

**Meeting Between Staff of the Federal Reserve and Representatives of Banks and Community Organizations in the Louisville Region
January 28, 2021**

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

Christy Carpenter (Springfield State Bank); Craig Wells (Deiterich Bank); Jeana Dunlap (Louisville Coordinate); Jerry Maloney (Midland States Bank); Kenny Ramsey and Pattie Corder (Monticello Banking Company); Michelle Jameson (Community Financial Services Bank)

Summary: Staff of the Federal Reserve met with representatives of banks and community organizations in the Louisville 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 assessment areas, the retail lending subtest, retail services, and qualifying community development activities.