

**Meeting Between Federal Reserve Board Staff and the
Oregon, Idaho, and Washington Bankers Associations
October 4, 2011**

Participants: Charles Struckmeyer, Barbara Bouchard, Jim Michaels, Tim Burniston, Wayne Passmore, Jennifer Gallagher, and Jon Hiratsuka (Federal Reserve Board staff).

Oregon, Idaho, and Washington Bankers Associations: Beverly Batchelder, John Biestman, David Broadhead, Bruce Bryant, Casey Callinsky, Phyllis Campbell, William Castle, Lori Chamberlain, Kevin Christiansen, Kurt Graff, Brian Hawley, Thomas Hosea, Lonnie Iholts, Burke Jackowich, Dawn Justice, Chris Karlin, Wayne Mannie, Ken Martin, Timothy Martinez, Linda Navarro, John Biestman, Donald Pearson, Eric Pearson, Thomas Perrick, James Pishue, Steven Rice, Byron Richards, Thomas Romrell, Mark Stevenson, Laurie Stewart, David Straus, Jeffrey Sumpter, Steve Terjeson, Linda Williams, Elizabeth Wilson, Cathie Winegar, Grant Word, Patrick Yalung, and Kenneth Yates.

Summary: Members of the Oregon, Idaho, and Washington Bankers Associations met with Board staff to discuss implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act. They expressed concern about the effect of regulatory burden and adverse economic conditions on housing and mortgage lending and on the future of community banks.