

**Meeting Between Governor Bowman and Staff of the Federal Reserve Board
and Representatives of the Indiana Bankers Association
July 12, 2022**

Participants: Governor Michelle W. Bowman, Amy Koontz, and Dania Palosky (Federal Reserve Board)

Joshua Riggins, Lisa Arnold, Annette Russell, and other representatives (Indiana Bankers Association)

Summary: Governor Bowman met with representatives of the Indiana Bankers Association to discuss various matters affecting community banks, including the notice of proposed rulemaking by the Board, Office of the Comptroller of the Currency, and Federal Deposit Insurance Corporation to amend their regulations implementing the Community Reinvestment Act (CRA) (Docket No. R-1769). A representative commented on the lack of coordination and consistency of examiner feedback among the agencies in relation to CRA examinations at his institution. Another representative supported an interagency approach to modernizing the regulations that implement the CRA and inquired about how assessment areas would be defined with respect to digital lending under the proposed rule.