



**Credit Union Advisory Council (CUAC) Meeting**  
**March 12, 2014**  
**1700 G Street N.W. Washington DC**  
**Conference Room A**  
**Conference number: 1- 877-950-8811 passcode: 34271907**

Time	Topics
8:30 am	<b>Welcome, Agenda Overview</b> <i>CUAC Chair and Staff Director;</i> <ul style="list-style-type: none"> <li>• <i>Check in on governance</i></li> </ul>
9:00 am- 9:30 am	<b>About the CFPB Ombudsman's Office</b> <i>Introduction to the CFPB Ombudsman function</i> Staff: Wendy Kamenshine
9:30 am- 11:00 am	<b>Regulatory Outlook</b> <i>Overview of the Bureau's Agenda for 2014 plus commentary on recent data breaches and U.S. Postal Service</i> Staff: Kelly Cochran, Assistant Director, Regulations, Stephen Shin, Managing Counsel
11:00 am- 12:00 pm	<b>Annual Privacy Notice and Remittances: CUAC Member perspectives</b> Staff: Kelly Cochran
12:00 pm- 1:00 pm	<b>Working Lunch: Acknowledgments</b> <i>Chair and Vice Chair</i>
1:00 pm- 1:30 pm	<b>BREAK</b>
1:30 pm- 2:15 pm	<b>Title XIV Mortgage Rules: Check in with CUAC Members</b> <i>Checking in on CUAC members progress with implementation of the rules</i> Staff: Brian Webster, Mortgage Markets
2:15 pm- 3:15 pm	<b>Home Mortgage Disclosure Act: Small Business Perspectives</b> Staff: Ren Essene, Joan Kayagil, Kathleen Ryan
3:15 pm- 4:15 pm	<b>Know Before You Owe Initiatives: perspectives on closing time</b> Staff: Noerena Limon and Brian Webster.
4:30 pm	<b>Meeting Adjourns</b>