

**Meeting Between Staff of the Federal Reserve and Banks and Community Organizations
in the Little Rock Region
February 2, 2021**

Participants: Lisa Robinson, (Federal Reserve Board); Kevin Henry, Daniel Davis, Robert Hopkins, Jim Fuchs, Carl White, Sydney Diavua, Doug Kerr, Mike Milchanowski, Scott Smith, Meredith Covington, Aahil Merchant, Sarah Lich, Summer DuMond, Amy McDaniels, Mike Eggleston, and Cindy Baliva (Federal Reserve Bank of St. Louis)

Cathianne Watkins and Janie Ginocchio (Southern Bancorp); Christie McCravy (Louisville Affordable Housing Trust Fund); Conner Wood (Eagle Bank); Evon Smith (OneWest); Ines Polonius (Communities Unlimited, Inc.); Andrea Brady and Jera Horton (Centennial Bank); Lisa Davis (The Citizens Bank); Ralph Carter (BankFirst Financial Services); Shelby Fiegel (University of Central Arkansas Center for Community and Economic Development); Virgil Miller (Arvest Bank)

Summary: Staff of the Federal Reserve met with representatives of banks and community organizations in the Little Rock region 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). Participants discussed the CRA ANPR's proposals related to qualifying activities, the retail lending subtest, and the illustrative list of qualifying community development activities.