February 24, 2016

Consumer Financial Protection Bureau
Conference Room 1201
1275 First Street, N.E.
Washington, D.C. 20002

<table>
<thead>
<tr>
<th>TIME</th>
<th>AGENDA</th>
<th>LOCATION</th>
<th>SPEAKER</th>
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</thead>
<tbody>
<tr>
<td>9:00 a.m. –</td>
<td>CAB Breakfast with Bureau SMEs</td>
<td>1275 First St. NE Washington, D.C. 2ND FL Auditorium</td>
<td>Director, Richard Cordray; CAB Chair, Bill Bynum; Associate Director, External Affairs, Zixta Martinez; Staff Director, Advisory Board and Councils Office, Delicia Hand</td>
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<tr>
<td>10:00 a.m. –</td>
<td>Welcome</td>
<td>1275 First St. NE Washington, D.C. Room 1201</td>
<td>Assistant Director, Mortgage Markets, Patricia McClung;</td>
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<td>11:00 a.m. –</td>
<td>Information exchange – Mortgages Discussion: Seen and Heard in the Housing Market</td>
<td>1275 First St. NE Washington, D.C. Room 1201</td>
<td>Mortgage Markets staff: Ren Essene, Noerena Limon, Laurie Maggiano, Patrick Orr, Jessica Russell; Regulations staff: Paul Mondor, Diane Thompson</td>
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<td>12:30 p.m. –</td>
<td>Break</td>
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<td>1:00 p.m.</td>
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**CONSUMER ADVISORY BOARD**

<table>
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<tr>
<th>Time</th>
<th>Event Details</th>
<th>Location</th>
<th>Staff Members</th>
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<tr>
<td>1:00 p.m. –</td>
<td>Information exchange – Working Lunch: Perspectives on Financial Innovation and Regulation</td>
<td>1275 First St. NE Washington, D.C. Room 1201</td>
<td>Assistant Director, Research, Ron Borzekowski</td>
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<tr>
<td>2:15 p.m.</td>
<td>Administrative session – Communications and Ethics review</td>
<td>1275 First St. NE Washington, D.C. Room 1201</td>
<td>Acting Deputy Director and Associate Director, Research, Markets, and Regulations, David Silberman</td>
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<tr>
<td>2:15 p.m. –</td>
<td>Preparatory work – Committee Breakout Sessions:</td>
<td>1275 First St. NE Washington, D.C. Room 1101</td>
<td>Assistant Director, Deposits, Liquidity Lending &amp; Reporting Markets, Bayard Stone</td>
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<tr>
<td>3:15 p.m. –</td>
<td>Break</td>
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<td>Senior Advisor, Office of the Director, Dan Quan</td>
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<tr>
<td>3:30 p.m. –</td>
<td>Administrative session – Report outs and Debrief on Day 1</td>
<td>1275 First St. NE Washington, D.C. Room 1201</td>
<td>Staff Director, Advisory Board and Councils Office, Delicia Hand</td>
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<td>4:30 p.m. –</td>
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<td>Senior Counsel, General Law and Ethics, Margaret Plank</td>
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<td>5:30 p.m.</td>
<td>Day 1 Adjourns</td>
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Assistant Director, Research, Ron Borzekowski
Acting Deputy Director and Associate Director, Research, Markets, and Regulations, David Silberman
Assistant Director, Deposits, Liquidity Lending & Reporting Markets, Bayard Stone
Senior Advisor, Office of the Director, Dan Quan

**CFPB**

Consumer Financial Protection Bureau
## Consumer Advisory Board
February 25, 2016

Consumer Financial Protection Bureau  
Second Floor Auditorium  
1275 First Street, N.E.  
Washington, D.C. 20002

<table>
<thead>
<tr>
<th>TIME</th>
<th>AGENDA</th>
<th>LOCATION</th>
<th>SPEAKER</th>
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</thead>
</table>
| 9:00 a.m. – 10:00 a.m. | Administrative session – Day one debrief | 1275 First St. NE  
Washington, D.C.  
Room 1201 | Director, Richard Cordray  
CAB Chair, Bill Bynum  
Staff Director, Advisory Board and Councils Office, Delicia Hand |
| 10:00 a.m. – 10:15 a.m. | Administrative session – Prep for Public Session | 1275 First St. NE  
Washington, D.C.  
2nd FL Auditorium | Director, Richard Cordray  
CAB Chair, Bill Bynum  
Staff Director, Advisory Board and Councils Office, Delicia Hand |
| 10:30 a.m. – 11:30 a.m. | Discussion: CFPB Strategic Outlook | 1275 First St. NE  
Washington, D.C.  
2nd FL Auditorium | Chief of Staff, Office of the Director, Chris D’Angelo  
Strategy Program Manager, Office of the Director, David Uejio |
| 11:30 a.m. – 11:45 a.m. | Break | 1275 First St. NE  
Washington, D.C. |  |
| 11:45 p.m. – 12:15 p.m. | Administrative session – Working Lunch: Ombudsman’s Office | 1275 First St. NE  
Washington, D.C.  
Room 1201 | Ombudsman, Ombudsman’s Office, Wendy Kamenshine |
| 12:15 p.m. – 1:30 p.m. | Preparatory session – Working Lunch: Fin Tech panel discussion | 1275 First St. NE  
Washington, D.C.  
Room 1201 | CAB Member, Steve Carlson  
CAB Member, Tim Chen  
CAB Member, Brian Hughes  
CAB Member, Max Levchin |
| 2:00 p.m. – 3:30 p.m. | Discussion: Financial Well-Being Scale | 1275 First St. NE  
Washington, D.C.  
2nd FL Auditorium | Assistant Director, Financial Education, Janneke Ratcliffe  
Senior Financial Education Research Analyst, Financial Education, Genevieve Melford |
| 3:30 p.m. | Meeting Adjourns | 1275 First St. NE  
Washington, D.C.  
2nd FL Auditorium |  |
| 3:30 p.m. – 4:00 p.m. | Administrative session – Meeting Debrief | 1275 First St. NE  
Washington, D.C.  
Room 1201 |  |