in the Reno-Sparks AA as indicated by the capacity building initiatives carried out by the CSB team. CSB's community development services exceeded the satisfactory performance goals for Plan Year 2 and 3 of the 2009 Plan.

CSB's 2012 performance significantly exceeded the Level 3 performance goals for Plan Year 1 of the 2012 Plan. CSB's quantitative performance accounted for the maximum points of 7.5. The bank's use of several innovative services, often in a leadership role, that were highly responsive to identified needs in the AA, accounted for an additional 2.5 qualitative points being assigned.

CSB far exceeded 2009 Plan targets for a Satisfactory rating, achieving 26 board and committee positions for both AAs in Plan Year 2 and 34 in Plan Year 3, versus the 10 positions required by the Plan. The 2009 Plan did not establish targets for an outstanding rating in this category, nor did it provide a broader target for community development service. However, the Bank's records show that CSB employees committed close to 6,000 non-board-related CRA-eligible service hours during these two Plan Years. A significant number of service initiatives were innovative, demonstrated leadership, and reflected a high level of responsiveness to community needs.

Below are examples of community development services that exhibit bank leadership and were highly responsive to identified needs in the AA.

Financial Stability Partnership of Northern Nevada

In response to the severe economic downturn, in 2008 CSB began an innovative partnership