
Joint Release

**Federal Deposit Insurance Corporation
Board of Governors of the Federal Reserve
System
Office of the Comptroller of the Currency**

For immediate release

July 20, 2021

Interagency Statement on Community Reinvestment Act Joint Agency Action

WASHINGTON — The Federal Reserve Board, the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) are committed to working together to jointly strengthen and modernize regulations implementing the Community Reinvestment Act (CRA).

The agencies have broad authority and responsibility for implementing the CRA. Joint agency action will best achieve a consistent, modernized framework across all banks to help meet the credit needs of the communities in which they do business, including low- and moderate-income neighborhoods.

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