

**Meeting Between Staff of the Federal Reserve System, Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) and Representatives of Native Communities**

**February 3, 2021**

**Participants:** Amanda Roberts, Matt Lambert, and Kelly Essman (Federal Reserve Board); Maria Villanueva, Jason Lew, Joselyn Cousins, Craig Nolte, Stephanie Hanson, Laurel Gourd, and Laura Choi (Federal Reserve Bank of San Francisco); Casey Lozar and James Colombe (Federal Reserve Bank of Minneapolis)

Erwin Reeves and Mary Duron (FDIC)

Beth Castro and Kathy Holmes (OCC)

Dave Tovey (Nixyáawii Community Financial Services); Chris James (National Center for American Indian Enterprise Development); Julio Carranza (Council for Native Hawaiian Advancement); Larry Winders (Skokomish Tribe); Miriam Jorgensen (Native Nations Institute, The University of Arizona); Carol Gore (Cook Inlet Housing Authority); Linda Ezuka (CRA Today, LLC); Johanna Bartee (Jamestown S'Klallam Tribal Capital); Michelle Kauhane (Hawaii Community Foundation); Jacqueline Pata (Tlingit Haida Regional Housing Authority); Robin Danner (SCHHA); W. Ron Allen (Jamestown S'Klallam Tribe); Steve Barbier (NeighborWorks America); Barbara Roloff (Seven Sisters Community Development Group, LLC)

**Summary:** Staff of the Federal Reserve System, FDIC, and OCC met with representatives from Native Community Organizations located in the Twelfth Federal Reserve District to discuss the Community Reinvestment Act (CRA) and the Board's advance notice of proposed rulemaking (ANPR) on an approach to modernize the regulations that implement the CRA. The representatives expressed their views on portions of the CRA ANPR, including Native Communities, retail lending activities, volunteer activities, and qualifying geographies. The representatives also discussed a need for more partnerships with banks to help their areas flourish along with banks taking the time to learn more about Native Communities to help build on those partnerships.