

## COMMUNITY REINVESTMENT ACT INTERAGENCY FINAL RULE: ITS APPLICATION TO MILITARY BANKS, BANKS ON MILITARY INSTALLATIONS, AND BANKS SERVING THEIR MILITARY AND VETERAN COMMUNITIES

On 24 October 2023, the OCC, FDIC, and Federal Reserve (hereinafter, “the agencies”) released their highly-anticipated Community Reinvestment Act Final Rule.<sup>1</sup> The purpose of this AMBAgram is to highlight some of the Final Rule’s military bank provisions, with an emphasis on describing the extent to which they adopted or acknowledged favorably the comments we offered during the agencies’ 2022 public comment period. The Final Rule will take effect on 1 April 2024.

Overall, we were pleased that the agencies acknowledged our comments and addressed most of them by adopting our recommendations, acknowledging our comments and appropriately clarifying aspects of their proposal to address them, or rejecting our recommendations. Even in the latter case, rather than dismissing our concerns, the agencies pointed to Final Rule provisions they felt mitigated them.

### I. AWOL: An Optimistic Outcome Using a Negative Military Acronym

The new CRA Final Rule provides unprecedented acknowledgment of the unique nature and requirements of military banking. We believe our comments prompted enough discussion in the agencies’ analysis to give banks of all sizes and locations the ability to argue that the financial products, services, and support they provide their military and veteran customers should contribute to meeting the requirements of the Final Rule’s various performance tests.

In summary, the CRA Final Rule:

- Reflects unprecedented interagency **awareness** of military banking and the unique financial challenges faced by America’s military and veteran communities. Although the agencies did not adopt all of AMBA’s recommendations, their analysis reflects an unprecedented understanding of military banking. We hope our comments contributed to that outcome.
- Reflects the agencies’ **willingness** to extend CRA consideration to many things banks do to support their military and veteran communities. The agencies not only expanded their definition of military banking, they expressed willingness to allow banking to the military to qualify for CRA credit in some circumstances.

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<sup>1</sup> The OCC version will be published at 12 CFR Part 25, the FDIC version at 12 CFR Part 345, and the Federal Reserve’s version at 12 CFR Part 228. The Final Rule and accompanying interagency analysis is available at OCC Bulletin 2023-32 (<https://www.occ.treas.gov/news-issuances/bulletins/2023/bulletin-2023-32.html>). The Federal Register Notice used in this analysis is linked to the OCC Bulletin and will hereinafter be referred to as *Federal Register Notice*.

- Offers unprecedented **opportunities** to banks of all types, sizes, and locations – not just banks that qualify under the military bank definition – to provide banking products and services to military and veteran customers and communities and to offer evidence of their positive impact to examiners for CRA credit. **We believe participation in the Veterans Benefits Banking Program is one of those opportunities.**<sup>2</sup>
- Increases the **likelihood** that bank products and services for military and veteran customers – especially to disabled veterans, unbanked and underbanked veterans, and LMI veterans – will receive positive consideration for CRA Credit.

AWOL: The bottom line is that the CRA Final Rule gives banks incentives to do what they can to provide low-cost, accessible accounts and products to servicemembers, veterans, and their dependents, and to offer evidence of their impact to examiners for CRA credit.

## II. SUMMARY

Following is a summary list of CRA Final Rule provisions specifically affecting military banks:

### A. Definitions and Scope

#### 1. Definition of “military bank”

a. The Final Rule defines “military” to include “military personnel who serve or have served in the U.S. armed forces.”<sup>3</sup> At AMBA’s urging, the agencies accepted the proposition that veterans and members of the National Guard and Reserves should now be included in the definition.

b. The Final Rule defines “predominantly” as “a bank whose most important customer group is military personnel or their dependents.”<sup>4</sup>

2. Although the agencies declined to adopt our specific recommendations regarding on-base banks, they did offer comments that should help those banks. Specifically, they suggested that **examiners would consider the public accessibility of an on-base branch as performance context when evaluating the bank’s performance in the facility-based assessment area surrounding the branch.**<sup>5</sup>

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<sup>2</sup> To join the VBBP, visit <https://veteransbenefitsbanking.org/steps-to-becoming-a-vbbp-participant/>

<sup>3</sup> *Federal Register Notice*, *supra* note 1, at 87.

<sup>4</sup> *Id.* at 88.

<sup>5</sup> *Id.* at 339.

## B. CRA Credit

1. Earning CRA credit has always been hit-or-miss for military banks or any bank serving its military and veteran communities. In response to our comments to that effect, the agencies expressed their belief that the Final Rule provisions governing military banks will accommodate those banks' "unique business model" that is "primarily focused on meeting the credit needs of servicemembers, veterans, or their dependents."<sup>6</sup>

**More importantly, the agencies expressed their belief that "many bank activities that serve the military community may receive community development consideration under the final rule."<sup>7</sup> We believe this is a critical comment all banks should rely upon to request CRA credit for its military and veteran products, services, and support.**

2. In response to comments like AMBA's, the agencies included several examples of CRA-qualifying activities that should be of interest to banks that serve military and veteran communities:

a. In the Final Rule, "community supportive services" will include activities for individuals receiving or eligible to receive Federal disability assistance.<sup>8</sup> **We believe this includes programs for disabled veterans.**

b. The agencies expressed their intent that the scope of "financial literacy" activities should include programs that "open up greater opportunities for underserved populations, including seniors, students, **veterans**, and rural communities."<sup>9</sup>

3. AMBA suggested that "because military banks cater to customers assigned or deployed around the world, remote and digital delivery systems are essential to their ability to deliver financial services."<sup>10</sup> Thus, we recommended that, regardless of the bank's size, it should be able to request additional consideration under the Retail Services and Products Test for its digital and other delivery systems. The agencies agreed.

**The Final Rule now provides that military banks of any size may request consideration for digital and other delivery systems.<sup>11</sup>**

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<sup>6</sup> *Id.* at 412.

<sup>7</sup> *Id.* at 27. The agencies pointed to the section-by-section analyses of §§ \_\_.12, \_\_.16(d), \_\_.21(a)(5), and \_\_.28(d) for further discussion.

<sup>8</sup> *Id.* at 206.

<sup>9</sup> *Id.* at 279.

<sup>10</sup> AMBA Comments to Proposed CRA Regulations, dated 28 July 2022, at 11 (hereinafter, *AMBA Comments*).

<sup>11</sup> *Id.* at 676.

4. AMBA recommended that CRA credit should be given to banks enrolled in the Veterans Benefits Banking Program (VBBP).<sup>12</sup> The agencies acknowledged the VBBP<sup>13</sup> but declined to mention it specifically as a CRA-qualified deposit product. Rather, the agencies expressed their belief that their originally-proposed rules were sufficient to provide credit for accounts, like those offered by VBBP participant banks, that are both low-cost and accessible.<sup>14</sup>

**We believe VBBP participant banks should highlight their VBBP checking accounts during CRA examinations as examples of their commitment to serve unbanked or underbanked veterans.**

5. AMBA recommended that the Community Development Services Test should specifically include the language, “[f]or military banks and banks serving military and veteran communities, these community development services may occur on or near military installations and worldwide.”<sup>15</sup> Although the agencies declined to include this language, their discussion makes clear their intent to consider bank-provided or publicly available information to determine whether a particular community development service benefits or serves a particular area.<sup>16</sup>

**We believe banks serving military and veteran communities should offer CRA examiners evidence of their service to satisfy the Community Development Services Test.**

### III. ANALYSIS

A. **Definition of “Military Bank.”** Although the CRA statute, 12 USC Ch. 30, distinguishes “financial institution(s) whose business predominately consists of serving the needs of military personnel who are not located within a defined geographic area,” and allows them to define their “entire community’ to include [their] entire deposit customer base without regard to geographic proximity,”<sup>17</sup> this distinction was never fully or adequately defined until this Final Rule.

AMBA recommended that the agencies define “military bank” to include three kinds of banks:

- Banks catering primarily to the military community,
- Banks operating on military installations, and
- Off-base banks with military and veteran customers.

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<sup>12</sup> *AMBA Comments, supra* note 10, at 11.

<sup>13</sup> *Federal Register Notice, supra* note 1, at 714.

<sup>14</sup> *Id.* at 716.

<sup>15</sup> *AMBA Comments, supra* note 10, at 14.

<sup>16</sup> *Federal Register Notice, supra* note 1, at 810-811.

<sup>17</sup> 12 USC §2902(4).

Although they declined to extend the military bank definition to the latter two categories, the final rule now defines “military banks” and clarifies the assessment area and evaluation approach applicable to them.

Whereas the statute quoted above has a narrow scope limited to “military personnel,” **the Final Rule now expands that scope to include “military personnel who serve or have served in the U.S. armed forces.”** AMBA originally proposed this expansion so that veterans and members of the National Guard and Reserves would be included in this definition. The agencies agreed.

**B. Definition of “Predominantly.”** Although the OCC's 2020 Proposed Regulations adopted AMBA's recommendation that “predominantly” be defined as “a bank whose most important customer group is military personnel or their dependents,” that definition didn't make it into the agencies' 2022 Proposed Regulations. We are pleased that the Final Rule restores it.

We argued that banks that serve a diverse customer base that also includes a minority of military members and dependents typically do not qualify under a quantitative definition of “predominantly.” In our comments, we suggested that adding this definition would introduce a *qualitative* element to what had always been only a *quantitative* measure.<sup>18</sup>

**In their analysis, the agencies agreed, acknowledging that “[t]his added language is consistent with the interpretation of ‘predominantly’ in the preamble to the 1979 CRA rulemaking and codifies a decades-old interpretation that ‘predominantly’ is not based on a numerical standard.”<sup>19</sup>**

**C. Application of the Final Rule to On-Base Banks.** In our comments, we pointed out that applying “a geographic assessment area standard to on-base branches of banks not otherwise considered ‘military banks’ would require them to extend their operations beyond the base’s boundaries in violation of DoD policies.”<sup>20</sup> We recommended that the Final Rule allow such on-base branches to be accorded the military bank exemption from geographic assessment area requirements.

Although the agencies declined to accept our specific recommendation, they did offer comments we believe will be very helpful for banks with branches on military installations:

The agencies considered the challenges identified by commenters regarding the operation of branches on military installations. However, the agencies have determined not to modify the facility-based assessment area delineation requirements for these branches. **The agencies believe that the final rule approach is sufficiently flexible such that banks that operate branches on**

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<sup>18</sup> AMBA Comments, *supra* note 10, at 6-7.

<sup>19</sup> Federal Register Notice, *supra* note 1, at 88.

<sup>20</sup> AMBA Comments, *supra* note 10, at 7.

**military installations, or in other areas where public access is restricted, would not be penalized for doing so.** In particular, the agencies expect that examiners would consider the public accessibility of a branch as performance context when evaluating the bank’s performance in the facility-based assessment area surrounding the branch. **Other areas of the final rule also permit examiners the flexibility to consider the unique circumstances of branches on military installations.** For example, pursuant to final § \_\_.22(c), in the case of a bank that operates a branch on a military installation but that does not meet or surpass the Retail Lending Volume Screen threshold in the facility-based assessment area, examiners could consider the restrictions on public access to the branch as part of the bank’s institutional capacity and constraints.<sup>21</sup>

The agencies, while not acceding to AMBA’s specific recommendations, do encourage examiner flexibility and understanding when evaluating the CRA performance of on-base banks. For the first time, the Final Rule provides banks and examiners a roadmap with waypoints for banks that serve military and veteran communities.

D. **How “Military Banks” Earn CRA Credit.** AMBA’s most critical comments focused on how military bank performance should be measured in the new Final Rule:

One of the problems inherent in the current CRA regulations and which the 2020 OCC revision effort also failed to address is that, although the CRA statute defines military banks in terms of the unique military communities they serve, none of its evaluation criteria addresses how banks can and should support these communities.<sup>22</sup>

The agencies acknowledged in their analysis that, although the Final Rule continues to allow military banks to define their entire U.S. customer base as their assessment area, “the agencies did not comprehensively explain how this option would be operationalized with respect to the applicable performance tests and standards. The agencies also did not describe how they would approach the evaluation of a military bank with a single assessment area.”<sup>23</sup>

1. **Acknowledgement of Military Banks’ “Unique Business Model.”** To provide additional clarity regarding the treatment of military banks in the final rule, the agencies adopted a new paragraph (a)(5) in § \_\_.21, which they describe as follows:

First, to clarify that military banks are not a distinct bank category with their own unique set of performance tests, **final § \_\_.21(a)(5)(i) provides that the agencies evaluate a military bank pursuant to the applicable performance tests described in § \_\_.21(a);** military banks are evaluated as a large bank, intermediate bank, small bank, or limited purpose bank, as appropriate. The

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<sup>21</sup> *Federal Register Notice, supra* note 1, at 339.

<sup>22</sup> *AMBA Comments, supra* note 10, at 8.

<sup>23</sup> *Federal Register Notice, supra* note 1, at 411.

agencies also note that, as with other banks, **a military bank may be evaluated pursuant to an approved strategic plan.** Second, if a military bank delineates the entire United States and its territories as its sole facility-based assessment area pursuant to final § \_\_.16(d), final § \_\_.21(a)(5)(ii) provides that the agencies evaluate the bank exclusively at the *institution* level based on its performance in its sole facility-based assessment area. This provision is intended by the agencies to minimize potential ambiguity regarding how the performance evaluation is conducted.

The agencies considered commenter suggestions to accommodate military bank business models. The agencies believe that by permitting military banks to continue to designate a single facility-based assessment area when their customer base is dispersed accommodates the unique business model of these banks that is primarily focused on meeting the credit needs of servicemembers, veterans, or their dependents. In addition, the agencies believe that the performance tests applicable to military banks permit a comprehensive evaluation of the military bank's record of serving its communities. The agencies' approach in the final rule also accommodates the ability of military banks to designate a single facility-based assessment area.<sup>24</sup>

Thus, while the agencies did not accede to our desire to include specific examples tailored to the unique ways banks address the needs of their military and veteran communities, they did indirectly acknowledge the uniqueness of the military bank business model.

**We believe this discussion can help military banks focus their examiners on the ways they meet “the credit needs of servicemembers, veterans, or their dependents.”**

2. Examples of CRA-Qualifying Activities for Military Banks. In response to comments like AMBA's, the agencies included examples of CRA-qualifying activities that should be of interest to banks that serve military and veteran communities.

a. *Community Supportive Services.* One of AMBA's comments suggested that “activities that benefit or serve servicemembers, veterans, or their families” be included in the Final Rule's illustrative list of community supportive services.<sup>25</sup> The agencies define “community supportive services” as “activities that assist, benefit, or contribute to the health, stability, or well-being of low- or moderate-income individuals, such as childcare, education, workforce development and job training programs, health services program, and housing services programs.”<sup>26</sup>

Although the agencies declined to include our specific language, among the examples of such services are “activities that ‘primarily benefit or serve individuals who receive or

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<sup>24</sup> *Id.*, at 412.

<sup>25</sup> *AMBA Comments*, *supra* note 10 at 10.

<sup>26</sup> *Federal Register Notice*, *supra* note 1. at 205.

are eligible to receive' Federal disability assistance."<sup>27</sup> **Presumably, this will apply to disabled veterans who receive VA disability assistance or compensation. Banks providing supportive services for these veterans should qualify for CRA credit.**

b. *Financial Literacy Activities.* AMBA joined other commenters in recommending that the Final Rule should treat financial literacy as an independent CRA-creditable category and that it should not be limited only to programs targeting LMI populations. The agencies agreed:

[F]inancial literacy can build economic resilience at all income levels, particularly where there may be evidence that financial literacy is lacking, or financial instability exists. The agencies are sensitive to concerns about the scarcity of available resources for financial literacy activities, and believe that the final rule's approach will more broadly share the benefits of these activities across communities and open up greater opportunities for underserved populations, including seniors, students, **veterans**, and rural communities to benefit from financial literacy activities.<sup>28</sup>

**Banks delivering financial literacy programs to military and veteran communities should include them in future CRA examinations.**

3. The Process of Compiling Lists of "Qualified Activities." AMBA joined other commenters in recommending that the process of determining which bank activities would qualify for CRA credit should include non-bank community organizations. AMBA's comment specifically asked the agencies to allow "any community development stakeholder" to submit a request to the agencies for confirmation that an activity is eligible for CRA consideration.<sup>29</sup> Although the agencies declined to expand the confirmation process to include non-bank participants, they nevertheless "emphasize[d] that public input, including community contacts, and other tools for stakeholder involvement remain a key part of the CRA examination process."<sup>30</sup>

Our takeaway from the agencies' decision to limit qualified activity inputs to banks is that, **in the future, banks must aggressively promote the community impact of the products, services, and programs they offer.** Our comments used VBBP as an example of a program AMBA would submit for qualified activity approval. **Since AMBA can't submit recommendations, we need banks to step up to promote AMBA and other military and veteran-centric programs for qualified activity approval.**

E. Military Banks and the CRA "Tests." AMBA submitted several comments proposing how the agencies' various CRA tests should apply to military banks. Because military banks will be evaluated according to their size or based on a strategic plan, all the relevant CRA tests – Retail Lending Test, Retail Services and Products Test,

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<sup>27</sup> *Id.* at 206.

<sup>28</sup> *Id.* at 282.

<sup>29</sup> *AMBA Comments, supra* note 10, at 11.

<sup>30</sup> *Federal Register Notice, supra* note 1. at 291.



Community Development Financing Test, and Community Development Services Test – will apply to military banks in different ways.

1. Retail Lending Test. This test is applicable to all large and intermediate banks and optionally to small banks. As described above, military banks will be assessed based on their size. AMBA’s comments touched only briefly on this test. We argued that because of its unique military and veteran customer base, the Retail Lending Test should weigh small-dollar loans, unsecured loans, credit cards, and automobile loans more heavily.<sup>31</sup>

The agencies responded to our and similar comments by acknowledging that the Final Rule considers both quantitative and qualitative factors:

Under the final rule, this metrics-based approach is supplemented with consideration of qualitative factors that are relevant to evaluating a bank’s lending performance or lending opportunities, but that are not captured in the metrics, including the performance context factors in final §\_\_.21(d) and the additional factors in final §\_\_.22(g). In addition, ... the responsiveness of a bank’s credit products and programs is considered under the Retail Services and Products Test.

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The agencies believe that the final rule Retail Lending Test approach appropriately accounts for differences in bank business models while also affirming the statute’s focus on banks helping to meet the credit needs of their entire communities.<sup>32</sup>

In particular, the agencies’ reference to §\_\_.21(d) is something banks should keep in mind throughout their CRA planning, execution, and evaluations. This “catch all” provision allows examiners to consider “performance context information” that focuses on the bank’s operational constraints and realities.

**We believe “performance context” includes consideration of the deposit and credit products upon which military and veteran customers rely most heavily.**

## 2. Retail Services and Products Test.

a. *Digital Delivery Systems*. The agencies’ original proposal provided that evaluation of the full breadth of bank delivery systems, including digital and other delivery channels, be required of large banks and be optional for intermediate and small banks. As noted in the Final Rule commentary, one commenter (AMBA) recommended that all “military banks or banks serving military and veteran customers that have assets of \$10 billion or less have the ability to request additional consideration of its digital

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<sup>31</sup> AMBA Comments, *supra* note 10, at 12.

<sup>32</sup> Federal Register Notice, *supra* note 1. at 449-451.

delivery systems and other delivery systems.”<sup>33</sup> Our rationale, of course, was to give military banks credit for the digital delivery systems their distributed customer base requires them to maintain.

The agencies accepted our comments, concluding that:

Large banks, including military banks, with assets of \$10 billion or less that have branches will be evaluated only under the first two components unless they opt for consideration of digital delivery systems and other delivery systems. Further, military banks that are small and intermediate banks may also request consideration for digital and other delivery systems pursuant to §\_\_.29(b) or §\_\_.30(b), as applicable.<sup>34</sup>

**As military banks continue to expand their digital products and channels for their widely-distributed military and veteran customers, we hope this concession will help them receive credit for these essential accommodations.**

b. *Geographic Considerations.* The agencies proposed providing favorable consideration to banks operating branches in “low branch access census tracts.”<sup>35</sup> AMBA recommended that the agencies extend favorable consideration to banks operating on U.S. military installations.<sup>36</sup> The agencies declined, noting that such consideration is not warranted because “statistics from the 2015 to 2019 American Community Survey show that current active-duty and reserve members of the military, as well as veterans live in households with higher incomes than households that do not contain veterans.”<sup>37</sup>

**AMBA will monitor this issue and revisit it if future American Community Surveys show a decline in military and veteran relative income.**

c. *Retail Banking Products.* The agencies proposed that large banks be evaluated on their credit and deposit product responsiveness to their LMI communities. AMBA recommended that “any military bank or bank serving military and veteran customers” be able to request consideration for its deposit products.<sup>38</sup> Specifically, we suggested that participation in the Veterans Benefits Banking Program, with its requirement for a low-to-no-cost checking account with no minimum balances or maintenance fees, should be given CRA consideration.<sup>39</sup>

The agencies concluded that “it is appropriate to require ... consideration [of deposit accounts] for banks with assets greater than \$10 billion and provide banks with assets

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<sup>33</sup> *Id.* at 675.

<sup>34</sup> *Id.* at 676.

<sup>35</sup> *Id.* at 680.

<sup>36</sup> *Id.* at 684; *AMBA Comments*, *supra* note 10, at 12.

<sup>37</sup> *Federal Register Notice*, *supra* note 1, at 686.

<sup>38</sup> *AMBA Comments*, *supra* note 10, at 13.

<sup>39</sup> *Id.* at 14.

of \$10 billion or less an option to have their responsive deposit accounts considered.”<sup>40</sup> They cited as “examples of products that meet the responsiveness standard ... accounts certified by the Cities for Financial Empowerment as meeting the Bank On National Account standard.” They added that these “are not exclusive examples and the agencies will be able to consider other factors.”<sup>41</sup> In their discussion of “other factors,” the agencies noted AMBA’s VBBP recommendation.<sup>42</sup>

Although they did not specifically include VBBP in their list of responsive deposit programs, **AMBA believes VBBP participating banks can and should offer their examiners accounts meeting the VBBP’s standards as “responsive accounts.”**

3. Community Development Financing Test. All banks are subject to this test, which is tailored according to bank size. This test measures the degree to which banks’ community development financing activities serve their assessment areas.

Although AMBA did not comment on this specific test, in a footnote the agencies reiterated their decision to adopt ...

... a new paragraph in the final rule to clarify the evaluation of military banks. Under the final rule, the agencies will evaluate a military bank that chooses to delineate the entire United States and its territories as its sole facility-based assessment area because its customers are not located within a defined geographic area, as specified in final §\_\_.16(d), exclusively at the institution level based on the bank’s performance in its sole facility-based assessment area. For the purposes of the final Community Development Financing Test, the agencies will evaluate these banks pursuant to the facility-based assessment area provisions in final §\_\_.24(b).<sup>43</sup>

4. Community Development Services Test. Only large and intermediate banks are subject to this test, which qualitatively “evaluates the extent to which a bank provides community development services and the extent to which those services are innovative or responsive to community needs.”<sup>44</sup> The agencies received only one comment specific to this proposal: AMBA’s. We focused on how assessment areas are defined and recommended that for “military banks and banks serving military and veteran communities, these community development services may occur on or near military installations and worldwide.”<sup>45</sup> Our objective was to focus the agencies’ attention on the work military banks do for their military and veteran communities, wherever they may be.

The agencies did not believe our proposed edits were warranted:

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<sup>40</sup> *Federal Register Notice, supra* note 1. at 713.

<sup>41</sup> *Id.* at 713.

<sup>42</sup> *Id.* at 714.

<sup>43</sup> *Federal Register Notice, supra* note 1. at 759, note 1145.

<sup>44</sup> *Id.* at 807.

<sup>45</sup> *AMBA Comments, supra* note 10, at 14.

[M]ilitary banks whose customers are not located within a defined geographic area may delineate a single facility-based assessment area consisting of the entire United States and its territories. For banks that elect this delineation pursuant to final §\_\_.16(d) and are also subject to the Community Development Services Test, the agencies will evaluate community development services in its facility-based assessment area, which would include military installations within the United States and its territories.

In this case, although our comments were not accepted, the agencies provided military banks and their examiners a roadmap distinguishing military banks from all others.

#### **IV. CONCLUSION**

Overall, we are pleased with the degree to which the agencies considered and adopted AMBA's recommendations. More than ever before, they gave substance to the one-line reference in the Community Reinvestment Act that defines "military bank."<sup>46</sup>

The CRA Final Rule gives military banks in all their forms – banks that meet the statutory definition, banks with branches on military installations, and banks that serve their military and veteran communities – the flexibility they need to advocate to their examiners that the financial products and services they provide to their military and veteran customers deserve CRA consideration. Because any bank's success will depend on the substance of their support for their military and veteran communities as well as the strength of their advocacy, we will remain engaged with you and the financial regulators to ensure the CRA Final Rule works as intended.

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<sup>46</sup> 12 USC §2902(4).