

**Meeting Between Staff of the Federal Reserve and Representatives of Large State Member
Banks in the Sixth Federal Reserve District
February 4, 2021**

Participants: Alejandra Lopez-Fernandini (Federal Reserve Board); Sue Costello, Kathy Haney, Jessica Farr, Mary Hirt, David Jackson, Donta Council, Karen Leone de Nie, Nisha Sutaria, and Patrick Pontius (Federal Reserve Bank of Atlanta)

Jon Davies and Latrisha Jemison (Regions Bank); Chris McGillis (BBVA); Gloria Banks (Synovus Bank); Natalie Parker (Synovus Bank); Robbie Washington (Smart Bank); Edward Borges (First Florida Integrity); Annmarie Smith and Sheila Reddick (Capital City Bank); Michelle Huddleston (Commercial Bank); Autumn Osborne (First Farmers & Merchant Bank)

Summary: Staff of the Federal Reserve met with representatives from large state member banks in the Sixth Federal Reserve District 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 CRA ANPR's proposals related to assessment areas, the retail lending subtest, and data collection.