

MONTHLY TELEPHONE BRIEFING

Friday, October 16, 2026

12:00 – 1:30 p.m.

OCC and FDIC Propose Changes to Community Reinvestment Act Regulations

On July 31, 2026, the Office of the Comptroller of the Currency ("OCC") and the Federal Deposit Insurance Corporation ("FDIC") issued a joint notice of proposed rulemaking to amend their regulations implementing the Community Reinvestment Act ("CRA"). The proposed rule would make substantive, technical, and procedural changes to the CRA framework under the legacy CRA rules. The proposal would retain much of the existing legacy regulations framework while making changes to how banks are evaluated and how certain activities receive CRA consideration.

Among other things, the proposed rule would increase the asset-size thresholds for small banks and intermediate banks. The proposal would also focus the retail lending evaluation more heavily on lending activities, narrow the range of retail banking services considered for CRA purposes, and modify the treatment of community development grants and donations. The agencies also propose changes intended to provide greater clarity regarding which community development activities qualify for CRA consideration.

The proposed rule is also notable because the Federal Reserve Board did not join the OCC and FDIC in the rulemaking. As a result, the proposal could create differences in the CRA regulatory framework applicable to banks depending on their primary federal regulator.

Please join us at the October BCG Monthly Telephone Briefing for a discussion of the proposed rule.

Aldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group® Members on **Friday, October 16, 2026, at Noon**. This meeting will be presented live and will include several question and answer sessions. Members can ask questions by telephone or email.

Each Member that registers for the Monthly Telephone Briefing will be given a password and instructions on how to join the Briefing.

ORGANIZE YOUR PARTICIPANTS

BCG Main or Registration Contacts are encouraged to organize multiple attendees to participate at one or more locations. All Briefing connections are included in your BCG Membership.

REGISTRATION

To register, please contact your institution's BCG Main or Registration Contact or, if authorized, log in at register.bankerscompliancegroup.com/subadmin and select "**Register for Events.**" Registration closes at noon **two business days prior** to the Briefing date. On the day before the Briefing, registrants will receive an email with call-in instructions and a single-use PIN.

DOWNLOAD THE HANDOUTS

The Handout(s) are *generally* posted on the BCG Website by noon on the business day before the Briefing. All registrants will receive an email notification when the Handout(s) are posted. To download a Handout, go to bankerscompliancegroup.com/monthly-telephone-briefing.php and click on the "**Download Handout Here**" link at the end of each Handout description.

✕ CANCELLATION

It is not necessary for registrants to contact BCG if they cannot attend a Briefing and need to cancel their registration.

SIGN UP ONE TIME FOR ALL 2026 BRIEFINGS

Sign up one time for all of the 2026 BCG Monthly Telephone Briefings!

If you like attending the Briefings, but don't want to register every month, you can have your institution's Registration Contact sign you up for the entire year.

MISSED THE BRIEFING?

Should you or others at your institution miss the Briefing, you can tune into our streaming audio available on the BCG Website one week after the Briefing, at bankerscompliancegroup.com/listen-while-you-work.php.

