



## Community Bank Advisory Council (CBAC) Meeting

September 28, 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, CBAC Chair and Staff Director <i>Acknowledgements and welcome to new members</i>
9:30 am – 10:15 am	<b>Member Introductions</b> CBAC 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: Subcommittee Break-out and Report Back</b> CBAC 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> CBAC 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 Sheila Lee, Regulatory Implementation Specialist, Mortgage Markets Timothy Lambert, Senior Counsel, Office of Fair Lending and Equal Opportunity Laura Stack, Senior Counsel, Office of Regulations James Wylie, Senior Counsel, Office of Regulations
2:30 pm – 3:15 pm	<b>Information Exchange: Age-Friendly Banking</b> Naomi Karp, Senior Policy Analyst, Office for Older Americans Deirdre Foley, Senior Policy Analyst, Office for Older Americans
3:15 pm – 3:30 pm	<b>Administrative Session: Debrief and Prep for Public session</b> CBAC 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, and Deposit Markets Eva Nagypal, Senior Economist and Acting Chief, 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