MEMORANDUM

TO: Executive Secretary

RE: Advance Notice of Proposed Rulemaking:

Brokered Deposits and Interest Rate Restrictions (RIN 3064-AE94)

FROM: Vivek V. Khare, Counsel

DATE: April 1, 2019

SUBJECT: Meeting with Representatives from Bank Policy Institute

On April 1, 2019, staff from the Federal Deposit Insurance Corporation (FDIC) met with representatives from Bank Policy Institute (BPI) and discussed the information provided in Appendix 2 of the FDIC's Advance Notice of Proposed Rulemaking (ANPR) on brokered deposits and the interest rate restrictions. This ANPR was published in the Federal Register on February 6, 2019 (84 FR 2366).

A list of participants appears below.

FDIC: Ruth Amberg

Rae Ann Miller Ashley Mihalik Patrick Mitchell John Anderlick Rosalind Bennett Jon Pogach Chiwon Yom LaVaughn Henry Vivek Khare

BPI: Dafina Stewart

Francisco Covas

Mike Lee