

MEMORANDUM

TO: Public File – Notice of Proposed Rulemaking – Community Reinvestment Act

FROM: Jonathan McKernan, Member, FDIC Board of Directors

DATE: January 24, 2023

SUBJECT: Meeting with Representatives of the Independent Community Bankers of America (ICBA)

On January 24, 2023, Director McKernan met with representatives of the ICBA to discuss their views on the Notice of Proposed Rulemaking to amend the rule implementing the Community Reinvestment Act (87 Fed. Reg. 33,884). The discussion covered topics relating to the proposal's retail lending test, framework for delineating retail lending assessment area, and asset thresholds for the intermediate bank and large bank definitions.

Representatives from ICBA were Anne Balcer, Chris Cole, and Mickey Marshall.