

**Meeting Between Staff of the Federal Reserve Board, Office of the Comptroller of the  
Currency, and Federal Deposit Insurance Corporation, and  
Representatives of the Greenlining Institute, Public Citizen, and  
Americans for Financial Reform Education Fund  
November 9, 2022**

**Participants:** Matthew Lambert and Jessica Farr (Federal Reserve Board)

Heidi Thomas, Barry Wides, Daniel Borman, and Karen Bellesi (Office of the  
Comptroller of the Currency)

Jonathan Miller (Federal Deposit Insurance Corporation)

Anne Perault (Public Citizen); Monica Palmeria, Brooklyn Montgomery, Erica  
Placencia, and Rawan Elhalaby (Greenlining Institute); Jessica Garcia and  
Moonyoung Ko (Americans for Financial Reform Education Fund)

**Summary:** Staff from the Federal Reserve Board, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency (collectively, the agencies) met with representatives of the nonprofits Greenlining Institute, Public Citizen, and Americans for Financial Reform Education Fund. The purpose of the meeting was to discuss the agencies' notice of proposed rulemaking (NPR) on an approach to modernize the regulations that implement the Community Reinvestment Act (CRA). The nonprofit representatives asked questions and shared views on the CRA NPR proposals regarding community development definitions, particularly the category of disaster preparedness and climate resiliency.