

MEMORANDUM

TO: Executive Secretary
Advance Notice of Proposed Rulemaking:
Brokered Deposits and Interest Rate Restrictions (RIN 3064-AE94)

FROM: Vivek V. Khare, Counsel

DATE: May 14, 2019

SUBJECT: Meeting with Representatives from HealthEquity

On May 14, 2019, staff from the Federal Deposit Insurance Corporation (FDIC) met with representatives from HealthEquity in response to the FDIC's Advance Notice of Proposed Rulemaking (ANPR) on brokered deposits and the interest rate restrictions. This ANPR was published in the Federal Register on February 6, 2019 (84 FR 2366). The HealthEquity representatives provided background and shared their views on Health Savings Accounts. A follow-up call was held on June 5, 2019.

A list of participants appears below.

FDIC:

- Ruth Amberg
- Rae Ann Miller
- Ashby Hilsman
- Sheikha Kapoor
- Judy Gross
- Tom Lyons
- Tom Hearn
- Brian Cox
- Vivek Khare

HealthEquity:

- Bill West
- James Sivon (Barnett Sivon & Natter)
- Drew Cantor (Peck Madigan Jones)