

**Meeting Between Staff of the Federal Reserve Board, Office of the Comptroller of the
Currency, and Federal Deposit Insurance Corporation, and
Representatives of Nationwide Banking Trade Associations
October 25th, 2022**

Participants: Joseph Firschein, David Alexander, Eric Lum, Joseph Firschein, Carrie Johnson,
and Lisa Robinson (Federal Reserve Board)

Karen Bellesi, Vonda Eanes, Heidi Thomas, Kevin Behne, and Amy Holzem
(Office of the Comptroller of the Currency)

Richard Schwartz, Jessica Thurman, Kristopher Rengert, and Jonathan Miller
(Federal Deposit Insurance Corporation)

Ginny O'Neill, Krista Shonk, and Kitty Ryan (American Bankers Association);
Karen Solomon (Covington & Burling LLP); Paige Paridon (Bank Policy
Institute); David Pommerehn (Consumer Bankers Association)

Summary: Staff from the Federal Reserve Board, the Federal Deposit Insurance Corporation,
and the Office of the Comptroller of the Currency (collectively, the agencies) met with
representatives of nationwide banking trade associations to discuss the agencies' notice of
proposed rulemaking (NPR) on an approach to modernize the regulations that implement the
Community Reinvestment Act (CRA). The trade association representatives asked questions and
shared views on the CRA NPR proposals regarding retail lending assessment areas, retail lending
evaluations under the proposed retail lending test, and the evaluation of banks without branches
under the proposed retail services and products test.