November 15, 2013

TO:

Executive Secretary Section

FROM:

Marianne Hatheway

Deputy to Director Norton

SUBJECT:

Meeting regarding proposed rulemaking

Please include this memorandum in the public file for the following Notice of Proposed Rulemaking:

■ Proposed Rule: Credit Risk Retention

On November 15, 2013, Drew Cantor of Johnson, Madigan & Pack and Bill Jue and Megan Bowen of Harley-Davidson Financial Services met (via telephone) with Director Norton and two FDIC staff members.

Part of the discussion during the meeting included topics related to the above-mentioned rulemaking. This memorandum memorializes the meeting.