



# PRESS RELEASE

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July 15, 2016

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## Agencies Release Final Revisions to Interagency Questions and Answers Regarding Community Reinvestment

The federal bank regulatory agencies with responsibility for Community Reinvestment Act (CRA) rulemaking today published final revisions to "Interagency Questions and Answers Regarding Community Reinvestment." The Questions and Answers document provides additional guidance to financial institutions and the public on the agencies' CRA regulations.

The new and revised guidance addresses questions raised by bankers, community organizations, and others regarding the agencies' CRA regulations in the following areas:

- Availability and effectiveness of retail banking services.
- Innovative or flexible lending practices.
- Community development-related issues, including: (i) economic development; (ii) community development loans and activities that revitalize or stabilize underserved nonmetropolitan middle-income geographies; and (iii) community development services.
- Responsiveness and innovativeness of an institution's loans, qualified investments, and community development services.

The final revisions are being issued by the Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency. The attached notice will be published shortly in the Federal Register.

For more information on the CRA, the agencies' CRA regulations, and the agencies' Questions and Answers, please visit the Federal Financial Institutions Examination Council website at [www.ffiec.gov](http://www.ffiec.gov).

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Federal Register Notice: [Interagency Questions and Answers Regarding Community Reinvestment](#)

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