



CRA Bankers Roundtable  
April 14, 2009 ☞ 9:00 a.m. – 12:00 p.m.

The banking industry faces new challenges daily with questions arising about the housing market, access to credit, unemployment, and the result of mergers and lower profits on CRA expectations. You are invited to join CRA bankers and community development lenders to hear and discuss issues about economic conditions and CRA compliance. Senior banking regulatory staff will share their perspectives on the global economy and recent changes to the CRA Q&A<sup>1</sup> - two topics that are certain to inform your thinking about how to navigate the “choppy waters” of today’s CRA compliance requirements.

### **AGENDA**

- 8:30 – 9:00 a.m. Registration and networking
- 9:00 a.m. Welcome and introductions
- 9:15 – 10:30 a.m. **The Economy** - What’s really going on? Hear an update on the global economy and its impact on your financial institution  
*Ray Squitieri*, Senior Economist, Office of the Comptroller of the Currency, Global Banking and Financial Analysis
- 10:30 – 10:40 a.m. BREAK
- 10:40 – 11:45 a.m. **The Interagency Questions and Answers** – Hear from a panel of examiners about the revised Q&As and discuss how they may affect your institution  
*New CRA Q&As*  
*Colleen Drown*, Examiner  
Office of Thrift Supervision  
*CRA Challenges in a Changing Economic Environment*  
*Ariane Smith*, Senior Consumer Compliance Manager  
Federal Reserve Bank of San Francisco
- 11:45 – 12:00 p.m. **Revisiting the CRA: Perspectives on the Future of the Community Reinvestment Act**  
*David Erickson*, Manager, Center for Community Development Investments  
Federal Reserve Bank of San Francisco
- 12:00 p.m. ADJOURN

Registration available. Please contact Lena Robinson (lena.robinson@sf.frb.org)  
***Challenges and Opportunities for Homeownership in a Changing Financial Environment***  
May 6, 2009

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<sup>1</sup> <http://www.ffiec.gov/cra/qnadoc.htm>