



April 30, 2012

TO: The Executive Secretary's Section
FDIC Legal Division

FROM: Matthew Green
Associate Director
Division of Insurance and Research

SUBJECT: Teleconference with Equifax, Inc.- Assessments, Large Bank Pricing, 77 Fed. Reg. 18109 (March 27, 2012) (RIN 3064-AD92)

The FDIC published in the Federal Register a Notice of Proposed Rulemaking requesting comment on proposed revisions to some of the definitions used to determine assessment rates for large and highly complex insured depository institutions.

Equifax requested a meeting with the FDIC to clarify certain aspects of the proposed definition of *Higher-Risk Consumer Loans and Securities*. The meeting was held via teleconference on April 30, 2012. The discussion during the call centered on questions about the requirements for probability of default estimation and for the reporting of *Higher-Risk Consumer Loans and Securities* by institutions.

April 30, 2012 Teleconference Participants

<u>Name</u>	<u>Representing</u>
Richard Vogt	Equifax
Yara Rogers-Silva	Equifax
Sarah Davies	VantageScore Solutions, LLC
Patrick Mitchell	FDIC
Tyler Davis	FDIC
Brenda Bruno	FDIC
Matthew Green	FDIC
Chris Bellotto	FDIC
Robert Strand	American Bankers Association

