

MEMORANDUM

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

FROM: Ryan M. Rappa, Deputy to the Director, Jonathan McKernan

DATE: April 18, 2023

SUBJECT: Meeting with Representatives of the National Community Reinvestment Coalition (NCRC)

On April 13, 2023, Vice Chairperson Travis Hill and Director Jonathan McKernan met with representatives of NCRC to discuss the comment letter submitted by NCRC on the Notice of Proposed Rulemaking to amend the rule implementing the Community Reinvestment Act (87 Fed. Reg. 33,884), including NCRC's proposals for the agencies to consider explicitly bank activity by race and ethnicity and for the agencies to develop a category of underserved tracts.

The NCRC participants were Jesse Van Tol, Megan Haberle, Rion Dennis, and Kevin Hill. The FDIC participants were Vice Chairperson Hill; Director McKernan; Mark Handzlik, Deputy to the Vice Chairperson; Brandon Milhorn, Deputy to the Vice Chairperson; and Ryan M. Rappa, Deputy to Director McKernan.