



**Federal Deposit Insurance Corporation**

550 17th Street NW, Washington, D.C. 20429-9990

Division of Insurance and Research

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 |

