



**Federal Deposit Insurance Corporation**

3501 N. Fairfax Drive, Arlington, VA 22226

Legal Division

May 22, 2015

**TO:** Executive Secretary

**FROM:** Karen L. Main  
Counsel, Legal Division

**SUBJECT:** Meeting with the Financial Services Roundtable and Others to Discuss the Advance Notice of Proposed Rulemaking Regarding Large Bank Deposit Insurance Determination Modernization

---

Please include this memorandum in the public file on the Advance Notice of Proposed Rulemaking regarding Large Bank Deposit Insurance Determination Modernization (RIN 3064-AE33), 80 FR 23478.

On May 11, 2015, FDIC staff (as enumerated on Attachment A) attended a meeting with staff from the Financial Services Roundtable ("FSR"), representatives of a number of commercial banking organizations, attorneys from two law firms, and the principal of a consulting firm. The participants from those organizations and associations are identified and listed on Attachment B.

FDIC staff provided a brief overview of the Advance Notice of Proposed Rulemaking. The subsequent discussion addressed several matters, including the possible time frame for implementation of certain proposals, if ultimately adopted.

ATTACHMENT A  
(FDIC Staff)

Connors, Robert C.  
Kidney, David E.  
Loveridge, Brandon R.  
Main, Karen L.  
Maloney, Tahmineh  
Steckel, Marc  
Watkins, James C.

ATTACHMENT B

Participated in Person

Name	Organization/Affiliation
Kevin MacMillan	U.S. Bank
Mark Wood	M&T Bank
Bruce MacPherson	BB&T
Theresa Watkins	BB&T
Bruce Myers	Huntington
Kitty Orkis	Huntington
Patricia O'Toole	SunTrust
Jeff Richardson	Fifth Third
Scott Jones	BBVA Compass
Jason T. Ross	Regions Bank
Nicholas Podsiadly	Regions Bank
Rob Krebs	Northern Trust
Jeffrey Conover	Northern Trust
Matt Riggs	BMO Financial Group
Anand Solanki	Discover
Robert Kidd	Capital One
Andrew Sutton	Capital One
David Krell	Ally Financial
Suzanne McLaughlin	Ally Financial
Jim Sivon	Barnett Sivon &Natter PC
Samuel E. Proctor	Debevoise & Plimpton LLP
Robert Hatch	Financial Services Roundtable
Bao Nguyen	Federal Reserve Board
Jan Bauer	Federal Reserve Board

Participated by Phone – as provided by the FSR

Name	Organization/Affiliation
John Cooney	Ally Financial
Rick Kent	Ally Financial
Stephanie Richard	Ally Financial
Sharon Larkin	Bank of the West
Raj Gopal	Bank of the West
Ron Osborn	Bank of the West
Isaac Thorne	Bank of the West
Josh Denney	BBVA
Melissa Kaplan	Discover

Mike Frasca	Discover
Rich Rosen	Fifth Third
Mary Godschalk	Fifth Third
Richard Kopek	Key Bank
Louis Raffis	Key Bank
Allison Sagraves	M&T Bank
Paul Antonellis	TD Bank
Pamela Cimino	TD Bank
Karen Canon	U.S. Bank
Greg Wilson	Greg Wilson Consulting