

**Meeting Between Staff of the Federal Reserve System and
Representatives of State Member Banks in the Tenth Federal Reserve District
January 21, 2021**

Participants: Cathy Gates and Matthew Lambert (Federal Reserve Board); Tara Humston, Mike Steckline, Trina Chapman, Ariel Cisneros, Rebekah Jones, Katy Kirkpatrick, Cindi Ginaven, Kendra Salter, Tracy VanHooser, and Justin Cook (Federal Reserve Bank of Kansas City)

JoAnn Wittmeyer (Country Club Bank); Beth McCully (Community Bank and Trust Company); Theresa Brockemeier (Citizens State Bank); Kristina Durrence (Mabrey Bank); Rick Arterberry (Exchange Bank & Trust Company); Danielle Vaughan and Samson Eberhart (FirstBank); Koger Propst and Todd Crowley (ANB Bank); Todd Adams and Brandon Lund (Adams Bank & Trust Company); Bridget Peck (Platte Valley Bank); Kim DeVore (Jonah Bank)

Summary: Staff of the Federal Reserve System met with representatives from state member banks in the Tenth Federal Reserve District to discuss the Board's advance notice of proposed rulemaking (ANPR) on an approach to modernize the regulations that implement the Community Reinvestment Act (CRA). The representatives discussed the CRA ANPR's assessment area requirements, asset thresholds, a merit-based approach to the lending test, use of ratios and impact scores for community development financing, use of metrics for community development services and expansion of qualifying activities, expansion of qualifying areas, and data collection.