



OFFICE OF THE ILLINOIS STATE TREASURER
MICHAEL W. FRERICHS

February 23, 2015

COMMUNITY REINVESTMENT PLEDGE

Dear Citizens of Illinois:

It is the policy of the Treasurer of the State of Illinois to invest all funds in a manner that provides the highest investment return using authorized instruments while meeting the State's daily cash flow demands in conformance with applicable State laws. Generally, no State funds may be deposited in any financial institution until receipt of the current ratings under the Community Reinvestment Act of 1977 (CRA) and investment officers have conducted a safety and soundness review of the financial institution by consulting various bank rating services.

Consistent with this investment policy and the CRA, I have directed my office's Investment Policy Committee to develop responsible banking standards as part of the evaluation criteria for selecting depository institutions. Further, I have directed my staff to ensure that financial institutions are meeting these criteria before receiving or renewing any State deposits.

At a minimum, the revised Treasurer's Office investment policy will encourage financial institutions to serve Illinois customers in low-income, moderate-income, and rural communities or risk the ability to receive State funds. Additionally, it will encourage institutions participating in small business programs to market such programs to minority-owned, female-owned, or rural businesses within the communities served by the depository.

Thank you for your continued support.

Very truly yours,


Michael W. Frerichs
Treasurer

State Capitol
Room 219
Springfield, IL 62706
Phone: (217) 782-2211
Fax: (217) 785-2777
TTY: (866) 877-6013

James R. Thompson Center
100 West Randolph Street
Suite 15-600
Chicago, IL 60601
Phone: (312) 814-1700
Fax: (312) 814-5930
TTY: (866) 877-6013

Illinois Business Center
400 West Monroe Street
Suite 401
Springfield, IL 62704
Phone: (217) 782-6540
Fax: (217) 524-3822
TTY: (866) 877-6013

Myers Building
One West Old State Capitol Plaza
Suite 400
Springfield, IL 62701
Phone: (217) 785-6998
Fax: (217) 557-9365
TTY: (866) 877-6013