

**Meeting Between Governor Bowman, Staff of the Federal Reserve Board, Staff of the Office of the Comptroller of the Currency, Staff of the Federal Deposit Insurance Corporation, and Representatives of Freedom Bank, Bankers' Bank of the West, OceanFirst Bank, F&M Bank, and the American Bankers Association  
August 5, 2019**

**Participants:** Governor Michelle W. Bowman, Aleksandra Wells, Laurie Schaffer, Claudia Von Pervieux, Darren Gersh, Jennifer Burns, Todd Vermilyea, and Laurie Priest (Federal Reserve Board)

Cady Coddling (Office of the Comptroller of the Currency)

Shannon Beattie (Federal Deposit Insurance Corporation)

Raj Mehra and Kip Huffman (Freedom Bank); Chris Hill (Bankers' Bank of the West); Edward Fitzpatrick (OceanFirst Bank); Chris Hutchinson (F&M Bank); Wayne Abernathy, Alison Touhey, and Josh Stein (American Bankers Association)

**Summary:** During a meeting between staff of the Federal Reserve Board, Office of the Comptroller of the Currency, and Federal Deposit Insurance Corporation (collectively, the "agencies") and representatives of Freedom Bank, Bankers' Bank of the West, OceanFirst Bank, F&M Bank, and the American Bankers Association, questions were asked about the anticipated timing for finalizing the agencies' community bank leverage ratio proposal and the anticipated number of adopters.