

**Meeting Between Federal Reserve Staff  
and Representatives of the American Bankers Association  
December 20, 2010**

**Participants:** Robert Rowe and Richard Riese (American Bankers Association)

Dana Miller, Samantha Pelosi, Mandie Aubrey, David Stein, Ky Tran-Trong, and  
Vivian Wong (Federal Reserve Board)

**Summary:** Staff from the Federal Reserve Board participated in a telephone call with representatives of the American Bankers Association to discuss the remittance transfer provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act. Specific topics of discussion included: foreign language disclosures, posting of storefront disclosures containing information about model transfers, exceptions permitting a reasonably accurate allowances for estimation of local currency to be received, error resolution, cancellation, and refunds.