**Credit Union Advisory Council (CUAC) Meeting**  
**October 2, 2013**  
**Harold Washington Library, Coat Check Room**  
**400 S State St. Chicago, IL**

**Conference # 877-950-8811 passcode 34271907**

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<th>Time</th>
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| 09:00 am         | Welcome and Agenda Overview  
CUAC Chair, CFPB Director &  
Staff Director             |
| 10:00 am – 10:45 am | CARD Act Study overview  
Overview of study and implications for credit unions  
Staff: Marla Blow, Assistant Director Card Markets |
| 11:00 am – 01:00 pm | Card Act Hearing  
CUAC members invited to attend |
| 01:30 pm – 03:00 pm | Working Lunch: Mortgage Rules Implementation Discussion  
Lisa Applegate, Kelly Cochran, Laurie Maggiano |
| 03:00 pm – 03:15 pm | Break |
| 03:15 pm – 04:15 pm | Payday ACH conversation  
Sarita Frattaroli and Gary Stein |
| 04:15 pm – 05:00 pm | Year in Review conversation  
CUAC Chair, Carla Decker |
| 05:15 pm         | Meeting Adjourns            |