

Exhibit A

STRATEGIC PLAN CHECKLIST	
Yes/No	Does the strategic plan include the following required information:
	The names of each institution joining in the plan and a description of how they are affiliated. The agencies will approve a joint plan only if the plan provides measurable goals for each institution. If the plan is a joint submission with another regulatory agency, the agency has been identified and there is indication that the plan has been submitted to the agency for review.
	The proposed term of the plan. A plan may have a term of not more than five (5) years. The number of years of performance history data should generally be equal to the number of years of data provided for the projected term.
	The proposed effective date for the plan, which should be at least 90 days after the plan is submitted to the FDIC.
	A copy of the required public notice, the name(s) of the newspaper(s) in which the notice was published and the date(s) of publication. The comment period should be a minimum of 30 days.
	A description of the formal or informal public input received during development of the plan. Copies of any written comments that were received during the development of the plan should be provided. The plan should include a description of the efforts made by the institution to solicit public input.
	A copy of the strategic plan released for public comment if it is different from the plan being submitted for FDIC approval.
	An identification of the assessment area(s) for each institution covered by the plan, including a list of the geographies involved.
	Measurable goals for helping to meet the credit needs of the area, particularly the needs of low- and moderate-income geographies and individuals, for each assessment area covered by the plan. If the plan is multi-year, interim goals which reflect yearly adjustments based on performance context information should be provided.
	Indication in the plan that the institution has made appropriate efforts to determine community needs and has established goals consistent with these needs.
	An emphasis in the plan on lending and lending-related activities. If not, the plan substantiates the institution's focus on qualified investments and services.

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	<p>A basis in the plan for analysis of the institution's loan portfolio, including a breakdown of loan types. Generally, Call Report data has been the most reliable and consistent source for this information, particularly Schedule RC-C-Part I "Loans and Leases" (filed quarterly) and Schedule RC-C-Part II "Loans to Small Businesses and Small Farms," filed only with the June 30 Call Report. Schedule RC-C-Part II includes a breakdown of small business loans by size. Submission by the institution of its most recent Call Reports containing this loan information with the plan would support past lending performance and proposed lending goals.</p>
	<p>For each assessment area covered by the plan, copies of any information developed in the institution's normal business planning that it wants the FDIC to consider regarding lending, investment, and service opportunities in the assessment area. This should include a description of any legal constraints or limitations that affect the type of loans, investments, or services that the institution may offer.</p>
	<p>An indication of whether the institution elects to be evaluated under another assessment method if the institution fails to substantially meet the strategic plan goals for a "Satisfactory" rating.</p>