

**Meeting Between Staff of the Federal Reserve Bank of Cleveland and Representatives from
Banks in the 4th Federal Reserve District
December 1, 2020**

Participants: Meg Johnson, Jeff Ackroyd, Michael Coleman, Susan Schaaf, Ken Surratt, Heather Ann, Donna Brooks, Monique Pritchard, Hal Martin, Drew Pack, Emily Garr Pacetti, Treye Johnson, Jeff Donatello, Deborah Smith, Kelley Richards, and Lisa Nelson (Federal Reserve Bank of Cleveland)

Brett Bauer and Cheryl Most (Croghan); Connie Bennett and Stormie Gross (Portage Community Bank); Angela Byers (First Financial Bank); Kelly Calmes, Jennifer Conn, and Erica Wicks (Civista Bank); Melanie Christie, Mark Chuey, and Rocky Page (Cortland Bank); Ben Norton (Community Bank); Chuck Reese (Chase); Juan Santiago (Farmers National Bank); Thaddaryl Hall (Fifth Third Bank); Evan Zuverink (First Commonwealth Bank); Elizabeth Culver, Roddell McCullough, and Heather Montgomery (First Financial Bank); Julie Holmes (Apollo Trust Company); Jennifer Swiech (Genoa Banking Company); Michael Jeans (Growth Opportunity Partners); Raschelle Swindle (KeyBank); Jim Watkins (Limestone Bank); Grace Penn (North Side Bank and Trust); LaMarcus Thurman (Northwest); Andrew Hudson and Daniel Roush (Ohio Valley Bank); Donna Perine (Settlers Bank); Michael Whipkey (Somerset Trust Company); Mark Spangler, Alicia Wood and Keeta Diller (State Bank and Trust Company); Ashley Vaughn (The Commercial & Savings Bank); Gail Williams (Union Savings Bank); Joseph Noss (Westfield Bank); Kristi Sutton (Whitaker Bank)

Summary: Staff from the Federal Reserve Bank of Cleveland met with banking representatives from the 4th District to discuss 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). The participants discussed several aspects of the CRA ANPR, including the proposed evaluation framework, size thresholds and racial equity.