

**Community Bank Advisory Council (CBAC) Meeting**  
**March 20, 2013**  
**1700 G Street N.W. Washington DC, 6<sup>th</sup> Floor Conference Room A**

Time	Topics
<b>9:30 am</b>	<b>Welcome, Agenda Overview and Council Governance</b> <i>CBAC Chair and Staff Director;</i> <i>Bylaw revisions; Council terms</i>
<b>10:00 am – 10:45 am</b>	<b>Policy Discussion: Overdraft</b> <i>Overview of study and use of overdraft in community banks</i> Staff: Gary Stein and Corey Stone, Research, Markets and Regulation
<b>10:45 am – 11:30 am</b>	<b>Mortgage Rules Implementation Overview</b> <i>Overview of the Mortgage Rules Implementation Project and involvement of CBAC</i> Staff: Lisa Applegate, Mortgage Implementation Lead, RMR
<b>11:30 am - 12:30 pm</b>	<b>Working Lunch: Project Catalyst Overview</b> <i>Presentation and Discussion on Bureau's collaboration on consumer friendly innovation.</i> Staff: Ana Mahony, Advisor to Director; Will Wade-Gery, Senior Counselor, Research, Markets and Regulation
<b>12:30 pm - 1:00 pm</b>	<b>Policy Update: Financial Institutions and suspected elder financial exploitation</b> <i>Options for financial institutions when elder abuse is suspected.</i> Staff: Jenefer Duane and Naomi Karp, Office of Older Americans
<b>1:00 pm – 1:45 pm</b>	<b>Bureau's Future Outlook</b> <i>Practices that Bureau will examine: Debt Traps, Deceptive and Misleading Information, Dead Ends and Discrimination</i> Staff: Acting Deputy Director Steve Antonakes
<b>2:00 pm – 3:00 pm</b>	<b>Consumer Education in Community Banks across the country</b> <i>Council members to share interesting initiatives and developments within their institutions.</i>
<b>3:00 pm – 5:00 pm</b>	<b>Mortgage Rules Discussion</b> <i>Overview of Rules and Q&amp;A</i> Staff: Peter Carroll & Kelly Cochran, Research, Markets and Regulation



<b>5:00 pm – 5:45 pm</b>	<b>Costs of Compliance Study Overview</b> Staff: Dan Sokolov and Yuh Wen Ling, Research, Markets and Regulation
<b>5:45 pm</b>	<b>Meeting Adjourns</b>