

CRA at a Crossroads

Proposed Rulemaking, Strategic Plans, and
Bank Readiness

Central Florida Compliance Association
October 23, 2026



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What changed since the earlier draft



The core proposal is now public—and the timing is more concrete

1

RULE TEXT

OCC and FDIC published an extensive CRA proposal on August 12, 2026.

2

COMMENT CLOCK

Comments closed
October 13

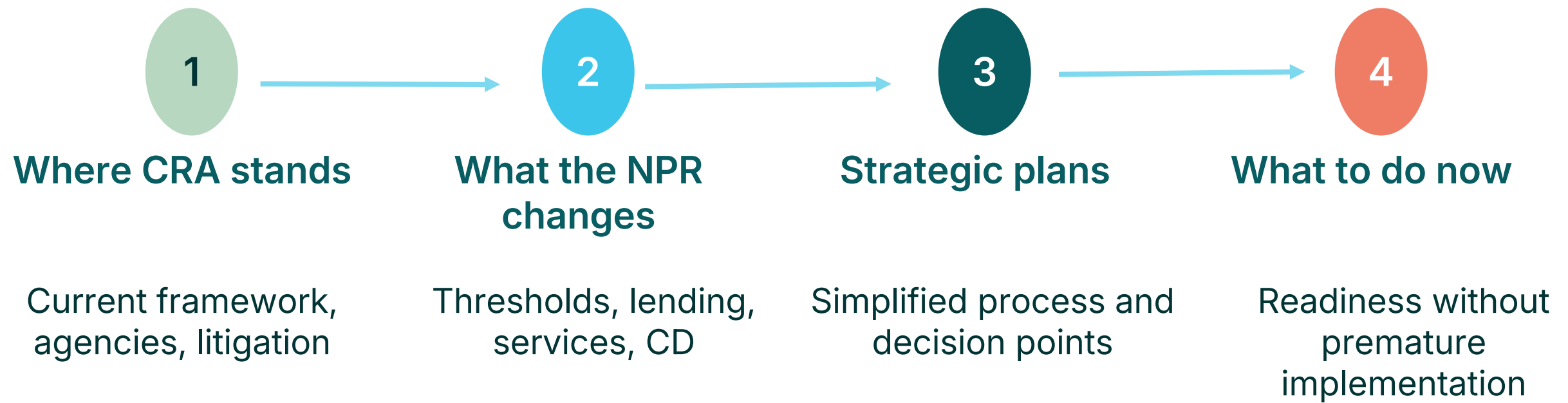
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STRATEGIC PLANS

OCC's simplified process remains proposed; the new CRA NPR adds broader plan mechanics.

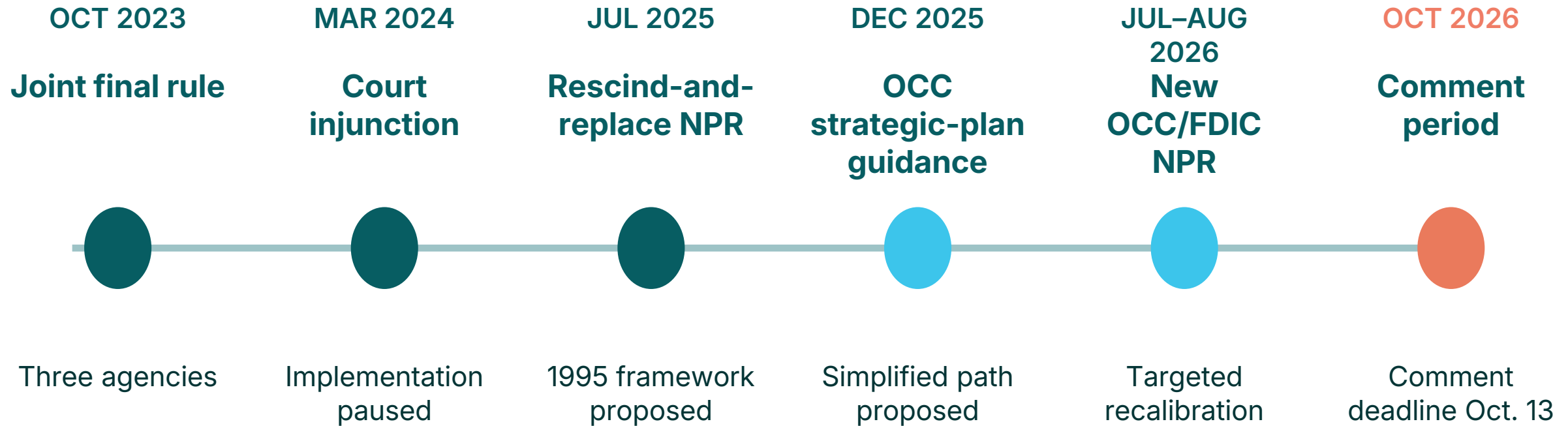
Today's roadmap

A 50-minute discussion, followed by questions



How we arrived here

A compact CRA timeline



The operating framework remains the pre-2023 CRA regime while rulemaking and litigation continue.

Three layers to keep separate



What governs, what is proposed, and what is merely possible

GOVERNS NOW

1995-based CRA
framework

Current examination
procedures and
existing guidance

PROPOSED

2026 OCC/FDIC NPR

OCC simplified
strategic-plan
guidance

NOT YET KNOWN

Final text
Effective date
Transition period
Federal Reserve
alignment

Do not rewrite the program around a proposal—but do identify where the proposal would change your operating model.

The agencies are not fully aligned

Regulator identity now changes the answer



OCC + FDIC

Joint sponsors of the 2026 NPR

Proposed thresholds, examination changes, CD rules, and strategic-plan mechanics

Federal Reserve

Did not join the 2026 NPR

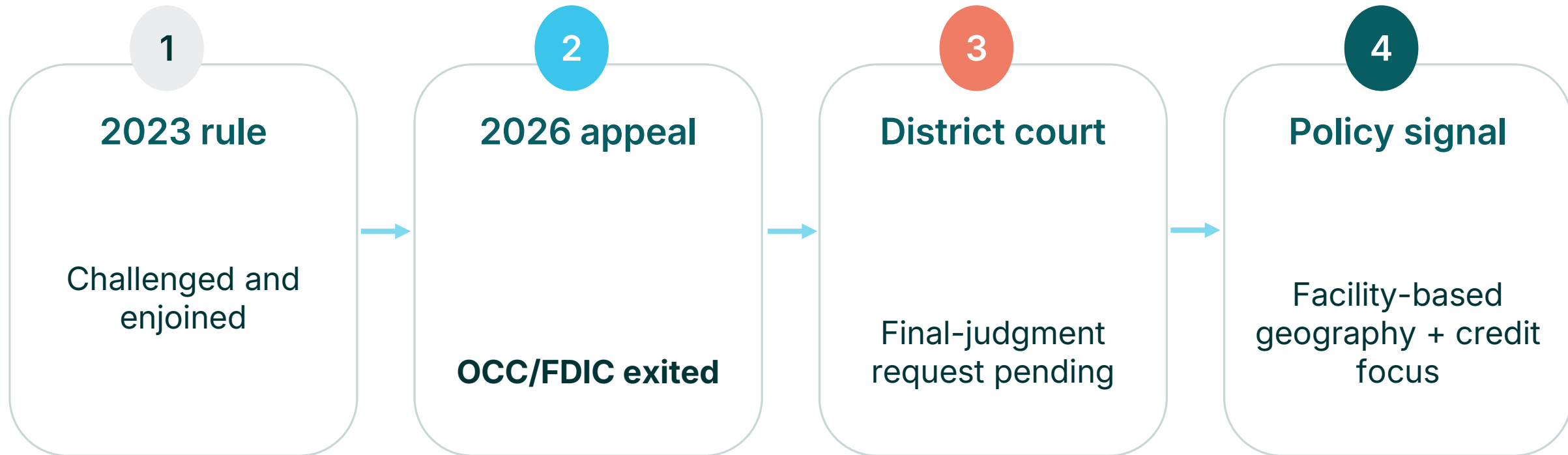
Its rulemaking path and ultimate alignment remain separate questions

Same statute ≠ same near-term rulebook

A parallel legal track shapes the proposal



The litigation posture is more than background



**Watch the court docket and the rulemaking docket separately;
either can affect sequencing and scope.**

The 2026 Proposal

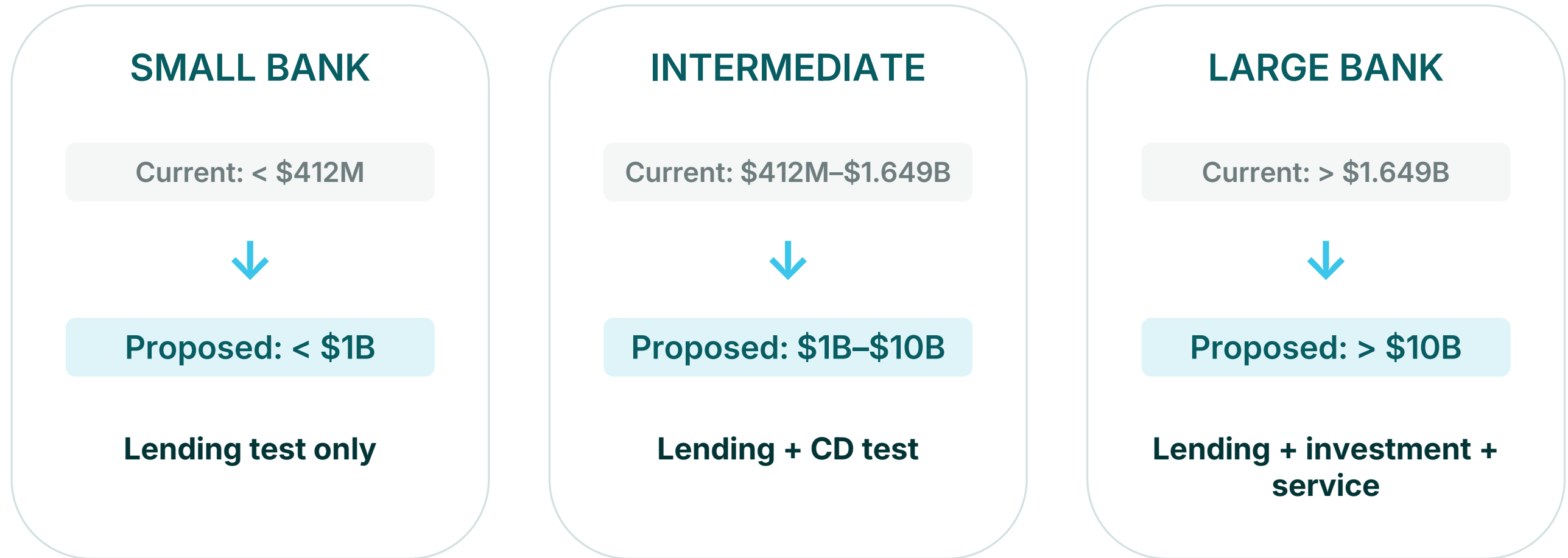


A targeted recalibration built around thresholds, lending, community development, and process.

Proposed asset thresholds would redraw the map



Current thresholds shown are the figures used in the 2026 NPR



**Category is based on year-end assets for two consecutive calendar years;
annual adjustments would continue.**

A category shift changes more than the exam label



Translate the threshold proposal into operating impacts

TESTS

Which performance standards apply

DATA

What must be collected, maintained, and reported

PROGRAM

Staffing, monitoring, and activity mix

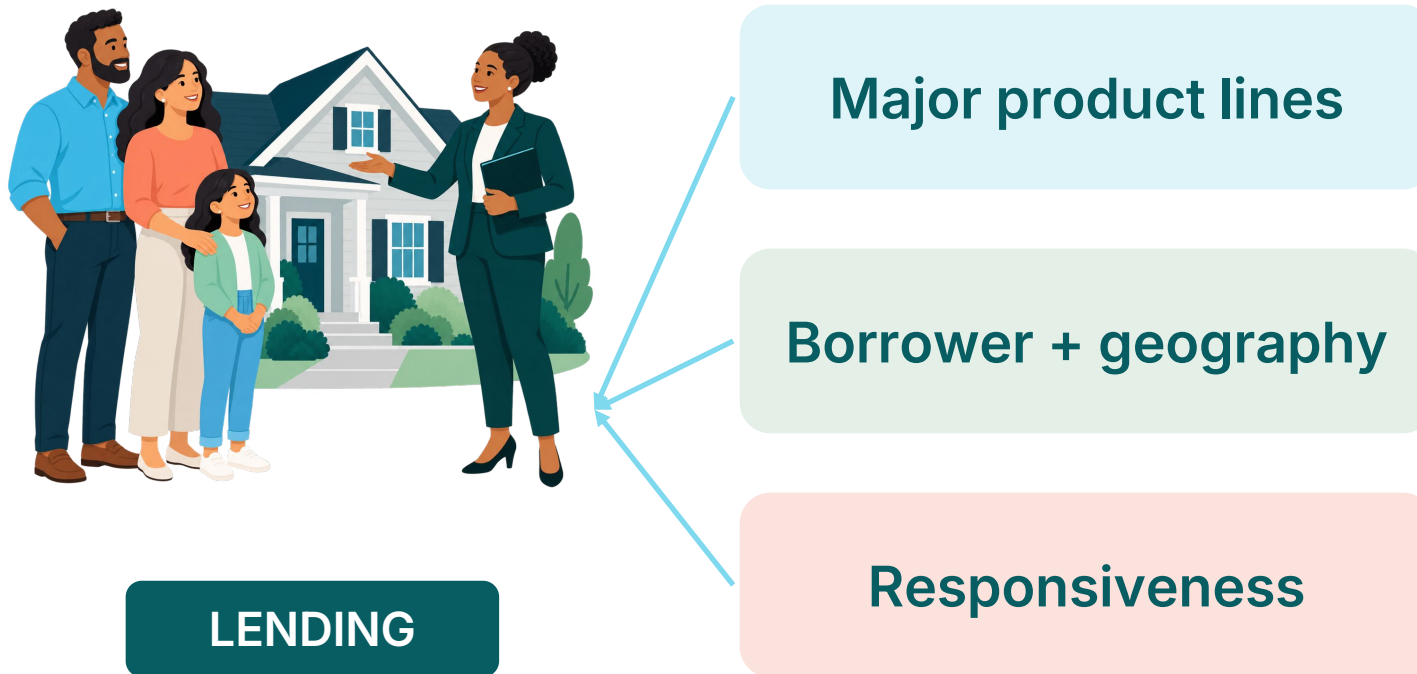
STRATEGY

Whether a strategic plan creates value

Run the category analysis now; implement only after finalization

The proposal puts lending back at the center

The agencies describe credit needs as the statutory anchor



What this means

- Product strategy becomes exam strategy
- Thin-file analysis still matters
- CD remains important, but lending has more rating leverage

Major product lines become the organizing principle

Applied to large, intermediate, and small banks



A product line is not “major” only because it is large nationally—it can be major in a particular assessment area.

1

VOLUME

How much lending occurs?

2

STRATEGY

What does the bank say it is in business to do?

3

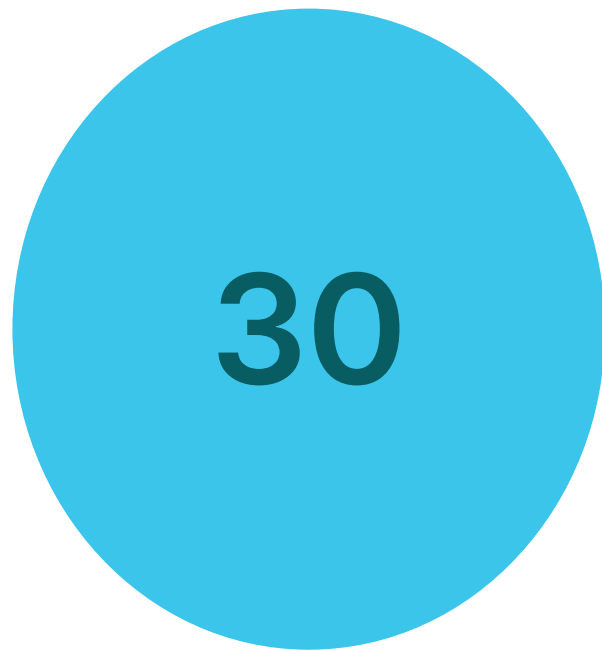
LOCAL ROLE

Does the product meaningfully meet needs in this market?

Expect product-by-product documentation and judgment

Thirty loans is a guideline—not a safe harbor

The proposal defines a presumptively meaningful sample



loans

PRESUMPTION

30 loans in a product line are sufficient for meaningful analysis.

EXAMINER JUDGMENT

Fewer than 30 may still be analyzed when a smaller number supports a meaningful assessment.

Do not strategize to stay below 30; plan to explain the bank's actual lending footprint.

Retail services would narrow to credit services



Deposit products would no longer be evaluated as retail banking services

STAYS IN FOCUS

Credit availability
Credit-service delivery
Retail facilities
Responsiveness

MOVES OUT

Deposit products as a retail-
service factor

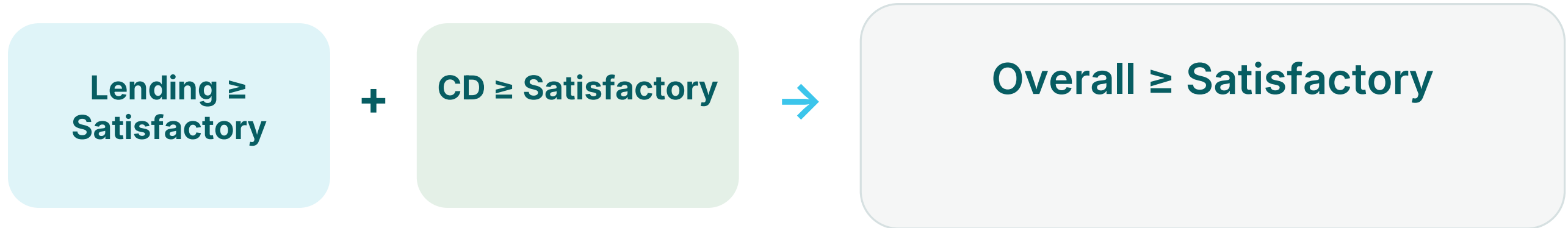
Some deposit-access narratives
may shift to performance context

Intermediate-bank ratings gain flexibility

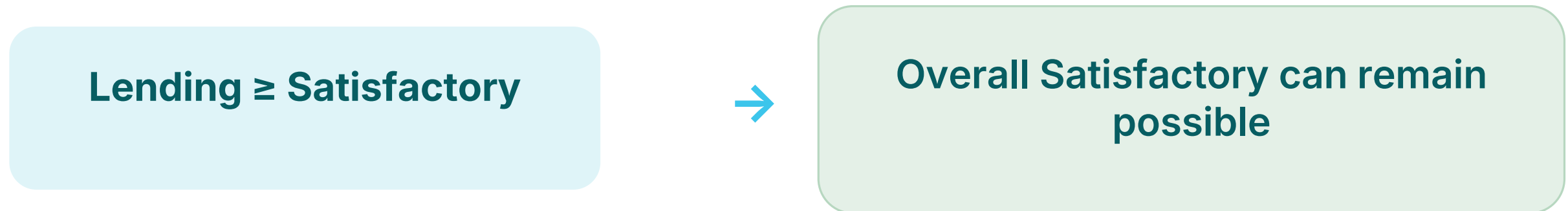


Strong lending could offset a weaker community-development test

CURRENT APPROACH



PROPOSED APPROACH



Community development gets a more explicit taxonomy



The proposal organizes qualifying purpose into four categories

1

Affordable housing

LMI housing focus

2

Civic assistance

Essential support and community services

3

Economic development

Small business/farm productive capacity

4

Revitalization + stabilization

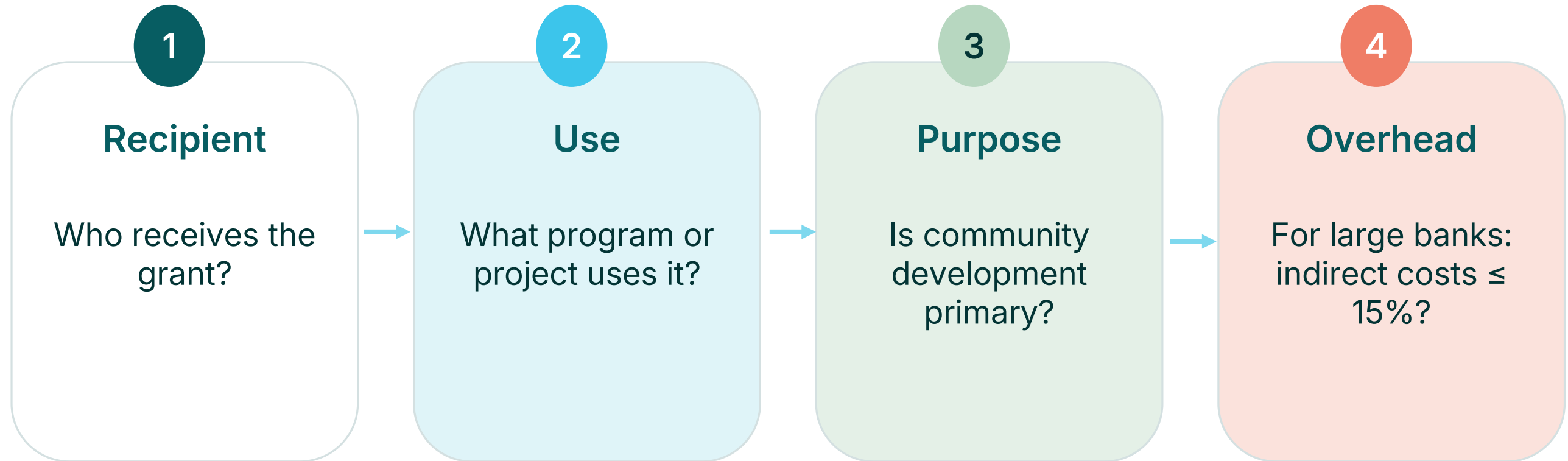
Targeted geographies and recovery

The “primary purpose” concept remains central; clearer labels do not eliminate documentation.

Grant eligibility would receive sharper scrutiny



Large-bank grants face a proposed indirect-cost condition



Build the evidence before the grant is booked for CRA

Geography becomes more flexible—but remains anchored

Local needs first, with optional broader consideration



**ASSESSMENT
AREA**

**STATE /
REGION**

**BROADER
AREA**



Optional confirmation
path

**Flexibility is not automatic credit: document the benefit,
geography, and rationale.**

Operational implications: less reporting, more judgment



Burden reduction does not eliminate the need for evidence

DATA RELIEF

Banks at \$10B or less would avoid specified data collection, maintenance, and reporting requirements.

JUDGMENT

Major product lines, responsiveness, and performance context require a clear narrative.

PUBLIC FILE

More information could move online; branch access and notice mechanics would be modernized.

CONTROLS

Grant diligence, activity qualification, and goal tracking still need ownership and QA.

**The burden moves—it does not
simply disappear**

Strategic Plans

A more usable option—
with measurable commitments.



What a strategic plan actually changes



The bank proposes the yardstick before the examination

DEFAULT EXAM

Regulatory tests
+ examiner judgment
+ performance
context



STRATEGIC-PLAN EXAM

Bank-specific assessment areas
+ approved measurable goals
+ public participation
+ agency approval

A strategic plan creates clarity by committing to approved goals.

OCC's simplified process targets the friction points



Proposed guidance for OCC-supervised community banks

1

FORM

A structured
Simplified Strategic
Plan Form

2

CONSULT

Optional iterative
engagement with
OCC

3

CLARITY

More detail on
measurable goals
and required
content

4

TECH

Potential electronic
submission and
prepopulation

Important: the guidance is optional and remains proposed; existing OCC Bulletin 2019-39 remains available.

The 2026 NPR adds broader plan architecture



Rules would be more explicit for OCC and FDIC institutions

CONTENT

Required plan elements and assessment-area descriptions

PUBLIC INPUT

Informal suggestions + at least 30 days of formal comment

COMPLETENESS

Missing elements identified within 14 days

REVIEW

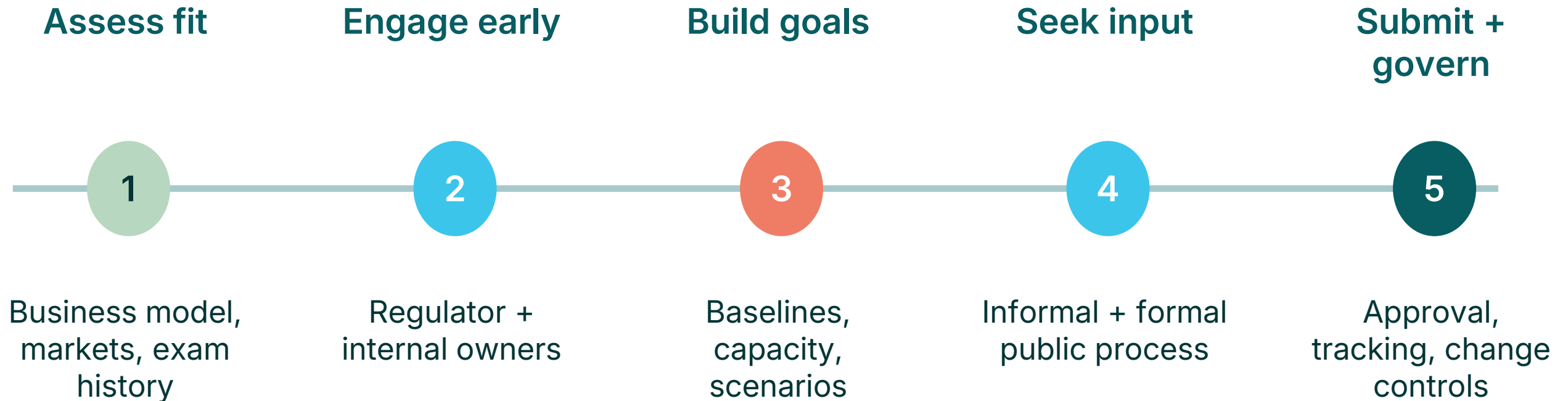
Agency action within 60 days after technical completeness

Submit at least 90 days before the proposed effective date

A practical strategic-plan pathway



Start with feasibility—not drafting



Plan backward from the desired effective date

Good measurable goals are specific—and resilient



A goal must be exam-ready before it is aspirational

SPECIFIC

One activity, geography, population, and unit

SUPPORTED

Baseline and capacity are documented

ANNUAL

Interim goals exist for each plan year

FLEXIBLE

Term goals and change assumptions absorb volatility

Pressure-test: recession • acquisition • branch change • product exit • data correction

Who may benefit most from a strategic plan?



A fit test—not a recommendation

STRONGER FIT

- Nontraditional or concentrated model
- Stable, measurable business plan
- Strong data and forecasting
- Need for clearer exam expectations

WEAKER FIT / HIGHER RISK

- Rapidly changing strategy or footprint
- Unreliable baselines
- Limited goal-tracking governance
- Desire to avoid public engagement

The comment record is likely to sharpen the fault lines



What to watch after October 13

Industry relief

Thresholds, data relief, examination clarity

Uniformity

Concern about different regulator rulebooks

Community impact

Concern about narrower services and grant treatment

Workability

Major product lines, 30-loan analysis, transitions

The final comment record may signal where the agencies are most likely to revise the proposal

Community groups submitted coordinated opposition



NCRC and 493 organizations filed a joint comment on October 13

493 groups

Signed the joint opposition letter

814 banks

NCRC estimates community-development requirements would end

417 banks

NCRC estimates separate branch evaluations would end

5,000+ branches

NCRC estimates lower scrutiny for branches in LMI communities

Coalition asks OCC and FDIC to reject the proposal

What banks can do now—without over-implementing



Five reversible readiness moves

1

MAP

Regulator +
proposed asset
category

2

INVENTORY

Major products,
services, CD
activities

3

VALIDATE

Data lineage
and portfolio
counts

4

SCENARIO

Tests, ratings,
grants, and plan
options

5

BRIEF

Board and
management on
decisions—not
noise

Create a decision log: what changes only after a final rule, and what improves the program under any framework?

Questions for the board and management



Governance should focus on choices and exposure

- 1 Which regulator's path applies to each bank?
- 2 Would our proposed category change?
- 3 Which products are major in each market?
- 4 Where are grants or services vulnerable?
- 5 Would a strategic plan solve a real problem?
- 6 Which readiness actions are no-regret?

A good update ends with ownership and next decisions

Three takeaways

CRA is changing—but disciplined sequencing matters



1

The proposal is targeted, not cosmetic

Thresholds and exam emphasis could materially change bank programs.

2

Strategic plans may become more usable

But measurable goals create real execution and governance risk.

3

Prepare now; implement later

Map, inventory, validate, and scenario-test while the rule remains proposed.

Selected primary sources



2026 OCC/FDIC CRA NPR

<https://www.occ.gov/news-issuances/federal-register/2026/91fr252114.pdf>

OCC Bulletin 2026-35

<https://www.occ.gov/news-issuances/bulletins/2026/bulletin-2026-35.html>

FDIC Financial Institution Letter

<https://www.fdic.gov/news/financial-institution-letters/2026/fdic-and-occ-seek-public-comment-joint-notice-proposed>

OCC simplified strategic-plan release

<https://www.occ.gov/news-issuances/news-releases/2025/nr-occ-2025-129.html>

OCC proposed strategic-plan guidance

<https://www.occ.gov/news-issuances/federal-register/2025/90fr59744%20.pdf>

About the Presenter

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Rebecca is a managing director at CrossCheck, a nationwide consulting firm providing fair lending, regulatory compliance analysis, internal audit, and loan review services to the financial services industry. Rebecca has over 25 years of experience consulting with banks, mortgage companies, credit unions, fintechs, and trust companies on consumer protection laws, regulations, and compliance issues.

Prior to joining CrossCheck, Rebecca was the Operating Officer at ADI Compliance Consulting, Inc., where she directed and conducted financial regulatory compliance projects across the areas of fair lending, CRA, HMDA, UDAAP, and AML/CFT, providing expert guidance on statistical performance analysis, compliance management system reviews, audits, risk assessments, and testing.

Rebecca has served as an instructor and presenter for banking and mortgage associations, national industry associations, as well banks, credit unions, fintechs, and mortgage companies across the country.

