

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)

Time	Topics
8:30 am	<p align="center">Welcome, Agenda Overview</p> <p align="center">Director, CBAC Chair, EA Associate Director and Senior Advisor <i>Acknowledgements and welcome to new members</i></p>
9:00 am – 10:00 am	<p align="center">Member Introductions</p> <p align="center">CBAC Chair and Vice Chair <i>Member introductions (2 minutes each)</i></p> <ul style="list-style-type: none"> • <i>Members are welcome to share:</i> <ul style="list-style-type: none"> ○ <i>Their name, financial institution, a personal anecdote;</i> ○ <i>What they are most proud of at their financial institution;</i> ○ <i>Why they wanted to join the Council; and</i> ○ <i>What consumer finance issue is most important to them</i>
10:00 am – 11:30 am	<p align="center">Updates on HMDA and Owning a Home</p> <p align="center">Staff: Ren Essene, Michael Byrne, Megan Thibos, Julie Vore, Maggie Anderson, Gene Koo, Patricia McClung</p>
11:30 am – 11:45 am	<p align="center">BREAK</p>
12:00 pm – 1:00 pm	<p align="center">Working Lunch</p> <p align="center">Mortgages Committee Session: Rural and Small Lender Updates Staff: Patricia McClung, Paul Ceja, Nicholas Hluchyj</p>
1:00 pm - 2:30 pm	<p align="center">Committee Break-out Sessions</p> <p align="center">CBAC Chair and Senior Advisor</p> <ul style="list-style-type: none"> • <i>Identify committee membership</i> • <i>Breakout sessions occur</i> • <i>Committee Chairs report back on discussion</i>
2:40 pm – 3:00 pm	<p align="center">Meeting Debrief and Prep for Public Session</p>
3:00 pm – 4:30 pm	<p align="center">Public Session: Consumer Challenges in Payments</p> <p align="center">Staff: Gary Stein, William Wade-Gery, Sarita Frattaroli</p>