



RESCINDED

Office of Thrift Supervision

Department of the Treasury

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Any attachments to this document are rescinded only as they relate to national banks and federal savings associations.

June 18, 2010

MEMORANDUM FOR: CHIEF EXECUTIVE OFFICERS

FROM: Thomas A. Barnes *Thomas A. Barnes*
Deputy Director
Examinations, Supervision, and Consumer Protection

SUBJECT: Community Reinvestment Act:
Notice of Public Hearings/Request for Comments
Revising/Modernizing Regulations

The Office of Thrift Supervision (OTS), Federal Deposit Insurance Corporation (FDIC), Federal Reserve Board (FRB), and Office of the Comptroller of the Currency (OCC) (collectively, the “Agencies”) will hold public hearings to solicit comments on the agencies’ regulations governing Community Reinvestment Act (CRA) performance. The hearings will be held in, Los Angeles; Arlington, Virginia; Atlanta; and Chicago during the summer of 2010. Most will take place at Federal Reserve Banks. They will seek a wide range of perspectives on how the Agencies could revise their regulations to meet the purposes of the CRA more effectively. The Agencies invite oral and written testimony from interested persons on these issues.

Anyone wishing to offer testimony or attend the hearings in person should register via the Federal Financial Institutions Examination Council (FFIEC)’s Web site at <http://www.ffiec.gov/cra/default.htm> at least five (5) business days before the hearing date(s). Participants are encouraged to provide their written testimony at the time of registration. Speaking time and meeting space is limited; however, the Agencies will maintain a waiting list to confirm participation for those we are not able to accommodate initially at the hearings. We will record the hearing proceedings.

The planned hearing dates, cities, and coordinating agencies are as follows:

July 19, 2010	Arlington, Virginia	FDIC
August 6, 2010	Atlanta, Georgia	OTS
August 12, 2010	Chicago, Illinois	FRB
August 17, 2010	Los Angeles, California	OCC

The deadline for submission of all written statements is August 31, 2010. Those participating in a hearing should send their testimony to the agency responsible for coordinating that proceeding. Other comments may be submitted to any of the Agencies.

Each hearing is organized by a grouping of broad topics. Examples of hearing topics include: geographic coverage; affiliate activities; data collection, reporting, and disclosure; community development activities; and performance tests. For each hearing, the coordinating agency will organize panels of participants invited to address the topics on which that hearing will focus. There will also be an opportunity for other participants to deliver remarks not longer than three minutes each.

The OTS will coordinate a hearing scheduled to be held at the Federal Reserve Bank of Atlanta on August 6, 2010. The topics for this hearing are access to banking services and revisions to the performance tests that focus on small institutions and rural communities/geographies.

For more information, please contact Stephanie Caputo at (202) 906-6549 or Stephanie.Caputo@ots.treas.gov. The Federal Register notice announcing the hearings is attached.

Link: [Federal Notice](#)