

**Meeting Between Governor Bowman and Staff of the Federal Reserve and  
Representatives of the California and Florida Bankers Associations  
October 20, 2021**

**Participants:** Governor Michelle W. Bowman, Ann Misback, Jason Hinkle, Jennifer Burns, Melissa Leistra, Mark Manuszak, Dania Palosky, Kevin Stiroh, Kathy Wilson, Kris Wozniak, Amy Koontz, Margaret Shanks, Maria Ling, Nitish Sinha, Jacquelyn Smith, Katie Ross-Foster, Meaghan Shkreli, Madelyn Marchessault, Carolyn Welch, Yao-Chin Chao, Brian Chernoff, and Maria Jovanovic (Federal Reserve Board); Kevin Stiroh (Federal Reserve Bank of New York)

Alejandro Sanchez (Florida Bankers Association); Amisha Patel (Wells Fargo); Bill Penney (Marine Bank & Trust); Brett Johnson and Suzanne Norris (Millennium Bank); Christopher Gray, Joseph Pigg, Matthew Daigler, Rob Morgan, and Steve Andrews (ABA); Dave Joves (Tasi Bank); Dee Peach and Kevin Gould (California Bankers Association); Devon Camara-Soucy and Kevin Spink (That's My Bank); Fabiola Brumley (Bank of America); Greg Blurton (Edison National Bank); Greg Nelson (United Southern Bank); James Beckwith (Five Star Bank); Joe Kiley (First Financial Northwest Bank); Jose Cueto (International Finance Bank); Kristie Shields (Mechanics Bank); Martin Plourd (Community West Bank); Michael Lasher (Commerce Bank); Nat Higdon (TC Federal Bank); Stan Ivie (Pacific Western Bank); Steve Andrews (Western Bankers Association)

**Summary:** Governor Bowman and staff of the Federal Reserve met with representatives of the California and Florida bankers associations to discuss various regulatory and supervisory matters affecting community banks. During the meeting, an association representative expressed concern about the Federal Reserve Board's notice of proposed rulemaking on Regulation II (Debit Interchange Fees and Routing, Docket No. R-1748), noting that the proposal mainly benefits large merchants and could have a negative impact on community banks.