



**“Challenging People to Shape a Better Future Now”**

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## Banking on Good Practices

Back in the day, the music of James Brown prompted many listeners to tap a toe or two. One particular JB song, “There was a time,” is as relevant today as it was before – particularly when it comes to how America’s banks changed over the years. There indeed was a time when bank profitability was derived from its investments in communities and neighborhoods. There was also a time when many people believed that banks would treat them fairly.

Just as James Brown passed on, so did many of the banking practices of yesteryear. Today’s bank customers often harbor a deep and broad resentment as to how these institutions operate. Perhaps a new research report on credit cards from the Center for Responsible Lending (CRL) will enlighten and encourage those now leading our financial institutions to change their ways again. Predatory Credit Card Lending, the latest research from CRL, finds that bank practices that benefited consumers also enhanced financial stability. Conversely, financial institutions

### RESPONSIBLE LENDING

Charlene Crowell

focused on maximizing short-term gains through deceptive terms and penalty fees wound up being more financially at-risk.

The report states in part, “Preda-

CRL examined prevalent marketing and pricing practices before the Credit Card Accountability, Responsibility and Disclosure Act (CARD Act) took effect. The analysis of the connection between credit card practices and actual company performance during the recent economic downturn was based on data from the top

100 credit card issuers. After tracking credit losses from 2006 through 2010, CRL found:

· Credit card issuers that engaged in a deceptive or abusive tactic tended to have multiple offenses;

· The larger the financial institu-

tion was that was engaged in these misleading practices, the worse their practices tended to be.

· In general, regional or smaller banks and credit unions tended to have clearer and fairer pricing; and

· Common sense curbs on abusive lending benefit everyone — customers, investors, shareholder and ultimately taxpayers.

These findings also suggest that despite current efforts to weaken or dismantle the Consumer Financial Protection Bureau, the public and private sectors would be well-served by more and better policing of credit cards and other forms of predatory lending such as overdraft and payday loans.

High-cost penalty fees and rising interest rates became the risk, instead of mitigating it, according to CRL. The report concludes, “This study shows that measures to stop deceptive and unfair lending practices promote market transparency and enhance the health of lenders – and the economy – in the long term.”

There was a time when bankers understood that taking care of its customers was just good business.

‘This study shows that measures to stop deceptive and unfair lending practices promote market transparency and enhance the health of lenders – and the economy – in the long term’

tory products seemed profitable in the short term and seemed to help fuel economic growth; but led to a disproportionate escalation in losses when housing markets slowed and the economy soured. Our new research shows this has also been true in the credit card arena.”

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## High-Speed Broadband: Access and Jobs

“Millions being left out of jobs, left out of digital learning, is not just an economic issue; it’s a civil rights issue” – FCC Chairman, Julius Genachowski

An after school and summer camp STEM Academy run by the Urban League of Greater Chattanooga has increased students’ proficiency in both math and reading by 32 percent. In Central Florida, 70 percent to 80 percent of students who enter the local Urban League’s Center for Workforce Innovation Job Training Program graduate with a job at the end of the program. These rare success stories demonstrate that we know what works in the critical effort to increase broadband access and digital literacy throughout America. But these stories take that goal one step further.

The rate of broadband access for African Americans without a high school degree is 38 percent, while 51 percent of Whites in that same category are online at home

With broadband access much too low and joblessness much too high in communities of color, these Urban League programs make the powerful link between broadband access and jobs.

It’s not enough to place the Internet at everyone’s fingertips, we believe that real progress will only occur if the digital divide is closed in a way that enhances employment opportunities for communities hardest hit by the recession and the jobless recovery of the last few decades. Last week the National Urban League’s Policy Institute in partnership with Time Warner Cable, highlighted that reality with the release of a report titled, “Connecting the Dots: Linking Broadband Adoption to Job Creation and

Job Competitiveness.”

The report reveals that while the gap is narrowing, the broadband adoption rate in African American households is still only 56 percent compared with 67 percent for Whites. That gap widens noticeably, however, among those without a high school diploma. The rate of broadband access for African Americans without a high school degree is 38 percent, while 51 percent of Whites in that same category are online at home.

With almost all major companies now posting job openings exclusively online, 77 percent of African Americans without high school diplomas used the Internet to look for a job during 2009-2010. Clearly, we must target low-income communities in our efforts to expand access to both broadband and jobs. We

applaud efforts like the FCC’s “Connect to Compete” program that is offering low-cost broadband connections in low-income communities. But more must be done to close the gap and to tackle the significant under-representation of African Americans in broadband jobs and businesses. Our “Connecting the Dots” report is a collection of practical ideas that bring together all the elements for success, including workforce training, private enterprise development, and modernizing the STEM education pipeline. We recommend:

Creating workforce training in broadband sectors that incorporate job placement – like the successful Central Florida Workforce Innovation Job Train-

### TO BE EQUAL

Marc Morial



ing program.

Increasing broadband businesses in economically hard hit areas. Strategies might include fast-tracking approvals for broadband businesses that are willing to move into hard-hit areas

and the kind of hands on management support for start-up businesses that is being offered at the nine National Urban League Entrepreneurship Centers around the country.

Read the rest online at [www.theskanner.com](http://www.theskanner.com)



## what's happening on Williams?

You spoke up. We listened. The North Williams Traffic Operations Safety Project asked the community to develop a street design that is safer and more comfortable for everyone.

The Stakeholder Advisory Committee has recommended a new design, and wants you to come and see it. Come to the Open House on May 19th and talk with project staff, learn about the history of the street and record your stories about life in the community. There will also be a station to scan your pictures of the neighborhood, so please bring your photos!

For more information, please visit the website: [www.portlandonline.com/transportation/williams](http://www.portlandonline.com/transportation/williams)

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### JOIN US!

WHEN: Saturday, May 19th, 2012

WHERE: Immaculate Heart Church Fellowship Hall (2926 N Williams Ave @ Stanton). This facility is wheelchair accessible.

TIME: Drop by anytime between 1:00 pm and 4:00 pm

TRANSIT: TriMet #4 or #44

Childcare provided!



Based on the information in the public record, the Portland Bureau of Transportation fully complies with the provisions of the Oregon Freedom of Access to Information Act (FOIA) and the Oregon Public Access to Information Act (PAAIA). If you have any questions or requests, please contact the Portland Bureau of Transportation at (503) 823-7780 or [www.portlandonline.com/transportation](http://www.portlandonline.com/transportation).

NORTH WILLIAMS TRAFFIC OPERATIONS SAFETY PROJECT

