

# Community Reinvestment Act

August 2026

**“E**verything old is new again” when it comes to the Community Reinvestment Act (CRA) landscape today. Years of rulemaking had the industry anticipating a new final rule becoming effective on January 1, 2026. However, litigation and changes in agency priorities have resulted in a legal stay and rescission proposal of the new rule. Yet, the regulatory landscape is still developing and there are many outstanding questions regarding current and future rules, implementation, supervision, etc.

For now at least, the old rule is new again as institutions remain subject to the CRA framework first adopted by the agencies in 1995. That’s why we have designed our CRA Seminar to assist you in understanding the rules that the agencies are assessing you under today. We’ll review performance criteria that apply to each type of bank (large, intermediate small, and small), what qualifies as “community development,” and how a bank’s performance context – such as its capacity and constraints and the needs and opportunities within its assessment areas – can impact its CRA performance. We discuss recent developments and help you prepare for your next CRA exam.

As compliance and CRA professionals are aware, the examination process continues to stress the importance of CRA compliance. CRA examinations evaluate the results of a bank’s lending activities, and for some banks their community development investment and service activities, in meeting the credit needs of local communities, including LMI individuals and neighborhoods. As such, banks need to implement effective strategies for meeting their CRA obligations.

## Who Should Attend?

Please invite your compliance officers and staff, compliance auditors, consumer loan officers, commercial loan officers, credit administrators, chief credit officers, note department staff, and in-house counsel



**Andrew J. Litchy, CRCM**, joined Aldrich & Bonnefin, PLC in July 2023. Mr. Litchy is part of the firm’s Consumer Finance Practice Group, specializing in regulatory compliance matters involving mortgage and commercial loans, the Community Reinvestment Act, compliance risk management, and compliance management systems. Mr. Litchy has extensive experience as a banker in compliance and operations positions of community and regional banks in Missouri and California, including holding senior level officer and management roles.



**Harry S. Khalsa, Esq.**, is an associate at Aldrich & Bonnefin, PLC. Mr. Khalsa graduated from Loyola University New Orleans College of Law, *Cum Laude*. Mr. Khalsa went on to obtain an LL.M. in Property Development Law from the University of Miami School of Law. Prior to joining Aldrich & Bonnefin, Mr. Khalsa worked as Senior Counsel in the commercial workout section of Wells Fargo Bank, N.A. Throughout his career, he has also worked for several law firms serving clients in the banking and financial services industry.

## SEMINAR HIGHLIGHTS

- CRA rule status and recent developments
- Community development review (with lots of examples)
- Understanding your bank’s performance context
- Assessment area requirements
- Data collection and reporting
- Preparing for your next CRA exam



We have scheduled only Recording Playbacks with Live Q&As for this Seminar. No in-person Seminar locations will be held.

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&  
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\* Janet Bonnefin has retired from the firm.

**SEMINAR RECORDING PLAYBACKS - BCG MEMBERS ONLY**  
(Continuing education credit will be provided only to the registrant)

	DATE AND TIME	REGISTRATION CLOSE DATE
RECORDING PLAYBACK #1	Thursday, August 13, 2026, 8:30 a.m. - 3:00 p.m.	Monday, August 10, 2026, 12:00 p.m.
RECORDING PLAYBACK #2	Friday, August 14, 2026, 8:30 a.m. - 3:00 p.m.	Tuesday, August 11, 2026, 12:00 p.m.
RECORDING PLAYBACK #3	Tuesday, August 18, 2026, 8:30 a.m. - 3:00 p.m.	Thursday, August 13, 2026, 12:00 p.m.
RECORDING PLAYBACK #4	Thursday, August 20, 2026, 8:30 a.m. - 3:00 p.m.	Monday, August 17, 2026, 12:00 p.m.

**LOGIN INFORMATION:** Registrants will receive an email two business days prior to the Recording Playback Date with the login information. Registrants also will receive a second email when the PIN is activated and the Seminar materials are available to download. There will be live question and answer sessions both during and at the end of the presentation.

**REGISTRATION**

**MEMBERS:** To register for this Seminar, please contact your institution's BCG Main Contact, or if you are authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." We recommend that you register as soon as possible as registrations are accepted on a first-come, first-served basis.

**MATERIALS**

For this Seminar, Standard Procedures Manual #15, *Community Reinvestment Act*, will be updated. BCG Members will receive the updated SPM through their membership subscription to Compliance Companion® by the first week of August 2026. As noted above, registered attendees will be able to download the Agenda and Discussion Outline prior to the Seminar.

**ACCREDITATION**  
(Continuing education credit will be provided only to the registrant)

**MCLE:** Aldrich & Bonnefin, PLC certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing MCLE. This activity has been approved in the amount of **4.75** hours.

**CRCM:** "Community Reinvestment Act" has been submitted to ABA Professional Certifications for CE credit review and is pending approval. Once we receive notification of the credit approval, we will notify attendees. For more information, contact [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com).

**CPE:** Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE credit may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **5.5** hours of CPE Continuing Education credit.