



June 27, 2011

**TO:** The Executive Secretary's Section  
FDIC Legal Division

**FROM:** Sheikha Kapoor  
Counsel

**SUBJECT:** Meeting with the Mid-Size Bank Coalition of America - Assessment Rate Adjustment Guidelines for Large and Highly Complex Institutions, 76 Fed. Reg. 21256 (April 15, 2011)

The FDIC published in the Federal Register a Notice requesting comment on Proposed Assessment Rate Adjustment Guidelines for Large and Highly Complex Institutions. The proposed guidelines would be used to determine how adjustments could be made to the total scores that are used in calculating the deposit insurance assessment rates of large and highly complex insured institutions. Total scores are determined according to the final rule on Assessments and Large Bank Pricing approved by the FDIC Board on February 7, 2011.

The Mid-Size Bank Coalition of America (MBCA) requested a meeting with the FDIC to discuss the proposed guidelines and to address in detail concerns raised in the comment letter submitted by the MBCA. The meeting was held via teleconference on June 23, 2011.

The discussion during the call centered around the issues raised by the MBCA in its comment letter dated May 26, 2011.

June 23, 2011 Meeting  
FDIC Staff and MBCA Representatives

**Name**

**Representing**

Mike Cahill  
Brent Tjarks  
Richard Shier  
Vince Hruska  
Hernan Hernandez  
Bob Jones  
Chris Wolking  
Jeff Knight  
Chester Wood  
Terry Bichsel  
Susan Stanley

City National Bank  
City National Bank  
City National Bank  
City National Bank  
City National Bank  
Old National Bank  
Old National Bank  
Old National Bank  
Trustmark Bank  
First Merit Corporation  
People's United

Corey Hoze  
Harry McAdams  
Bill Perotti  
Andy Shipe  
Dave Stautz  
Doug Hiatt  
Darlene Chiu Bryan  
Sheila Smith

Marc Steckel  
Kevin Bruno  
Tyler Davis  
Matt Valentine  
Pat Mitchell  
Andy Felton  
Sheikha Kapoor

Banc-Corp  
Frost Bank  
Frost Bank  
Arnold & Porter  
TCF Bank  
TCF Bank  
East West Bank  
Commerce Bank

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