

Community Bank Advisory Council (CBAC) Meeting

September 30, 2015

1275 First Street, N.E., Washington DC

8:30 a.m. – 3:00 p.m. (Conf. Room 701 A/B)

3:00 p.m. – 4:30 p.m. (2nd Floor Auditorium)

Time	Topics
8:30 am	Welcome, Agenda Overview Director, CBAC Chair, EA Associate Director and Senior Advisor <i>Acknowledgements and welcome to new members</i>
9:00 am – 10:00 am	Member Introductions CBAC Chair and Vice Chair <i>Member introductions (2 minutes each)</i> <ul style="list-style-type: none"> • <i>Members are welcome to share:</i> <ul style="list-style-type: none"> ○ <i>Their name, financial institution, a personal anecdote;</i> ○ <i>What they are most proud of at their financial institution;</i> ○ <i>Why they wanted to join the Council; and</i> ○ <i>What consumer finance issue is most important to them</i>
10:00 am – 11:30 am	Updates on HMDA and Owning a Home Staff: Ren Essene, Michael Byrne, Megan Thibos, Julie Vore, Maggie Anderson, Gene Koo, Patricia McClung
11:30 am – 11:45 am	BREAK
12:00 pm – 1:00 pm	Working Lunch Mortgages Committee Session: Rural and Small Lender Updates Staff: Patricia McClung, Paul Ceja, Nicholas Hluchyj
1:00 pm - 2:30 pm	Committee Break-out Sessions CBAC Chair and Senior Advisor <ul style="list-style-type: none"> • <i>Identify committee membership</i> • <i>Breakout sessions occur</i> • <i>Committee Chairs report back on discussion</i>
2:40 pm – 3:00 pm	Meeting Debrief and Prep for Public Session
3:00 pm – 4:30 pm	Public Session: Consumer Challenges in Payments Staff: Gary Stein, William Wade-Gery, Sarita Frattaroli