

**Meeting Between Staff of the Federal Reserve Board and Representatives and Members of
the GoWest Credit Union Association**
September 9, 2025

Participants: Alyssa O'Connor, Ben Snodgrass, Cody Gaffney, Elena Falcettoni, Evan Winerman, Jeremy Lin, Mark Manuszak, Priyanka Slattery, and Vivien Lee (Federal Reserve Board)

John Trull (GoWest Credit Union Association); Benjamin Metzger (Canvas Credit Union); Benjamin W. Rutledge (Gesa Credit Union); Brian Berrett (Idaho Central Credit Union); David Brown (Weld Community Credit Union); Jason Werts (Rivermark Community Credit Union); Kelly Poldoski and Ryan O'Connor (Credit Union West); Laura Hansen (Rogue Credit Union); Michael Vogeler (P1FCU); Mike Williams (Colorado Credit Unions); Nicole Cypers and Tammy Gallegos (America First Credit Union); Wendy Beth Oliver (OnPoint Community Credit Union)

Summary: Staff of the Federal Reserve Board met with representatives and members of the GoWest Credit Union Association (GoWest) to discuss, among other topics, the Board's Regulation II and the Board's required implementation of the GENIUS Act. Regarding Regulation II, GoWest members expressed their views on the interchange fee cap and its impact on their institutions. Regarding the GENIUS Act implementation, GoWest members shared their perspectives on master account access, reserve requirements, payment systems, the Stablecoin Certification Review Committee, enforcement, and existing stablecoin regulatory frameworks.