# Credit Union Advisory Council (CUAC) Meeting

**March 12, 2013**  
**1700 G St. N.W. Washington DC**

*Conference # 877-950-8811 passcode 34271907*

<table>
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<th>Time</th>
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| **10:00 am**  | Welcome and Agenda Overview  
*CUAC Chair and Staff Director* |
| **10:30 am – 11:15 am** | Project Catalyst Overview  
*Presentation and Discussion on Bureau’s collaboration on consumer friendly innovation.*  
*Staff: Ana Mahony and Will Wade-Gery* |
| **11:15 am – 12:00 pm** | Policy Discussion: Overdraft  
*Use of overdraft in credit unions*  
*Staff: David Silberman* |
| **12:00 pm – 1:00 pm** | Working Lunch CUAC Idea Sharing Discussion  
*CUAC member Kevin Foster-Keddie* |
| **1:00 pm - 1:45 pm** | Mortgage Rules Implementation Overview  
*Overview of the Mortgage Rules Implementation Project*  
*Staff: Lisa Applegate* |
| **1:45 pm - 3:45 pm** | Mortgage Rules Discussion  
*Strategic Overview and Q & A.*  
*Staff: Peter Carroll* |
| **4:00 pm**  | Break |
| **4:15 pm – 5:00 pm** | Bureau’s Future Outlook  
*Practices that Bureau will examine: Debt Traps, Deceptive and Misleading Information, Dead Ends and Discrimination*  
*Director Cordray provides remarks* |
| **5:30 pm**  | Meeting Adjourns |