

**[BILLING CODES: 4810-33-P; 6714-01-P]**

**DEPARTMENT OF THE TREASURY  
Office of the Comptroller of the Currency  
12 CFR Parts 25 and 195  
Docket ID OCC-2018-0008  
RIN 1557-AE34**

**FEDERAL DEPOSIT INSURANCE CORPORATION  
12 CFR Part 345  
RIN 3064-AF22**

**Extension of Comment Period for Community Reinvestment Act Regulations**

**AGENCY:** Office of the Comptroller of the Currency, Treasury, and Federal Deposit Insurance Corporation.

**ACTION:** Joint notice of proposed rulemaking: extension of comment period.

**SUMMARY:** On January 9, 2020, the Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC) (collectively, the agencies) published in the *Federal Register* a Notice of Proposed Rulemaking (NPR) entitled “Community Reinvestment Act Regulations” proposing comprehensive amendments to the rules implementing the Community Reinvestment Act (CRA). The NPR provided for a 60-day comment period, which would have closed on March 9, 2020. The FDIC and the OCC have determined that an extension of the comment period until April 8, 2020, is appropriate. This action will allow interested persons additional time to analyze the proposal and prepare their comments.

**DATES:** The comment period for the CRA-related NPR published on January 9, 2020,<sup>1</sup> is extended from March 9, 2020, to April 8, 2020.

**ADDRESSES:** You may submit comments by any of the following methods:

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<sup>1</sup> 85 FR 1204 (Jan. 9, 2020).

OCC: Commenters are encouraged to submit comments through the Federal eRulemaking Portal or e-mail, if possible. Please use the title “Community Reinvestment Act Regulations” to facilitate the organization and distribution of the comments. You may submit comments by any of the following methods:

- *Federal eRulemaking Portal – Regulations.gov Classic or Regulations.gov Beta:*  
*Regulations.gov Classic:* go to <https://www.regulations.gov/>. Enter “Docket ID OCC-2018-0008” in the Search Box and click “Search.” Click on “Comment Now” to submit public comments. For help with submitting effective comments please click on “View Commenter’s Checklist.” Click on the “Help” tab on the Regulations.gov home page to get information on using Regulations.gov, including instructions for submitting public comments.

*Regulations.gov Beta:* go to <https://beta.regulations.gov/> or click “Visit New Regulations.gov Site” from the Regulations.gov Classic homepage. Enter “Docket ID OCC-2018-0008” in the Search Box and click “Search.” Public comments can be submitted via the “Comment” box below the displayed document information or by clicking on the document title and then clicking the “Comment” box on the top-left side of the screen. For help with submitting effective comments please click on “Commenter’s Checklist.” For assistance with the Regulations.gov Beta site, please call (877) 378-5457 (toll free) or (703) 454-9859 Monday-Friday, 9am-5pm ET or e-mail [regulations@erulemakinghelpdesk.com](mailto:regulations@erulemakinghelpdesk.com).

- *E-mail:* [cra.reg@occ.treas.gov](mailto:cra.reg@occ.treas.gov).
- *Mail:* Chief Counsel’s Office, Attention: Comment Processing, Office of the Comptroller of the Currency, 400 7<sup>th</sup> Street, SW., suite 3E-218, Washington, DC 20219.

- *Hand Delivery/Courier:* 400 7<sup>th</sup> Street, SW., suite 3E-218, Washington, DC 20219.
- *Fax:* (571) 465-4326.

*Instructions:* You must include “OCC” as the agency name and “Docket ID OCC-2018-0008” in your comment. In general, the OCC will enter all comments received into the docket and publish the comments on the Regulations.gov website without change, including any business or personal information provided such as name and address information, e-mail addresses, or phone numbers. Comments received, including attachments and other supporting materials, are part of the public record and subject to public disclosure. Do not include any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

You may review comments and other related materials that pertain to this rulemaking action by any of the following methods:

- *Viewing Comments Electronically – Regulations.gov Classic or Regulations.gov Beta:*

*Regulations.gov Classic:* go to <https://www.regulations.gov/>. Enter “Docket ID OCC-2018-0008” in the Search box and click “Search.” Click on “Open Docket Folder” on the right side of the screen. Comments and supporting materials can be viewed and filtered by clicking on “View all documents and comments in this docket” and then using the filtering tools on the left side of the screen. Click on the “Help” tab on the Regulations.gov home page to get information on using Regulations.gov. The docket may be viewed after the close of the comment period in the same manner as during the comment period.

*Regulations.gov Beta*: go to <https://beta.regulations.gov/> or click “Visit New Regulations.gov Site” from the Regulations.gov Classic homepage. Enter “Docket ID OCC-2018-0008” in the Search Box and click “Search.” Click on the “Comments” tab. Comments can be viewed and filtered by clicking on the “Sort By” drop-down on the right side of the screen or the “Refine Results” options on the left side of the screen. Supporting materials can be viewed by clicking on the “Documents” tab and filtered by clicking on the “Sort By” drop-down on the right side of the screen or the “Refine Results” options on the left side of the screen.” For assistance with the Regulations.gov Beta site, please call (877) 378-5457 (toll free) or (703) 454-9859 Monday-Friday, 9am-5pm ET or e-mail [regulations@erulemakinghelpdesk.com](mailto:regulations@erulemakinghelpdesk.com). The docket may be viewed after the close of the comment period in the same manner as during the comment period.

- *Viewing Comments Personally*: You may personally inspect comments at the OCC, 400 7<sup>th</sup> Street, SW., Washington, DC 20219. For security reasons, the OCC requires that visitors make an appointment to inspect comments. You may do so by calling (202) 649-6700 or, for persons who are deaf or hearing impaired, TTY, (202) 649-5597. Upon arrival, visitors will be required to present valid government-issued photo identification and submit to security screening in order to inspect comments.

*FDIC*: You may submit comments, identified by RIN 3064-AF22, by any of the following methods:

- **Agency Website**: <http://www.fdic.gov/regulations/laws/federal/propose.html>. Follow instructions for submitting comments on the Agency website.
- **E-mail**: [Comments@fdic.gov](mailto:Comments@fdic.gov). Include the RIN 3064-AF22 on the subject line of the message.

- **Mail:** Robert E. Feldman, Executive Secretary, Attention: Comments, Federal Deposit Insurance Corporation, 550 17th Street NW., Washington, DC 20429.
- **Hand Delivery:** Comments may be hand delivered to the guard station at the rear of the 550 17th Street Building (located on F Street) on business days between 7:00 a.m. and 5:00 p.m.

*Instructions:* All comments received must include the agency name and RIN 3064-AF22 for this rulemaking. All comments received will be posted without change to <http://www.fdic.gov/regulations/laws/federal/propose.html>, including any personal information provided. Paper copies of public comments may be ordered from the FDIC Public Information Center, 3501 North Fairfax Drive, Room E-1002, Arlington, VA 22226 by telephone at (877) 275-3342 or (703) 562-2200.

**FOR FURTHER INFORMATION CONTACT:**

*OCC:* Vonda Eanes, Director for CRA and Fair Lending Policy, Bobbie K. Kennedy, Technical Expert for CRA and Fair Lending, or Karen Bellesi, Director for Community Development, Bank Supervision Policy, (202) 649-5470; or Allison Hester-Haddad, Counsel, Emily R. Boyes, Counsel, or Elizabeth Small, Senior Attorney, Chief Counsel's Office, (202) 649-5490; Office of the Comptroller of the Currency, 400 7<sup>th</sup> Street, SW., Washington, DC 20219. For persons who are deaf or hearing impaired, TTY users may contact (202) 649-5597.

*FDIC:* Patience R. Singleton, Senior Policy Analyst, Supervisory Policy Branch, Division of Depositor and Consumer Protection, (202) 898-6859; Richard M. Schwartz, Counsel, Legal Division (202) 898-7424, Counsel, Legal Division (202) 898-6560, Federal Deposit Insurance Corporation, 550 17th Street NW., Washington, DC 20429.

## **SUPPLEMENTARY INFORMATION:**

On January 9, 2020, the agencies published in the *Federal Register*<sup>2</sup> an NPR proposing comprehensive amendments to the regulations implementing the Community Reinvestment Act.<sup>3</sup> This is the first comprehensive amendment of the regulation since 1995.<sup>4</sup>

The NPR stated that the comment period would close on March 9, 2020. The agencies have received requests to extend the comment period. An extension of the comment period will provide additional opportunity for the public to prepare comments to address the matters raised by the NPR.

Therefore, the OCC and FDIC are extending the comment period for the CRA-related NPR from March 9, 2020 to April 8, 2020.

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<sup>2</sup> *Id.*

<sup>3</sup> 12 U.S.C. 2901, *et seq.*

<sup>4</sup> 60 FR 22156 (May 4, 1995).

[THIS SIGNATURE PAGE RELATES TO THE JOINT NOTICE OF PROPOSED RULEMAKING; EXTENSION OF COMMENT PERIOD TITLED, “EXTENSION OF COMMENT PERIOD FOR COMMUNITY REINVESTMENT ACT REGULATIONS.”]

Dated:

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Joseph M. Otting,  
*Comptroller of the Currency*

[THIS SIGNATURE PAGE RELATES TO THE JOINT NOTICE OF PROPOSED RULEMAKING; EXTENSION OF COMMENT PERIOD TITLED, “EXTENSION OF COMMENT PERIOD FOR COMMUNITY REINVESTMENT ACT REGULATIONS.”]

Federal Deposit Insurance Corporation.

Dated at Washington, D.C. on \_\_\_\_\_, 2020

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**Robert E. Feldman,**  
*Executive Secretary*