

**Meeting Between Federal Reserve Staff  
and a Representative of Howrey  
January 12, 2011**

**Participants:** Ezra Levine (Howrey)

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

**Summary:** Staff from the Federal Reserve Board had a conference call with a representative of the law firm Howrey to discuss the remittance transfer provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act. The Howrey representative described the legislative evolution of the remittance transfer provisions. Specific topics of discussion included the posting of storefront disclosures containing information about model transfers, written disclosure of information regarding the transaction prior to a customer's payment for the transaction, error resolution, liability for agent actions, and the statutory exceptions for disclosure of the amount of currency received.