

**Meeting Between Staff of the Federal Reserve and Representatives of Banks in the  
Eleventh Federal Reserve District  
January 14, 2021**

**Participants:** Joseph Firschein (Federal Reserve Board); Donald Bowers, Julieta Ezeiza, Tara Ford Payne, Racheal Freeman, Julie Gunter, Molly Hubbert Doyle, Roy Lopez, Amy McGregor, Kay Merrill, Daron Peschel, and Sawyer Williams (Federal Reserve Bank of Dallas)

Shari Hicks (Amegy Bank); Irv Ashford and Larry Reed (Comerica Bank); Donna Normandin (Frost Bank); Linda Crank (Happy State Bank); Linda Rounds (Home Federal Bank); Shelia Grayson (Origin Bank); Debbie Edge (PlainsCapital Bank); Rolando Richardson (PNC Bank); Mike Cockrell (Point Bank); Jannease Seastrunk (Red River Bank); Karen Blaha (United Texas Bank); Melanie Goodman (Veritex Community Bank); Aly Hunter (Vista Bank); Mara Portillo (WestStar Bank); Krystian Reyes (Woodforest National Bank)

**Summary:** Staff of the Federal Reserve met with representatives of banks within the Eleventh Federal Reserve District 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). The participants discussed the CRA ANPR's proposals related to assessment areas, asset size thresholds, and the CRA evaluation framework.