



COMMUNITY REINVESTMENT REVIEW ADVISORY COMMITTEE

MEETING MINUTES

Friday, November 7, 2025

In-Person Meeting 1:00 p.m. – 2:00 p.m.

Location: City Administration Building -202 C Street
San Diego, CA 92101, 11th Floor

- Item 1:** The meeting was called to order at 1:11 pm
Present: Joel Celestin, Peter Kline, Fred Sotelo, Karina Velazquez
- Item 2:** Non-Agenda Public Comment
None
- Item 3:** Approval of June and September Minutes:
Motioned by Fred Sotelo and a second by Joel Celestin
- Item 4:** No non-agenda public comment
- Item 5:** The Committee discussed establishing an evaluation process to review banks seeking to do business with the City of San Diego, or that are currently doing business with the City of San Diego.

Focus areas of evaluation discussed were

- CRA Compliance (the assessment of each bank's CRA rating, recent exam results and history of community investment),
- Local Community Impact (the evaluation of the bank's investment, lending and service activities in San Diego's underserved neighborhoods) and
- Equitable Access and Financial Inclusion (review of programs and products supporting low-and moderate-income residents, small businesses and community development).

The Committee discussed reconvening to develop and implement the evaluation template, using independent time to conduct their own research and generate ideas.

Item 6: Proposed next meeting discussed and set for January 23, 2026.

Item 7: No Staff Liaison comments

Item 8: Meeting was adjourned at 2:00 p.m.

Item 6: No liaison comments

Item 7: Adjourn 2:15 p.m.

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