

Community Reinvestment Act (CRA) Public File Information

As a community bank committed to providing access to banking services and loans to all members of our assessment area, we place particular emphasis on our compliance with the Fair Lending Statutes and the Community Reinvestment Act (CRA). We believe that doing so is basic to good business practice and to the Bank's future vitality.

North Cambridge Co-operative Bank's (NCCB) objective is to communicate our commitment to the requirements of the Community Reinvestment Act and to detail the proactive CRA Program in place. By providing our CRA public information online, NCCB is better able to keep the information current while providing the public with convenient access.

You may review the information provided and print hard copies of documents as needed. We can provide printed copies of these documents; however, we may charge a reasonable fee to cover the copying and mailing expenses. To request printed copies of documents, please contact the CRA Office at the address listed below under Branch Information.

Public Information Available for Inspection

In compliance with the requirements of the Community Reinvestment Act (CRA), the following information must be maintained in the public file, current as of April 1 of each year and may be updated periodically.

CRA Performance Evaluation

A copy of the bank's most recent CRA Performance Evaluation.

CRA Performance Evaluation – Division of Banks and Federal Deposit Insurance Corporation (FDIC)

Branch Information

The bank has one office located at:
2360 Massachusetts Avenue, Cambridge, MA 02140.
Census Tract #3548.00
Telephone number 617-876-5730

Our banking hours are:
Monday, Tuesday, Wednesday, and Friday 8:30 A.M. – 5:00 P.M.
Thursday 8:30 A.M. – 7:00 P.M.
Saturday 9:00 A.M. – 1:00 P.M.

The bank has never opened or closed any branches.

Banking Services

Services Offered

Fee Schedules

Fee schedules for personal and business banking products.

Fee Schedule

Home Mortgage Disclosure (HMDA) Notice

The North Cambridge Co-operative Bank's last HMDA Report was filed for 2016. Since that time the Bank has not been subject to HMDA because it closed 25 or fewer loans during the previous two years.

Loan-to-Deposit Ratio

Loan-to-Deposit Ratios

Assessment Area

Maps of the Bank's assessment area showing the boundaries of the area and identifying the geographies contained within the area.

Assessment Area Map

Basic Banking for Massachusetts

Basic Banking for Massachusetts was launched in 1994 as a voluntary program to expand access to bank products and services and to encourage those with modest incomes to establish banking relationships. The guidelines were developed jointly by community and bank representatives. North Cambridge Co-operative Bank is one of almost 100 financial institutions participating in the Basic Banking for Massachusetts program.

Basic Banking

Massachusetts IOLTA (Interest on Lawyers Trust Accounts)

The Bank is designated as a Safe Harbor bank and in compliance with IOLTA Rules and Guidelines to be eligible to hold IOLTA funds in Massachusetts.

IOLTA Compliance Letter

Written Comments Received from the Public

Public comments are an integral part of maintaining our high level of quality and performance in helping meet the credit needs of our community. Written comments relating to the bank's performance in helping to meet community credit needs and any responses to the comments by the bank will be made public, as long as neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.