



Federal Deposit Insurance Corporation

550 17th Street NW, Washington, DC 20429

November 15, 2013

TO: Executive Secretary Section

FROM: Marianne Hatheway *MH*
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.