



Comptroller of the Currency  
Administrator of National Banks  
US Department of the Treasury



**Community Investing: Understanding CRA and Community Development**  
**Charleston Town Center Marriott**  
**200 Lee Street East, Charleston, West Virginia**

**May 14, 2012**  
**Agenda**

9:00 a.m.

**Welcome**

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

9:10 – 10:00

**Economic Outlook and the Community Development Market Shift**

- Michael Paslawskyj, Regional Economist, Federal Deposit Insurance Corporation (FDIC)
- Hershel Lipow, Community Relations Expert, Office of the Comptroller of the Currency (OCC)

10:00 – 11:15

**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 and have an opportunity to engage in questions and answers about the process.

Moderator: Hershel Lipow, OCC

- Rob Courter, Supervisory Examiner, Federal Reserve Bank of Richmond
- Lynn Meadows, Senior Compliance Examiner, FDIC
- Francis Baffour, District Community Affairs Officer, OCC

**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, 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, FDIC

11:30 – 12:30      **Lunch and Networking**

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

- George Carico, Director, West Virginia Brownfields Assistance Center at Marshall University and Marlo Scruggs, Community Development Specialist, BB&T
- John S. Reger II, CBI, Loan Fund Consultants to The Center for Rural Health Development, Inc. and Thomas Lookabaugh, Traders Division President, Premier Bank
- Joe Brouse, Commercial Lender, Natural Capital Investment Fund (NCIF) and Nancy Kissinger, City Executive, JP Morgan Chase

1:30 – 2:00      **Sharing Your CRA Experience**

The partnership panel will engage the audience in questions about what other projects and examples highlight community investment in West Virginia. Audience examples will facilitate discussion on how to approach CRA opportunities and how to formulate good partnerships in implementing community development activities with CBOs and banks.

2:00      **Closing Comments**

- Jen Giovannitti, Federal Reserve Bank of Richmond
- John Meeks, FDIC
- Francis Baffour, OCC

**This program has been approved for 4 LED credits from the West Virginia Development Office. For details contact James Bush, Community Development Specialist, WVDO (304) 558-2234.**