

**Meeting Between Staff of the Federal Reserve Bank of Cleveland and Certain Banking  
Organizations in Kentucky and Ohio  
November 10, 2020**

**Participants:** Staff (Federal Reserve Bank of Cleveland)

Robie Suggs (First Financial Bank); Lonnie Stone and Gail Williams (Union Savings Bank); Linda Boiman (Northside Bank and Trust); Alicia Townsend (US Bank); Elizabeth Sherwood (Huntington); Chris McGaughey (Central Bank & Trust); Kelly Brookhart (MinsterBank); Kenneth Webb (Republic Bank); Stacy Thompson (Key Bank); Erica Wicks (Civista Bank); Scott Love (Truist Bank); Sean Simmons (Fifth Third); Grace Penn (Northside Bank and Trust)

**Summary:** Staff at the Federal Reserve Bank of Cleveland met with Community Reinvestment Act (CRA) officers from various financial institutions in the Northern Kentucky, Cincinnati and Dayton area. During the meeting, participants discussed, among other topics, the Board's advanced notice of proposed rulemaking (ANPR) on an approach to modernize the regulations that implement the CRA. The participants discussed policy trade-offs in the CRA ANPR, including balancing examiner discretion with consistency and balancing data burden with clarity.