

**Meeting Between Staff of the Federal Reserve Bank of Cleveland and Banking  
Representatives from the 4th Federal Reserve District  
February 5, 2021**

**Participants:** Deborah Smith, Kelley Richards, James Lynch, Stephen Jenkins, Donna Brooks, Amy Thompson, Jeff Donatello, Emily Garr Pacetti, Susan Schaaf, Meg Johnson, Hal Martin, and Ken Surratt (Federal Reserve Bank of Cleveland)

Grace Penn (North Side B&TC); Crystal Wells (Community Trust Bank); Ashley Vaughn (Commercial & Savings Bank); Elizabeth Culver and Rita Piatt (Buckeye Community Bank); Therese Paul (First Financial Bank); Timothy Shumway (North Valley Bank); Martha Goldbeck (North Side Bank and Trust Co)

**Summary:** Staff of the Federal Reserve Bank of Cleveland met with banking representatives from the 4th Federal Reserve District regarding the Federal Reserve Board's advance notice of proposed rulemaking (ANPR) on an approach to modernize the regulations that implement the Community Reinvestment Act (CRA). Topics of discussion included the role of community development financial institutions in the CRA ANPR's framework. Participants also discussed the proposed CRA ANPR's evaluation framework.