



Last week, the Federal Reserve, FDIC, and OCC jointly issued an interim final rule extending the applicability date of specific provisions in the Community Reinvestment Act final rule issued in October 2023. Specifically, the agencies extended the applicability date of the facility-based assessment areas and public file provisions from April 1, 2024, to January 1, 2026. Banks will not have to make changes to their assessment areas or their public files under the CRA rule **until January 1, 2026**.

Specific to the requirement for banks with public websites, the CRA Public File will not have to be on the bank's website **until January 1, 2026**. Many of you have probably already updated your websites to include your CRA Public File; now you are ahead of the game!

You can read the interim final rule [here](#).