

How Census Tract Marketing Can Help You Prepare for CRA Scrutiny During a Merger and Acquisition

After one of the largest years for large bank mergers and acquisitions since 2021, [2026 is predicted to be another record year, especially for larger banks](#). The basis of many of these deals will focus on scale, synergies, and integration as the key reasons and indicators of a successful M&A. However, there is a factor that can quietly slow or stall a merger or acquisition – Community Reinvestment Act (CRA) requirements.

The CRA requires that each financial institution be “evaluated periodically with the intent of encouraging institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations”, as stated by the [Federal Financial Institutions Examination Council](#).

CRA readiness is critical to a bank’s growth strategy as regulators examine how, and if, these communities are being reached. What was once commonly thought of as a compliance task is becoming a marketing strategy for the acquirer and the acquiree.

M&A Raises the Stakes for CRA

Every merger or acquisition expands a bank’s footprint, customer base, and regulatory exposure. With that expansion comes increased scrutiny of how the combined institution demonstrates equitable access to credit and financial services across its markets.

Weak or poorly documented CRA performance can introduce friction into the M&A process resulting in conditions, remediation requirements, or heightened oversight.

The challenge is that many banks that enter M&As approach CRA with marketing designed to “check the box.” But broad ZIP code targeting, along with limited documentation, may fall short when regulators begin evaluating outreach patterns. A solution to this disparate strategy is [Census Tract Marketing](#) and viewing such outreach as protection against delays, uncertainty, and unnecessary risk as institutions pursue expansion.

Census Tract Marketing as Strategic Insurance

[Census Tract Marketing](#) helps to enable banks to show that their expansion isn’t neglecting underserved communities. Instead, it can demonstrate a commitment to actively support and include those communities in the bank’s growth plan. It can show regulators that the institution isn’t reacting to scrutiny but proactively investing in equitable access as part of its go forward strategy.

By aligning outreach directly to census tracts designated by the financial institution, banks can show that their marketing dollars are intentionally deployed in CRA eligible areas—not diluted across broader geographies that don’t support compliance goals. This matters during an M&A because regulators aren’t just reviewing policies, they’re reviewing patterns of action over time.

Why Census Tract Marketing Matters More During M&As

An M&A introduces complexity at every level. [Census Tract Marketing helps banks maintain control during periods of change by:](#)

- Translating census tracts into neighborhood level execution across direct mail and digital channels
- Reducing marketing spend waste in non qualifying areas
- Providing documentation that compliance teams can stand behind if regulators ask questions

Targeted census tract campaigns are often stronger and provide a record of outreach. When institutions can show where they marketed, which households were reached, and how outreach aligned with CRA designated areas, they reduce uncertainty during regulatory review.

How Vericast Can Help

The banks best positioned for M&A success are those that treat CRA requirements as part of their growth, not an obligation. Census Tract Marketing enables that shift by embedding compliance considerations into the planning, execution, and documentation of campaigns.

Vericast empowers banks to maximize the impact of [Census Tract Marketing](#) by:

- Reducing wasted spend by providing precision targeting down to the census tract level, helping your marketing to reach the most relevant communities.
- Integrating digital and print channels by mapping postal carrier routes to high-value census tracts, allowing for seamless, multi-channel campaign execution.
- Turning regulatory requirements into measurable results by utilizing campaigns that meet CRA and Fair Lending standards, while also aiming to drive business growth and providing clear documentation for compliance teams.

The Bottom Line

An M&A doesn't pause CRA expectations; it magnifies them. Institutions that invest in Census Tract Marketing are better positioned to grow without friction, respond to regulatory scrutiny, and expand for the future.

Census Tract Marketing isn't about passing the next exam. It's about protecting your ability to pursue the next opportunity.