

**Meeting Between Governor Tarullo and  
Representatives of the Arkansas Bankers Association  
September 15, 2010**

Participants: Governor Daniel Tarullo (Federal Reserve Board Member)

Charles Blanchard, Gerald Crawford, Kenneth Hammonds,  
Edward Holt, Robert Hunt, David Kern, Larry Kircher, Jerry Litty,  
Ivan Miles, Charles Miller, Scott Pittillo, Sean Williams,  
Clyde Henderson (Arkansas Bankers Association members); and  
Ryan Zagone (American Bankers Association)

**Summary:** Members of the Arkansas Bankers Association and American Bankers Association met with Governor Tarullo to discuss the implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act (“the Act”). During the discussion, Association members expressed uncertainty about the regulations that would be promulgated by the Federal Reserve Board under the Act and the effects of these regulations on bank lending and supervision. Association members noted that expected increases in compliance costs resulting from the new regulations could have a negative effect on the cost and availability of credit. In general, they did not believe small banks would be adversely affected by new capital standards that would require certain larger institutions to hold more capital.