

Riverstone Community Bank - CRA Assessment Area Intelligence
Generated 2026-06-14

Executive Summary

- Assessment-area signals reviewed: 74
- LMI-priority planning signals: 2
- Moderate-income review signals: 4
- Records needing FFIEC geocode before examiner reporting: 0
- Documentation-ready planning rows: 68

County Mix

- Pulaski: 34 signals, 2 LMI-priority, average CRA planning score 53.
- Benton: 2 signals, 0 LMI-priority, average CRA planning score 55.
- Faulkner: 18 signals, 0 LMI-priority, average CRA planning score 52.
- Saline: 20 signals, 0 LMI-priority, average CRA planning score 50.

Source Mix

- Mortgage / housing: 20 signals, 2 LMI-priority.
- New business formation: 30 signals, 0 LMI-priority.
- Market intelligence: 15 signals, 0 LMI-priority.
- Small business / construction: 5 signals, 0 LMI-priority.
- Nonprofit / community development: 4 signals, 0 LMI-priority.

Top Planning Signals

- Evan Reed | Pulaski | Moderate-income review | 72205 moderate-income proxy | CRA 73 | Review for mortgage outreach, housing activity, and CRA documentation potential after compliance approval.
- Daniel Morgan | Pulaski | LMI priority | 72209 LMI proxy | CRA 69 | Review for mortgage outreach, housing activity, and CRA documentation potential after compliance approval.
- Caleb Cole | Pulaski | LMI priority | 72114 LMI proxy | CRA 68 | Review for mortgage outreach, housing activity, and CRA documentation potential after compliance approval.
- Elena Ruiz | Saline | Moderate-income review | 72022 moderate-income proxy | CRA 67 | Review for mortgage outreach, housing activity, and CRA documentation potential after compliance approval.
- Arkansas Food Access | Faulkner | Assessment-area signal | Needs FFIEC geocode | CRA 66 | Route to community development banker for deposits, reserve accounts, and board reporting needs.
- Jasmine Price | Pulaski | Assessment-area signal | 72207 assessment-area proxy | CRA 63 | Review for mortgage outreach, housing activity, and CRA documentation potential after compliance approval.
- River Youth Arts | Pulaski | Assessment-area signal | Needs FFIEC geocode | CRA 62 | Route to community development banker for deposits, reserve accounts, and board reporting needs.

- Olivia Lane | Pulaski | Moderate-income review | 72205 moderate-income proxy | CRA 61 | Review for mortgage outreach, housing activity, and CRA documentation potential after compliance approval.
- Samuel Brooks | Pulaski | Assessment-area signal | 72227 assessment-area proxy | CRA 61 | Review for mortgage outreach, housing activity, and CRA documentation potential after compliance approval.
- Apex Roofing Solutions LLC | Pulaski | Assessment-area signal | Needs FFIEC geocode | CRA 60 | Assign to local business banker for first-touch outreach and CRA small-business context.

Compliance Note

CRA Intelligence is an assessment-area planning tool. It does not make credit decisions, does not prescreen consumers, does not represent examiner-ready tract qualification without bank compliance review, and should be connected to FFIEC/census geocoding before formal CRA reporting.