

**Meeting Between Federal Reserve Board Staff and the  
Western States Bankers Association  
September 22, 2010**

**Participants:** Charles S. Struckmeyer and Nancy Riley (Federal Reserve Board)

Bill Bickle, Matthew Browning, Donald Childears, Kevin Clark, Kirk Clausen, Keith Dickelman, Scott Estep, Bruce Glennie, Curtis Hansen, Lynne Herndon, Wayne Hirsch, Alan Horner, Mitch Johnson, Dave Johnson, Dawn Justice, Louise Kelly, Stacey Langford, Mark Lliteras, Terry Lobdell, Karin Lockovitch, James Lundy, Mark Packard, Matt Packard, Michael Quade, Tom Romrell, Dan Runner, Duane Sauer, Quentin Schneider, Rick Skates, Raymond Specht, Ron Tilton, Steve Turkiewicz, Bill Uffelman, Gerrit van Huisstede, Kevin Van Tassell, Samuel Waters, and Steve Wheeler  
(Members of the Western States Bankers Association)

**Summary:** Members of the Western States Bankers Association met with Federal Reserve Board staff to discuss the implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act (“Dodd-Frank”). Discussion topics related to the Dodd-Frank Act included how upcoming changes to the regulatory structure might affect banks’ lending and the overall economy. Several Association members expressed concerns about the impact of pending regulations on bank examinations, and they stated the importance of having consistent rules apply to both new and old loans.