



THE FEDERAL RESERVE BANK OF RICHMOND
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Comptroller of the Currency
Administrator of National Banks
US Department of the Treasury



FEDERAL DEPOSIT
INSURANCE CORPORATION
INSURING AMERICA'S FUTURE

Community Investing: Understanding CRA and Community Development
Federal Reserve Bank of Richmond
701 East Byrd Street, Richmond, VA

May 2, 2012
8:30 am – 2:00 pm

8:30 – 9:00 am

Registration and Continental Breakfast

9:00 – 9:15

Welcome

- John Insley, Assistant Vice President, Federal Reserve Bank of Richmond
- Thomas J. Dujenski, Federal Deposit Insurance Corporation (FDIC), Regional Director, Atlanta Region

9:15 – 10:15

Economic Outlook and the Community Development Market Shift

- Ann Battle Macheras, Regional Research Vice President, Federal Reserve Bank of Richmond
- Hershel Lipow, Community Relations Expert, Office of the Comptroller of the Currency

10:15 – 11:45

TRACK A: BANKERS
CRA for Compliance Officers – Financial Institutions

This session is an opportunity for compliance officers and bank leaders to hear directly from a panel comprised of interagency examiners. This panel will discuss best practices in CRA and participants will hear from the examiners as well as have an opportunity to engage in questions and answers about the process.

Moderator: Jen Giovannitti, Regional Community Development Manager,
Federal Reserve Bank of Richmond

- William Nurney, Supervisory Examiner, Federal Reserve Bank of Richmond
- Chris Self, Senior Compliance Examiner, Federal Deposit Insurance Corporation
- Francis Baffour, District Community Affairs Officer, Office of the Comptroller of the Currency

TRACK B: COMMUNITY-BASED ORGANIZATIONS
CRA Training for Community-Based Organizations

This session is an opportunity for community-based organizations to learn about the Community Reinvestment Act (CRA), what it means to banks, and what it means for their community. Hear from regulatory professionals about the exam process, how community development is defined under CRA, the performance context, and how banks are evaluated on community development activities.

Presenter: John Meeks, Community Affairs Specialist, Federal Deposit Insurance Corporation

11:45 – 12:30

Lunch

12:30 – 1:30

Partnerships in CRA

Banks and their partner organizations will discuss how they have achieved successful, lasting and beneficial relationships. This panel will also highlight the importance of Community Development Specialists with financial institutions. The discussion will include investment strategies, lending opportunities and demands, as well as challenges faced by community development practitioners.

Moderator: Jen Giovannitti, Federal Reserve Bank of Richmond

- Jane Henderson, President and CEO, Virginia Community Capital, Inc. and Will Backstrom, Community Development Banking Territory Manager, PNC Bank
- Christie Smith, Executive Director, Neighborhood Housing Services and Charles Martin, Vice President, M & T Bank
- Tom Wagstaff, CEO, Capital Area Partnerships Uplifting People (CAPUP) and Ryan Ammann, Vice President /Community Development Specialist, BB&T

1:30 – 2:00

Sharing Your CRA Experience

The final session will transition from what was discussed in the partnership panel to additional questions and examples from the audience. This interactive discussion will broaden the conversation to the trends and creative community investment projects that are occurring around the Commonwealth.

2:00

Closing Comments

- Jen Giovannitti, Federal Reserve Bank of Richmond
- John Meeks, Federal Deposit Insurance Corporation
- Francis Baffour, Office of the Comptroller of the Currency