



**Federal Deposit Insurance Corporation**

550 17th Street NW, Washington, D.C. 20429-9990

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## MEMORANDUM

**DOCKET:** Federal Register Citation: 12 CFR Part 345  
Docket No.: RIN 3064–AF81

**DATE OF EX PARTE COMMUNICATION:** July 26, 2022

**SUBJECT:** Virtual meeting with the National Community Reinvestment Coalition (NCRC) to discuss the Community Reinvestment Act (CRA)

**PARTICIPANTS:** Josh Silver, Senior Advisor, NCRC  
Megan Haberle, Senior Director of Policy, NCRC

**CFPB Staff:** Diane Standaert, Senior Fellow, Consumer Education  
Timothy Lambert, Senior Council, Office of Fair Lending  
Aasha Rajani, Engagement and Policy Fellow, Public Engagement

**MEMO PREPARED BY:** Aasha Rajani, Engagement and Policy Fellow, Public Engagement, CFPB

On July 26, 2022, CFPB staff identified above met with the National Community Reinvestment Coalition (NCRC). Issues raised included lending thresholds for retail lending assessment areas; asset size thresholds for bank classification; partial-county assessment areas; treatment of non-financial services related volunteer activities; separation of low- and moderate-income census tracts; Special Purpose Credit Programs; explicit mention of American with Disabilities Act; climate-related investments; and inclusion of provisions to ensure quality housing and that tenants are treated in housing funded with CRA-driven bank investments. NCRC will be submitting a public comment on these and other issues related to the CRA.