



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

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

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