



February 22, 2011

MEMORANDUM OF MEETING

FROM: Kymberly K. Copa
Senior Counsel, Legal Division

SUBJECT: Meeting with American Bankers Association

On February 16, 2011, Chairperson Bair and FDIC staff met with representatives of the American Bankers Association to discuss regulatory burden issues. Among other things, the topics for discussion included the following matters arising out of the Dodd-Frank Wall Street Reform and Consumer Protection Act: brokered and core deposit issues, which is the subject of an FDIC study under section 1506 of the Act due later this year; and the new risk retention requirement which is subject to joint rulemaking under section 941 of that Act. Of particular concern to the ABA were the standards for "qualifying residential mortgages" and their potential impact on mid-sized and smaller banks.

February 22, 2011 Meeting
FDIC Staff and ABA Representatives

<u>Name</u>	<u>Representing</u>
Dan Blanton	Georgia Bank and Trust Company of Augusta
Dorothy Bridges	First Bank of DC, NA
Gene Henson	Trustmark National Bank
Charlotte Mindeman	Century Bank of Oklahoma
Tom Shaffer	Bank of Stockton
Ignacio Urrabazo	Commerce Bank
Frank Keating	ABA
Wayne Abernathy	ABA
Paul Nash	FDIC
Jesse Villareal	FDIC

Mark Pearce

FDIC

Christopher Spoth

FDIC

Kymberly Copa

FDIC