

**Meeting Between Staff of the Federal Reserve Board, Office of the Comptroller of the
Currency, and Federal Deposit Insurance Corporation, and Representatives of National
Community Reinvestment Coalition
November 21, 2022**

Participants: Joseph Firschein, Lorna Neill, Taz George, and Cayla Matsumato (Federal Reserve Board)

Jonathan Miller, Pamela Freeman, Patience Singleton, Richard Schwartz, Kristopher Rengert, Jessica Thurman, and Alys Brown (Federal Deposit Insurance Corporation)

Barry Wides, Vonda Eanes, Emily Boyes, and Henry Barkhausen (Office of the Comptroller of the Currency)

Jesse van Tol, Josh Silver, Megan Haberle, and Brad Blower (National Community Reinvestment Coalition)

Summary: Staff of the Federal Reserve Board, Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency (collectively, “the agencies”) met virtually with representatives of the National Community Reinvestment Coalition (NCRC) to discuss the agencies’ notice of proposed rulemaking (NPR) on an approach to modernize the regulations that implement the Community Reinvestment Act (CRA). The NCRC representatives shared their views on the CRA NPR proposals related to the retail lending test, retail lending assessment areas, automobile lending, weighting of the retail and community development tests, treatment of community development investments and loans, community development definitions, naturally occurring affordable housing, partial credit for certain activities, and CRA determinations based on race.