

**Meeting Between the Staff of the Federal Reserve System and Representatives of District
Banks and Community Organizations in the Eighth Federal Reserve District
January 26, 2021**

Participants: Kevin Henry, Daniel Davis, Robert Hopkins, Jim Fuchs, Carl White, Sydney Diavua, Doug Kerr, Mike Milchanowski, Meredith Covington, Aahil Merchant, Sarah Lich, Summer DuMond, Amy McDaniels, Neelu Panth, and Cindy Baliva (Federal Reserve Bank of St. Louis); Michael Grover (Federal Reserve Bank of Minneapolis)

Tricia Whelan and Carol Cuddy (Lindell Bank); Shannon Dawson, Shannon Thomason, and Beth Alexander (Central Bancompany); John Kennedy (St. Louis Equity Fund); Karlos Ramirez (Hispanic Chamber of Commerce of Metropolitan St. Louis); Randy Cole (City of Columbia); Chris Reichert and Suzanne Agin (Stifel Bank and Trust); Kaleen Ekiss and Jesse Wise (First Bank); Kim Barnes (The Callaway Bank); Elizabeth Risch (Metropolitan St. Louis Equal Housing and Opportunity Council); Dara Eskridge (Invest STL); Gary Newcomer (Community Builders Network of Metro St. Louis)

Summary: Staff of the Federal Reserve System met with representatives from state member banks and various community groups in the Eighth 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 various aspects of the CRA ANPR, including bank asset-size thresholds, banking deserts, community development financing, affordable housing, and economic development among other topics related to CRA modernization.