



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



**Community Investing: Understanding CRA and Community Development
Norfolk State University
Norfolk, VA**

**January 17, 2013
8:30 am Registration
9:00am– 2:00 pm**

- 8:30 a.m. **Registration**
- 9:00 – 9:15 **Welcome**
- John Meeks, Community Affairs Specialist, Federal Deposit Insurance Corporation
 - Mark Johnson, Community Development Manager, SunTrust Bank
 - Dr. Tony Atwater, President, Norfolk State University
 - Paul D. Fraim, Mayor, Norfolk, VA
- 9:15-10:00 **Economic Outlook and 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 (OCC)
- 10:00 – 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
- Francis Baffour, District Community Affairs Officer, OCC
 - Elaine M. Hunter, CRCM, FDIC Compliance Examiner
 - Rob Courter, Supervisory Examiner, Federal Reserve Bank of Richmond
- TRACK B: COMMUNITY BASED AND OTHER NON-BANK ORGANIZATIONS**
CRA Training for Community Based Organizations

This session is an opportunity for community-based and other non-bank organizations to learn about the Community Reinvestment Act, what it means to banks, and what it means for your community. Learn 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 and Learn

Dr. Sandra DeLoatch, Provost and Vice President for Academic Affairs, Norfolk State University

Learn about Norfolk State University, its history, academic program mix and unique research initiatives. Dr. DeLoatch will talk about the important role Norfolk State University plays in the community and its interest in partnering with local groups.

12:30-1:30

Partnerships in CRA: Sharing Experiences

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, Regional Community Development Manager, Federal Reserve Bank of Richmond

Panelists:

- James Hinton, Vice President, Community Development Officer, Hampton Roads Bankshares & Alecia Gregg, Executive Director, Our House Families, Chesapeake, Virginia
- Mark Johnson, Community Development Manager, SunTrust Bank & Maddy Murphy, Schools Manager, EverFi & Allison Copeland and Cherylin Nobles of Maury High School
- Christie Smith, Executive Director, Neighborhood Housing Services of Richmond & Heather Allen, Compliance Officer, Xenith Bank

1:30 to 2:00

Basics of the Virginia State Small Business Credit Initiative Program

This session is an opportunity for financial institutions to learn about the basics of the U.S. Treasury's State Small Business Credit Initiative and how the Virginia Small Business Financing Authority is implementing the program in Virginia.

Introduction by Francis Baffour, Office of the Comptroller of the Currency

- Scott Parsons, Executive Director, Virginia Small Business Financing Authority

2:00 to 2:10

Closing Remarks

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