

Norman A. Bliss

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Community Reinvestment and Development Executive

Community Reinvestment and Development Executive with deep expertise within the banking industry. Known for implementing leading-edge strategies in community development lending, services, and investments. Comprehensive knowledge of Community Reinvestment Act (CRA) compliance, community development, engagement, and forward-thinking CRA program design, execution, and delivery. Passionate about leveraging skills to enable all key stakeholders to achieve success.

CRA Program Strategy and Operations | CRA Compliance Oversight | Regulatory Examination Management
Community and Economic Development | Policy and Procedure Development | Management and Reporting
Mergers and Acquisitions | Community Benefits Plan Development and Execution | CRA Training
Performance Community Engagement and Public Relations | Corporate Social Responsibility
DOJ Settlement Agreement Implementation | Small and Minority Business Development

Professional Experience

Community Reinvestment Advisors, Solon, Ohio

2023 - present

A specialized consulting firm that provides expert guidance and innovative solutions to banks, nonprofits, small businesses, and consumers. Through strategic guidance and innovative solutions, our goal is to transform underserved communities across the US by assisting our clients in implementing leading-edge strategies in community development lending, services, and investments.

President, Community Reinvestment Advisors,

The firm focuses on Community Reinvestment Act (CRA) compliance, community development, engagement, and program design, offering a wide range of services, including CRA program strategy, regulatory examination management, and community benefits plan development. Community Reinvestment Advisors is dedicated to enabling clients to achieve success in community reinvestment and create a lasting positive impact on underserved communities across the United States.

Bank of the West (BOTW), San Francisco, CA

2019 – 2023

\$100 billion regional financial services company. A subsidiary of BNP Paribas, the world's sixth-largest bank.

Senior Vice President, Community Reinvestment Group Manager

Managed the bank's nationwide CRA related lending, investment, and service initiatives, driving results and community impact. Steered the execution of the bank's comprehensive CRA business plan, performance management, and reporting, aligning endeavors with the strategic objectives.

- Fostered and strengthened relationships with national community development organizations, government officials, and other relevant professional entities to achieve the first "Outstanding" CRA rating from the Federal Deposit Insurance Corporation (FDIC).
- Upheld a robust CRA Compliance policy and program, ensuring the bank fulfilled every facet of the Community Reinvestment Act, from delineating assessment areas to orchestrating staff training and addressing public inquiries regarding CRA information.
- Pioneered all CRA facets of the Bank of the West BMO merger, including regulatory merger application, community relations, community listening sessions, and the development of BMO's \$40 billion community benefits plan.

- Represented the bank at a public forum, hosted by the bank regulatory agencies (Federal Reserve Board, FDIC, and the Office of the Comptroller of the Currency), to gather public feedback on the proposed merger.
- Orchestrated responses to regulatory requests and community engagement surveys, fostering robust support for the bank's CRA initiatives.
- Engaged in six community listening sessions, in collaboration with BMO and nonprofit organizations, to address the banking needs of underserved communities nationwide.
- Directed a triumphant support letter writing campaign, mobilizing partners throughout the bank and resulting in 43 letters submitted to the regulators.
- Attained a global rating of "Satisfactory", the highest possible rating during the 1Q22 audit, while concurrently managing significant BMO merger-related tasks.
- Engaged with BOTW leadership through Community Reinvestment Leadership Council, CRA/Fair Lending (FL) Executive/Board Committees, and Line of Business meetings.
- Responded to numerous time-sensitive requests for CRA data and information from BMO, demonstrating flexibility and adaptability.
- Completed mid-examination cycle CRA self-assessment, presenting the results to the CRA/FL Executive Committee and Board

KeyBank, Cleveland, OH

2014 - 2019

\$137 billion U.S.-based financial services company operating approximately 1,200 branches across a 16-state footprint.

Senior Vice President, Director of Community Development

Led the corporate CRA strategy and operations. Managed analytics while driving the nationwide implementation of community development lending, investment, and service initiatives.

- Secured ninth consecutive "Outstanding" CRA rating from the Office of the Comptroller of the Currency (OCC) in 2018.
- Managed CRA aspects of KeyBank's \$38 billion acquisition of First Niagara Bank, Buffalo, New York, ensuring a seamless transition.
- Designed, developed, and executed KeyBank's five-year \$16.5 billion Community Benefits Plan, fostering economic growth and opportunity in communities served.
- Took active in various committees, such as the Fair and Responsible Banking Committee, the Community Benefits Plan National Advisory Council, and the Investment Review Committee.
- Delivered presentations on community development topics at industry-leading conferences, seminars, and workshops.

FirstMerit Bank, Akron, Ohio

2004-2014

\$26 billion diversified financial services company with 412 branches in Ohio, Michigan, Wisconsin, Illinois, and Pennsylvania.

Senior Vice President and Manager

Responsible for Corporate CRA program development, management, and oversight. Primary regulatory liaison during CRA examination. Member of Enterprise Risk Management Committee, FirstMerit Foundation, and Department of Justice Steering Committee. Manager of FirstMerit Community Development Corporation.

Regularly reports progress on achieving goals and objectives to the Corporate Board, line of business leaders, and Executive Management.

Key Accomplishments:

- Received an Outstanding CRA rating from the OCC in 2008.
- Managed all CRA aspects of a \$10 billion bank acquisition of Citizens Republic Bank (CRB), Flint, Michigan. This included pre-merger due diligence, program integration, and execution of CRB's Department of Justice settlement agreement.
- Developed and implemented three multi-year Neighborhood Reinvestment Agreements with the City of Cleveland.

Professional Boards, Memberships, and Affiliations

Member, Alpha Phi Alpha Fraternity, Incorporated (2021 - Present)
Board Member, Alcohol Drug Abuse, and Mental Health Service Board (2025 – Present)
Member, Bank of the West Diversity, Equity, and Inclusion Council (2020 - 2023)
Member, National Community Reinvestment Coalition Bankers Collaborative Council (2015 - 2023)
Member, Consumer Bankers Association, Community Reinvestment Committee (2015 - 2023)
Member, Bank Policy Institute, Community Reinvestment Committee (2017 - 2023)
Member, American Bankers Association, CRA Working Group (2018 - 2023)
Former Member, KeyBank National Community Benefits Plan National Advisory Council (2016-2019)
Former Board Member, Village Capital Corporation (2016-2019)
Former Board Member, Burten Bell Carr Development Corporation (2019)
Former Board Member, Cleveland Housing Network (2013-2016)
Former Board Member, East Akron Community Development Corporation (2010-2014)
Former Board Member and Board President, Shaker Heights School Board of Education (2007-2015)

Conferences, Public Speeches, Articles

Level Up Conference: Closing the Racial Wealth Gap (Cleveland, OH)
Alpha Real Estate Summit (Charlotte, NC)
Alpha Real Estate and Finance Summit (Nashville, TN)
Level Up! Building Banking Relationships: Closing the Racial Wealth Gap (Cleveland, Ohio)
National Interagency Community Reinvestment Conference (Portland, Oregon)
Alpha Real Estate Development & Finance National Summit (Nashville, Tennessee)
Regulatory Agency Public Forum on Bank of the West and BMO Merger (Chicago, Illinois)
The Evolution of CRA and Community Engagement, Speaker American Bankers Association Conference
CRA Modernization Panel, Speaker Cleveland Federal Reserve Bank Policy Summit
Removing Barriers to Sustainable Housing Affordability, Speaker NeighborWorks Training Institute
Connecting Healthcare & Community Development, Investing in Healthy Communities, Speaker (Cleveland, OH)
CRA Residential Workshop, Speaker Mortgage Bankers Association
CRA as a Growth Strategy, Speaker CRA & Fair Lending Colloquium
Fall Boot Camp, Speaker Forum on Affordable Housing and Community Development Law

Education and Professional Training and Development

Bachelor of Arts (BA), Economics, Howard University, Washington, DC
National Community Development Lending School: Housing Professional Certification