

**Meeting Between Staff of the Federal Reserve and
Representatives of Banks in the Fifth Federal Reserve District
January 26, 2021**

Participants: Jessica Farr, (Federal Reserve Bank of Atlanta); Brent Hassell, William Nurney, Peter Dolkart, Erika Bell, Tiffany Hollin-Wright, Dorian Henry-Jones, Rob Courter, Aaron Thompson, Missy Linville, Joan Garton, Christy Cleare, and Johanna Mautte (Federal Reserve Bank of Richmond)

Christina Shortridge (Legacy Bank); Kevin Saunders, Teresa Catlett, and Christopher Martin (First Bank); Kristie Martin (Citizens Bank & Trust Company); Suzanne Keyser (Chesapeake Bank); Sharon Smith (Farmers Bank); Nancy Shrieves and Jeanne Robertson (Bank of Delmar VA); Steve Wangerin (Coastal Bank & Trust); Ellie Schmidt (Eagle Bank); Jenny Ridgeway (Bank of Charlotte)

Summary: Staff of the Federal Reserve met with representatives from banks in the Federal Reserve Fifth 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). Participants discussed the CRA ANPR's proposals related to the retail lending subtest, the retail services subtest and community development financing subtest. Participants also discussed the CRA ANPR's proposed ratings framework.