## Meeting Between Governor Bowman and Staff of the Federal Reserve Board and Representatives of the Mississippi Bankers Association September 12, 2023

Participants: Governor Michelle W. Bowman and Greg Frischmann (Federal Reserve Board)

Mitch Waycaster, Brad Jones, Robbie Barnes, and other representatives (Mississippi Bankers Association)

**Summary:** Governor Bowman and staff of the Federal Reserve Board met with representatives of the Mississippi Bankers Association to discuss the agencies' notice of proposed rulemaking (NPR) on an approach to modernize the regulations that implement the Community Reinvestment Act (CRA) and to discuss the Mississippi Bankers Association's previously submitted comment letter. Representatives of the Mississippi Bankers Association also discussed their views on the agencies' Basel III endgame notice of proposed rulemaking, including the potential push down of capital requirements designed for larger banks to smaller institutions.