

**Meeting Between Staff of the Federal Reserve System, Office of the Comptroller of the  
Currency, and Federal Deposit Insurance Corporation, and  
Representatives of Ceres  
October 7, 2022**

**Participants:** Joseph Firschein (Federal Reserve Board); Jessica Farr (Federal Reserve Bank of Atlanta)

Heidi Thomas, Cassie Remmenga, and Donna Murphy (Office of the Comptroller of the Currency)

Jonathan Miller, Sherry Betancourt, and Rick Schwartz (Federal Deposit Insurance Corporation)

Kelsey Condon, Steven Rothstein, Monica Barros, and Amy Kvien (Ceres)

**Summary:** Staff of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency (collectively, the agencies) met with representatives of Ceres, a nonprofit organization focused on environmental sustainability, to discuss the agencies' notice of proposed rulemaking (NPR) on an approach to modernize the regulations that implement the Community Reinvestment Act (CRA). The Ceres representatives asked questions and shared views on the CRA NPR proposals related to community development definitions, particularly the new proposed definition for disaster preparedness and climate resiliency activities.