

**Meeting Between Staff of the Federal Reserve Bank of Cleveland and Representatives of  
Community Development and Nonprofit Organizations  
February 10, 2021**

**Participants:** Deborah Smith, James Lynch, Stephen Jenkins, Joe Herrmann, Donna Brooks, Amy Thompson, Loretta Mester, Jeff Donatello, Emily Garr Pacetti, Hal Martin, Ken Surratt, and Susan Schaaf (Federal Reserve Bank of Cleveland)

Baylen Campbell (Foundation for Appalachian Kentucky); Amy Riegel (CareSource); Alex Gibson (Appalshop); Cassie Hudson (Partnership Housing); Chris Doll (Housing Development Alliance, Inc.); Nichole Fifer (Bowling Green State University); Jacqueline Corum (Brushy Fork Leadership Institute); Katy Farber (OhioSE Economic Development); Stephanie Randolph (Cassiopeia Foundation)

**Summary:** Staff of the Federal Reserve Bank of Cleveland met with representatives of community development and nonprofit organizations regarding the Federal Reserve Board's advance notice of proposed rulemaking (ANPR) on an approach to modernize regulations that implement the Community Reinvestment Act (CRA). The participants discussed the CRA ANPR's proposals related to rural areas and how to increase community development activities and retail lending in rural areas through CRA modernization.

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