

Written Comments

All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank is listed below. Any comment or response that reflects adversely on the good name or reputation of a specific person, excluding the bank, will be removed from this document under specific provisions of law.

From: Bob Dickerson
Sent: Monday, May 6, 2024 7:01 AM
To: Duane Dewey
Subject: CRA Downgrade
Importance: High

Dear Mr. Dewey,

I hope this letter finds you well. My name is Bob Dickerson, and I am writing to you in my capacities as the Board Chair of the [National Community Reinvestment Coalition](#) and as the [Executive Director of Building Alabama Reinvestment](#). Our coalition is dedicated to fostering significant advances in community reinvestment through partnerships and dialogue between community development organizations and financial service providers across the state of Alabama.

It has come to our attention that Trustmark Bank's overall Community Reinvestment Act (CRA) performance evaluation rating has recently been downgraded from "Satisfactory" to "Needs to Improve." This downgrade appears to reflect the extent and nature of evidence relating to discriminatory and illegal credit practices within your institution. Such findings are deeply concerning, not only for the well-being of the communities you serve but also for the reputation and operational effectiveness of Trustmark Bank.

For several years, Building Alabama Reinvestment has been committed to establishing a relationship with Trustmark Bank to assist in delivering and enhancing your CRA products and services within Alabama. Our consortium includes over 40 nonprofit organizations that are well-equipped to support your efforts in improving your CRA rating. These organizations have a proven track record of making significant impacts within their communities, particularly in areas that align with the goals of the CRA.

Furthermore, we have extended invitations to Trustmark Bank for the past few years to attend our annual Building Alabama Reinvestment Conference. This event provides an invaluable opportunity for financial institutions to engage directly with a wide array of community development organizations. Such interactions are not only beneficial for fostering understanding and collaboration but are also crucial for identifying practical ways in which banks can improve their CRA performance.

In light of these considerations, I would like to propose a meeting to discuss how Trustmark Bank and Building Alabama Reinvestment can collaborate more closely to address the issues highlighted in your CRA evaluation. Please let me know your availability for such a discussion, as I am eager to explore ways in which we can work together to benefit the communities we both serve.

Thank you for your attention to this matter. I look forward to the possibility of a fruitful partnership that can lead to impacted by your services.

Sincerely,
Bob Dickerson
Board Chair, National Community Reinvestment Coalition
Executive Director, Building Alabama Reinvestment



From: Granville Tate
Sent: Tuesday, May 14, 2024 5:05 PM
To: Bob Dickerson
Subject: Trustmark National Bank, Jackson, MS

Dear Mr. Dickerson,

Good afternoon. My name is Granville Tate, and I am the Chief Administrative Officer at Trustmark National Bank. Duane Dewey asked me to contact you in response to your email letter to him on May 6. Duane welcomes the opportunity to meet with you in Birmingham to discuss Trustmark's commitment to serve the housing, community, and economic development needs of communities across our footprint, including Alabama. I am happy to facilitate the meeting and to include some of my colleagues at Trustmark. I understand from talking with Eula Jackson that Trustmark has participated in the annual Building Alabama Reinvestment Conference you mentioned and is scheduled to do so again this year. We look forward to learning about both the NCRC and BAR.

Sincerely,
Granville Tate, Jr.

Granville Tate, Jr.
Executive Vice President
Chief Administrative Officer