PROPOSED CHANGES WOULD WEAKEN CRA: TAKE ACTION TODAY

On July 31, 2026, the Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC) released a proposal to revise Community Reinvestment Act (CRA) regulations. The Federal Reserve did not join the proposal. They are now accepting comments on the proposed changes.

As explained in a preliminary review by our partners at the Community Opportunity Alliance, **the proposal would narrow bank accountability and weaken the community development infrastructure that helps capital reach low- and moderate-income communities.**

TAKE ACTION TO PROTECT CRA

CEDAM is submitting a comment letter addressing the specific ways the proposed changes would negatively impact community and economic development across the state.

We encourage our member and partner organizations to submit their own letters. Please feel free to use language included in the resources below, as well as share the specific impact CRA has on the communities you serve.

Public comments must be submitted by October 13, 2026. Details on where and how to submit are included below.

Templates & Resources

The Community Opportunity Alliance has published an advocacy tool kit

- The toolkit has a **template comment letter** and breaks down key components you should include in your letter
- It summarizes key changes the proposed rule makes to the CRA
- Includes details on how and where to submit your letter

National Community Reinvestment Coalition (NCRC) has a page with tools and resources, including:

- An interactive map showing how the proposed rollback could affect your state. The proposal would significantly change which banks face community development and other CRA obligations, with impacts that vary across the country.
- A new social media toolkit with key messages, sample posts for social media (LinkedIn, X, Facebook, and Instagram), hashtags, and other resources you can use to spread the word.
- New analysis and resources explaining what the proposed changes would mean for communities, bank accountability, and reinvestment.

How to submit your letter

Submit to the Office of the Comptroller of the Currency

1. Go to Regulations.gov.
2. Search for OCC-2026-0694.
3. Open the docket for Community Reinvestment Act Regulations.
4. Select Comment.
5. Enter the requested information and upload your signed letter.
6. Make sure your submission identifies the agency as OCC and includes Docket ID OCC-2026-0694.
7. Submit the comment and save the confirmation or tracking number for your records.

Submit to the Federal Deposit Insurance Corporation

1. Email your signed letter to **comments@fdic.gov.**
2. Use this subject line: Comment on Community Reinvestment Act Regulations – RIN 3064-AG31 – [Organization Name]
3. Attach the signed PDF and include a short message such as:
    - Attached is [Organization Name]'s comment on the proposed Community Reinvestment Act Regulations, RIN 3064-AG31. Thank you for considering our comments.
4. Save a copy of the sent email and attachment for your records.