

**Meeting Between Staff of the Federal Reserve Bank of Chicago and  
Representatives of CRA Large Banks  
January 12, 2021**

**Participants:** Michael Austin, Taz George, and Jason Keller (Federal Reserve Bank of Chicago)

Mark Gould (1<sup>st</sup> Source Bank); Robert McGhee (Citibank, NA); Loretta Humphrey-Cruz (Fifth Third Bank); Robert Sistik (First Midwest Bank); Marty Spencer (Independent Bank); Robert Reinders (Johnson Bank); Austin Bairk (Lake City Bank); Manny Jimenez (Marquette Bank); Anne Harpe (PNC Bank, NA); Tonia Taylor (Quad City Bank and Trust Company); McKenzie Humpal (First Citizens Bank); Jordan Haggard (Central Bank); Tanya Johnson (Bank Iowa); Cornelle D. Lurry Sr. (Midland States Bank); Lindsey Durr (Northern Trust); Elain Nelson (Wells Fargo); Faye Fousekis (Wintrust); Harry Cardillo (JP Morgan Chase); Kim Haywood (Ally Bank)

**Summary:** Staff of the Federal Reserve Bank of Chicago met with representatives of CRA large banks to discuss their observations about the Federal Reserve 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 assessment areas, bank asset-size thresholds, retail lending evaluations, branch distributions, community development financing, and a preapproval process for qualifying CRA activities among other topics related to CRA modernization.