

**Meeting Between the Staff of the Federal Reserve System and Representatives from State-Member Banks, Minority-Owned Depository Institutions, and Banks Operating in Indian Country**  
**January 26, 2021**

**Participants:** Amanda Roberts and Cathy Gates (Federal Reserve Board); Kendra Salter, Tracy VanHooser, Ariel Cisneros, Austin Short, Mike Steckline, Trina Chapman, and Josh Sparkman (Federal Reserve Bank of Kansas City); Casey Lozar (Federal Reserve Bank of Minneapolis)

Steven “Mark” Burrage (First Bank); Damon Morrison and David Burrell (Pinnacle Bank); Joey Griffith (Chickasaw Community Bank); Steve Smith (All Nations Bank)

**Summary:** Staff of the Federal Reserve System met with representatives from state member banks, including minority-owned depository institutions and institutions, that operate in Indian Country 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 potential impacts of the CRA ANPR on their respective financial institutions. Representatives discussed the proposal’s revisions to assessment area delineations, asset threshold changes and potential evaluative impacts, retail lending metrics, and expansion of qualified activities as they relate to geographic areas of need, including Indian Country.