MEMORANDUM

TO: Executive Secretary

Guidelines for Appeals of Material Supervisory Determinations (RIN 3064-ZA20)

FROM: James Watts, Counsel, FDIC Legal Division

DATE: November 20, 2020

SUBJECT: Meeting with Representatives from the American Bankers Association and the Bank

Policy Institute

On November 6, 2020, staff from the Federal Deposit Insurance Corporation (FDIC) held a virtual meeting with representatives of the American Bankers Association (ABA) and the Bank Policy Institute (BPI). The ABA and BPI representatives shared their views on a notice and request for comment published in the Federal Register by the FDIC on September 1, 2020 (85 FR 54377). The ABA and BPI previously submitted a comment letter that is contained in the public comment file. A list of participants appears below.

FDIC Travis Hill, Deputy to the Chairman for Policy

Sheikha Kapoor, Senior Counsel, Legal Division

James Watts, Counsel, Legal Division

ABA Hugh Carney, SVP, Prudential Regulation & Asset Management

Shaun Kern, Senior Counsel, Prudential Regulation & Asset Management

BPI Gregg Rozansky, Senior Vice President, Senior Associate General Counsel

New York

Community Bank

Anthony Donatelli, EVP & Director of Capital Planning & Stress Testing

Inland Bancorp Howard Jaffe, President & COO

Discover Financial

Services

Kate Prochaska, Senior Counsel & Director, Head of Regulatory Policy

Kayce Seifert, Director & Senior Counsel, Bank Regulatory Risk

Truist Jorge Rivera, Senior VP, Senior Associate General Counsel for Regulation