

From: La Shella Sims  
Proposal: 1723 (AF94) Reg BB - Community Reinvestment Act  
Subject: R-1723 Community Reinvestment Act

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Comments:

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Proposal: Regulation BB: Community Reinvestment Act [R-1723]

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Your comment: 1) If you truly want to develop and implement a bi-lateral relationship with the community/ and the community a particular bank is located I would suggest the first thing is not to put a time period for comments from the community, esp if they have take personal time off to watch a presentation/attend a meeting to learn more about the CRA and now it can play a positive role in a community. If my idea/comment is good on Feb 16th, why wouldn't it be a good idea on The 16th. It also, gives the impression that you don't have time for me after Feb 16th. You probably have spent much more time putting together the presentation, spent much more money and paid more staff to develop, organize and lead the meeting than the small amount of time to you've asked me to give you feedback and comments.

2) It would be worth your while to put some thought into ways and means of how best to better and think of more productive ways to interact with the people in the community and organizations in the community that you want a positive relationship with. Esp, people like me- a 71 year old senior citizen , holding a part time job as a community organizer trying to better their community and uplift it.

3) Develop creative vision ways to alert/educate the community of your existence and be willing to teach them about who, what you are. It would not surprise me if employees in banks, also have no idea of what/who the CRA is.

4) Develop a traveling 'scout recruiting' team, similar to ones used in the sports world. A 'scout' would visit banks to do a visual assessment and evaluation of how they related to the its customers, the community, and to each other. Then meet with bank manages regarding the ways they implement the CRA. Deliberately have the 'scouts' seek out various organizations, business, etc asking them what kind of relationship, if any, they would like with the bank(s) located in their community.

5) If necessary, set up a meeting between the bank and community members/organizations/banks, thereby discussing how/why/etc the CRA could/should be in relationship with each other.

6) I have more ideas/comments, but I'm too tired to offer them now. It is now 12:30pm CST. I must rest to prepare for another work day.  
Thanks for your time and attention.