



FEDERAL RESERVE BANK *of* KANSAS CITY

August 16, 2016

Final Interagency Questions and Answers Regarding Community Reinvestment

To the Chief Executive Officer of Each Tenth District State Member Bank:

The Federal Reserve, together with the Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation, published Final Interagency Questions and Answers Regarding Community Reinvestment (Q&As) on July 15, 2016. This set of Q&As supplements, revises, republishes, and supersedes both the 2010 and 2013 Q&As. Revisions to the Q&As address several community development related issues, including economic development, community development loans and activities that are considered to revitalize or stabilize underserved nonmetropolitan middle-income geographies, the availability and effectiveness of retail banking services, community development services, innovative or flexible lending practices, and general guidance on responsiveness and innovativeness. In addition, technical corrections reflecting changes in the financial regulatory landscape over the last several years have been made.

The current Q&As as well as a copy of the CA 16-5 letter are available on the Board of Governors of the Federal Reserve System's public web site at:

<http://www.federalreserve.gov/bankinforeg/caletters/caltr1605.htm>

Please direct any questions concerning the revised examination procedures to the Consumer Affairs Department of the Federal Reserve Bank of Kansas City at (800) 333-1010, extension 881-2802, or via email to Sandy.Williams@kc.frb.org.

Sincerely,

Trina L Parsley
Assistant Vice President