

**Meeting Between Staff of the Federal Reserve System and
Stakeholders in the Fourth District
July 14, 2022**

Participants: Nicole Jones, Lisa Robinson, and Matthew Lambert (Federal Reserve Board); Tracey N Mason, Zoe M Slater, Deborah A Smith, Donna N Brooks, Heather Ann, Susan B Schaaf, Stephanie N Posar, Emily Garr Pacetti, Michelle P Lazette, Anulekha Mohanty, Stephen H Jenkins, Jacqueline L Dalton, Kelley A Richards, Guye W Pennington, Mallory Eskew, John Campbell, Carrie V Moore, Maria L Spring, Catherine Chen, Raymond J Monhart, Susan M Furfaro, Anthony M Randle, Drew Pack, Diana T Hermosillo, Monete C Morris, Brianna Funderburk, and Shalan R Miller (Federal Reserve Bank of Cleveland); Laura Gregory and Jahru McCulley (Federal Reserve Bank of Chicago)

Dean Miller (First National Bank); Debra Hess (Community Trust Bank Inc); David Crummey (PNC Bank); Joseph Noss (Westfield Bank); Karen Woller, Roshonda Smith, and Melissa Overton (Huntington National Bank); Linda Crank and Farrah Burkhart (Centennial/Happy Bank); Michael Sauvante (National Commonwealth Group Inc.); Caroline Boyer (Croghan Colonial Bank); Pat Morand (Open Prairie Ventures); Laura K. Overton (FHLB); Sharon Bolen (Park National Bank); Gail Williams (Union Savings Bank); Danielle Morris (JumpStart Inc); Jayme Payton, LaTora Keigley-Harker and LaReta Lowther (WesBanco Bank); Nurul E. (NIC); Veronica Cardello (Ohio REALTORS); Matt Strang (First Federal Savings of Lorain); Tun-Hao Huang (Georgetown University Law Center); Travis Gysegem and Joseph Klare (The Catalytic Fund); Keith Salmon (Tolleson Private Bank); Francisca Richter (Case Western Reserve University); Patrick Presley (Simmons Bank); Paul Jarosz (retired); Stormie Gross (Portage Community Bank)

Summary: Staff of the Federal Reserve System met with stakeholders to discuss the joint notice of proposed rulemaking (NPR) on an approach to modernize the regulations that implement the Community Reinvestment Act (CRA). Participants asked questions related to and provided feedback on the proposed provisions in the CRA NPR related to data collection, community development definitions, and ratings.