



Credit Union Advisory Council (CUAC) Meeting  
September 7, 2017

1275 First Street, N.E., Washington DC  
9:00 a.m. – 11:45 a.m. (2<sup>nd</sup> Floor Auditorium)  
11:45 a.m. – 1:45 p.m. (12<sup>th</sup> Floor, Room 1201)  
1:45 p.m. – 5:15 p.m. (2<sup>nd</sup> Floor Auditorium)

Time	Topics
9:00 am	<b>Welcome and Agenda Overview</b> Director, CUAC Chair and Staff Director <i>Acknowledgements and welcome to new members</i>
9:30 am – 10:15 am	<b>Member Introductions</b> CUAC Chair and Vice Chair <i>Members are invited to share their names, financial institution, and why they wanted to join the Council (2 minutes each)</i>
10:15am – 11:45 am	<b>Preparatory Work: Committee Break-out and Report Back</b> CUAC Chair and Vice Chair
11:45 am – 12:00 pm	<b>BREAK</b>
12:00 pm – 12:30 pm	<b>Administrative Session: Working Lunch – Governance Review (Charter and Bylaws)</b> CUAC Chair and Staff Director
12:30 pm – 1:15 pm	<b>Information Exchange: Consumer Protection for Servicemembers, Veterans, and Their Families</b> Paul Kantwill, Assistant Director, Office of Servicemember Affairs David Dubois, Deputy Assistant Director, Office of Servicemember Affairs
1:15 pm – 1:45 pm	<b>BREAK</b> <i>Group photo followed by a break</i>
1:45 pm – 2:30 pm	<b>Information Exchange: Home Mortgage Disclosure Act (HMDA)</b> Terry Randall, Senior Counsel, Office of Regulations Patrick Orr, Policy Analyst, Mortgage Markets
2:30 pm – 3:15 pm	<b>Information Exchange: Age-Friendly Banking</b> Stacy Canan, Assistant Director, Office of Older Americans Naomi Karp, Senior Policy Analyst, Office of Older Americans Deirdre Foley, Office of Older Americans
3:15 pm – 3:30 pm	<b>Administrative Session: Debrief and Prep for Public session</b> CUAC Chair and Staff Director
3:30 pm – 4:30 pm	<b>Public Session: Know Before You Owe: Overdraft</b> Gregory Evans, Senior Counsel, Office of Regulations David Low, Economist, Office of Research Gary Stein, Deputy Assistant Director, Card & Payment Markets Eva Nagypal, Senior Economist, Office of Research
4:30 pm – 5:15 pm	<b>Public Session: Financial Empowerment Initiatives</b> Daniel Dodd-Ramirez, Assistant Director, Office of Financial Empowerment Olivia Calderon, Chief Strategist, Special Populations, Office of Financial Empowerment