

**Meeting Between Staff of the Federal Reserve Board and Representatives of FirstBank
January 12, 2022**

Participants: Jess Cheng, Alex Cordero, Elena Falcettoni, Cody Gaffney, Karen Juszczak, Mark Manuszak, Larkin Turman, Matthew West, and Krzysztof Wozniak (Federal Reserve Board)

Lavonne Heaviland (FirstBank)

Summary: Staff of the Federal Reserve Board met with a representative from FirstBank to discuss technical aspects of debit card routing and network enablement for debit cards as they relate to Regulation II.