

**Meeting Between Federal Reserve Staff and  
Representatives of the Georgia Bankers Association  
May 5, 2011**

**Participants:** David Wilcox, Maryann Hunter, Robert Frierson, Richard Watkins, Laurie Priest, Stephanie Martin, Brian Gross, James Michaels, Paul Mondor, and Natalie Burch (Federal Reserve staff)

Georgia Bankers Association representatives: Christopher Anulewicz, Kenneth Bibb, Gerald Blanchard, John Brannen, Elizabeth Chandler, Ronal Chitty, Richard Drews Jr., James Edwards Jr., Charles Haley, John Helmken Jr., Walter Jones, Jerry Keith, Robert Kryder, Howard Lipham III, Donald Luker, David Marmins, Lawson McConnell Jr., David Oliver, Hugh Peterson III, Hugh Peterson Jr., Eric Smith, Bradford Watkins, Richard Whaley, Andrew Williams III, Eric Wimbush, Daryl Wyckoff, and Virginia O'Neill (American Bankers Association representative)

**Summary:** Representatives of the Georgia Bankers Association met with Federal Reserve staff to discuss the implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act. In light of the number of comments the Board's proposed rule on debit card interchange fees and routing had generated, some Association representatives inquired about allowing more time to study the rule's effect on community banks. Association representatives expressed concern that community banks stood to lose substantial revenue under the proposal and noted that efforts to recoup these funds could ultimately result in higher fees for bank customers.