



**Community Bank Advisory Council (CBAC) Meeting**  
**April 22, 2015**  
 1275 First Street, N.E., Washington DC  
 8:30 a.m. – 3:00 p.m. (Conf. Room 701)  
 3:00 p.m. – 4:30 p.m. (2<sup>nd</sup> Floor Auditorium)

Time	Topics
8:30 am	<b>Welcome and Agenda Overview</b> <i>Director, CBAC Chair and Staff Director</i> Acknowledgements and welcome to new members
9:00 am – 10:30 am	<b>Committee Break-out and Report backs</b> CBAC Chair and Vice Chair
10:30 am – 11:30 am	<b>Mortgages Committee: HMDA Non-DFA reporting requirements</b> Staff: Thomas Kearney
11:30 am -- 11:45 am	<b>BREAK</b>
12:00 pm – 1:00 pm	<b>Working Lunch – Communications and Ethics</b> Staff: Delicia Hand and Margaret Plank
1:00 pm - 2:00 pm	<b>Regulatory Overview</b> Kelly Cochran
2:00 pm – 3:00 pm	<b>Debrief and Prep for Public session</b>
3:00 pm – 4:30 pm	<b>Public Session</b> <b>Credit Scores and Credit Reporting</b> Implications for Small Financial Institutions