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)

<table>
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<th>Time</th>
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| 8:30 am               | **Welcome, Agenda Overview**  
Director, CBAC Chair, EA Associate Director and Senior Advisor  
*Acknowledgements and welcome to new members* |
| 9:00 am – 10:00 am    | **Member Introductions**  
CBAC Chair and Vice Chair  
*Member introductions (2 minutes each)*  
- Members are welcome to share:  
  - Their name, financial institution, a personal anecdote;  
  - What they are most proud of at their financial institution;  
  - Why they wanted to join the Council; and  
  - What consumer finance issue is most important to them |
| 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  
- Identify committee membership  
- Breakout sessions occur  
- Committee Chairs report back on discussion |
| 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 |