

**Meeting Between Governor Duke and
the Delaware Bankers Association
March 4, 2011**

Participants: Governor Elizabeth Duke (Federal Reserve Board Member), Natalie Burch and Nancy Riley (Federal Reserve Staff)

Delaware Bankers Association members: Francis Babiarz, David Bakerian, Brian Bailey, Cynthia Brown, Margaret Cregan, Caroline Dickerson, Karen Fahrner, David Gillan, Shirley Glanden, Peter Glassman, Robert Glen, Mark Huntley, Sharon Kruzinski, Stephen Lotz, Spiro Mazarakis, Lynda Messick, Darrell Minott, Matthew Parks, Robert Pierce, Edward Reznick, Geoffrey Rogers, Robert Rossiter, Keith Schuck, Andrew Tauber, Mark Turner, Clinton Walker, Mary Wilkins, Joshua Averill and Richard Riese.

Summary: Members of the Delaware Bankers Association met with Governor Duke to discuss certain aspects of the Dodd-Frank Wall Street Reform and Consumer Protection Act (“Dodd-Frank”). Association members generally expressed concern that the burden of complying with new Dodd-Frank regulations could potentially hamper bank lending and, in turn, the broader economy. Regarding the Board’s proposed interchange-fee regulation, some association members expressed concerns that the proposal would result in higher operating costs for banks, which would likely be passed on to consumers.