

**Meeting Between Staff of the Federal Reserve Bank of Cleveland and  
a Representative of Civista Bank  
February 11, 2021**

**Participants:** Susan Schaaf, Deb Smith, and Meg Johnson (Federal Reserve Bank of Cleveland)

Ericka Wicks (Civista Bank)

**Summary:** Staff of the Federal Reserve Bank of Cleveland met with Ericka Wicks of Civista Bank, Sandusky, Ohio, to discuss her perspective on the Federal Reserve Board's Advance Notice of Proposed Rulemaking (ANPR) for the Community Reinvestment Act (CRA). The discussion included the CRA ANPR's proposed retail lending subtest, its proposed benchmarks, and the role of consumer loans in the retail lending subtest evaluation framework.