

**Meeting Between Vice Chair for Supervision Barr and Staff of the  
Federal Reserve Board and Representatives of the Consumer Bankers  
Association  
October 1, 2024**

**Participants:** Vice Chair for Supervision Michael S. Barr, Jennifer Burns, Art Lindo, and Andrew Ruben (Federal Reserve Board)

Lindsey Johnson and Kelvin Chen (Consumer Bankers Association); Quincy Miller (Eastern Bank); Brendan Coughlin (Citizens Financial Group); Kate Danella (Regions Financial); Nitin Mhatre (Berkshire Bank); Todd Barnhart (PNC); Patrick Smith (Santander Bank); Matthew Boss (TD Bank); Michael Drury (M&T Bank); Victor Alexander (KeyBank); Cassandra McKinney (Comerica Bank); Ernie Johannson (BMO Financial Group); Shawn Niehaus (Fifth Third); Jon Ambler (Truist Financial Services); Steve Goodman (JPMC); Celia Karam (Capital One)

**Summary:** Vice Chair for Supervision Barr and staff of the Federal Reserve Board met with the Consumer Bankers Association and representatives of several banking organizations regarding the regulatory landscape, including the combined impact of regulatory requirements, the Board's notice of proposed rulemaking on Regulation II, and the CFPB's rule implementation of section 1033 of the Dodd-Frank Act.