

**Credit Union Advisory Council (CUAC) Meeting**  
**October 8, 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. (2<sup>nd</sup> Floor Auditorium)

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