

**Meeting Between Staff of the Federal Reserve Bank of Atlanta and Members of the
Community Depository Institutions Advisory Council
December 11, 2020**

Participants: Jessica Farr, Megan Houck, and Rebecca Gunn (Federal Reserve Bank of Atlanta)

Brad M. Bolton (Community Spirit Bank); Carlos R. Fernandez-Guzman (Pacific National Bank); Caren C. Gabriel (Ascend Federal Credit Union); Hugh Dailey (Midflorida Credit Union); Edward J. Langton (Grand Bank for Savings, FSB); Miriam Lopez (Marquis Bank); David R. Melville, III (Business First Bank); Damon Moorer (TCM Bank, N.A); Kim Davis Wilson (OneSouth Bank)

Summary: Staff at the Federal Reserve Bank of Atlanta met with members of the Community Depository Institutions Advisory Council (CDIAC) made up from lead commercial banks, thrifts and savings banks, and credit unions with assets of less than \$10 billion to discuss 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). Participants discussed the process for submitting public comments and briefly discussed several of the CRA ANPR's proposals relevant to community depository institutions, including whether banks should receive CRA consideration for loans, investments, or services provided in conjunction with community depository institutions anywhere nationwide.