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PRESS RELEASE

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findCRA's President, COO & Co-Founder Discusses CRA Modernization on FHN Financial's Simply Put Podcast

Louisville, KY – findCRA's President, COO, & Co-Founder, Brian Waters, was the featured guest on the latest episode of FHN Financial's *Simply Put* podcast.

During the podcast, hosted by Will Compernolle, Macro Strategist at FNH Financial, Brian discussed the history of the federal Community Reinvestment Act, which was first enacted in 1977. Will and Brian dove into the evolution of the CRA over the past 45+ years, including the numerous efforts by bank regulators to modernize the CRA to keep up with broad changes in the financial system. They also discussed the recently passed 2024 CRA final rule, which culminates years of efforts by the banking regulatory agencies to draft a new enforcement and examination framework for CRA evaluation, and the nearly immediate lawsuit filed by the banking trade associations to challenge the final rule's implementation.

Headquartered in Louisville, KY, findCRA provides banks of all sizes a more efficient way of meeting their CRA regulatory obligations with its online research engine that puts CRA first. The company provides comprehensive, consistent data and instant insights into CRA alignment for nonprofits and performance context for every community in the nation. Its cloud-based software tools – Community Qualifier and Contexter – simplify time-consuming CRA research efforts by organizing hundreds of critical data points into an intuitive research engine.

FHN Financial's *Simply Put* podcast discusses the most important things driving fixed income markets and the macroeconomy. Every episode features experts who give unique insights on topics like the regional banking landscape, commercial real estate, or the Federal Reserve's policy and related market impacts. Episodes provide a deeper understanding of what's been moving markets lately and what to keep an eye on in the weeks and months ahead. Listen and subscribe on Apple Podcasts, YouTube Music, Spotify, or wherever you get to podcasts or listen to all episodes of *Simply Put* at https://podcast.fhnfinancial.com.