

# DEVELOPING AND STRENGTHENING STRATEGIC PARTNERSHIPS WITH FINANCIAL INSTITUTIONS – PART 1

MICHOU KOKODOKO AND SARAH SIMMS

OWEESTA CAPITAL ACCESS CONFERENCE / MAY 13, 2025

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# OVERVIEW

- CRA Fundamentals
  - What is the CRA?
  - How does it work?
  - Why is CRA important?
  - How do banks partner with NCDFIs
- Panel discussions
  - Making the connection: Bank partnerships with CDFIs
- Q & A





# WHAT IS THE CRA?

The Community Reinvestment Act (CRA) is a seminal piece of legislation enacted by Congress to address gaps in lending



# HOW DOES THE CRA WORK?



Assessment areas



Performance context



Size and type



Public involvement



Ratings

# WHY IS THE CRA IMPORTANT?



Affordable housing



Homeownership



Small business



Access to branches, ATMs, and retail banking services

# LINKS TO RESOURCES

## Resources from the Federal Reserve:

- [The Community Reinvestment Act \(CRA\)](#)
- [Community Reinvestment Act of 1977](#)
- [CRA Analytics Data Tables](#)

## Resources from the Federal Financial Institutions Examination Council (FFIEC):

- [Community Reinvestment Act](#)

## Connect with your Federal Reserve supervisory agency:

- [Federal Banking Regulators for the CRA](#)

# Making the connection: Bank partnerships with CDFIs



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FEDERAL RESERVE BANK OF MINNEAPOLIS