



**Community Bank Advisory Council (CBAC) Meeting  
April 25, 2017**

1275 First Street, N.E., Washington DC  
 9:00 a.m. – 12:00 p.m. (2<sup>nd</sup> Floor Auditorium)  
 12:00 p.m. – 1:00 p.m. (12<sup>th</sup> Floor, Room 1201)  
 1:00 p.m. – 5:00 p.m. (2<sup>nd</sup> Floor Auditorium)

Time	Topics
9:00 am	<p align="center"><b>Welcome and Agenda Overview</b>            Director Richard Cordray; CBAC Chair; Delicia Hand, Staff Director, Advisory Board and Councils Office</p>
9:45 am – 10:45 am	<p align="center"><b>Information Exchange: Regulatory Developments and Assessments</b>            Kelly Cochran, Assistant Director for Regulations, Office of Regulations; Paul Rothstein, Section Chief, Financial Institutions and Regulatory Policy, Office of Research</p>
10:45 am – 11:15 am	<p align="center"><b>Information Exchange: Financial Education K-12 Resource Guide</b>            Meina Banh, Policy and Innovation Advisor, Office of Financial Education</p>
11:15 am – 12:15 pm	<p align="center"><b>Information Exchange: Home Mortgage Disclosure Act (HMDA)</b>            Michael Byrne, HMDA Technical Operations Lead, Technology and Innovation; Andrea Edmonds, Managing Counsel, Regulatory Implementation and Guidance, Office of Regulations; Jaydee DiGiovanni, Attorney, Office of Regulations; Terry Randall, Senior Counsel, Office of Regulations</p>
12:15 pm – 12:30 pm	<p align="center"><b>BREAK</b></p>
12:30 pm – 1:15 pm	<p align="center"><b>Administrative Session: Working Lunch – Communications and Ethics</b>            Delicia Hand, Staff Director, Advisory Board and Councils Office; Margaret Plank, Senior Counsel, Office of General Law, Ethics, and Oversight</p>
1:15 pm - 2:30 pm	<p align="center"><b>Preparatory Work: Committee Break-out and Report backs</b>            CBAC Chair and Vice Chair</p>
2:30 pm – 2:45 pm	<p align="center"><b>BREAK</b></p>
2:45 pm – 3:00 pm	<p align="center"><b>Administrative Session: Debrief and Prep for Public session</b>            CBAC Chair; Delicia Hand, Staff Director, Advisory Board and Councils Office</p>
3:00 pm – 4:10 pm	<p align="center"><b>Public Session Discussion: Alternative Data Request for Information</b>            Shiri Wolf, Counsel, Office of Regulations; Albert Chang, Counsel, Office of Fair Lending and Equal Opportunity</p>
4:10 pm – 5:00 pm	<p align="center"><b>Public Session Discussion: Consumer Access to Financial Records Request for Information</b>            Will Wade-Gery, Assistant Director, Card, Payment, and Deposit Markets, Markets; Stephen Shin, Managing Counsel, Office of Regulations</p>