TO:        Executive Secretary
FROM:  Debbie L. Miede
        FinTech Counsel
        Financial Technology & Innovation Group
        Legal Division

SUBJECT: Meeting with the Bank Policy Institute Related to the Request for Information and Comment on Financial Institutions’ Use of Artificial Intelligence, including Machine Learning (RIN 3064-ZA24; 86 Fed. Reg. 27960)

Please include this memorandum in the public files on the Request for Information and Comment on Financial Institutions’ Use of Artificial Intelligence, including Machine Learning (RIN 3064-ZA24; 86 Fed. Reg. 27960)

On October 26, 2021 and at the request of representatives of the Bank Policy Institute (BPI/BITS) staff of the below agencies participated in a virtual meeting with the following representatives of BPI/BITS:


For the FDIC, Jonathan Miller, Sumaya Muraywid, David Friedman, Jing Chen, Matt Reed and Debbie Miede; for the Board of Governors of the Federal Reserve, Kavita Jain, David Palmer, Jeff Ernst, Katrina Blodgett, Vanessa Tran, and Don Peterson; for the Office of the Comptroller of Currency, Norine Richards, Paul Reymann, Margaret Colvin, Alireza Ebrahim, Jorge Aguilar and Priscilla Benner; for the Consumer Financial Protection Bureau, Carol Evans, Albert Chang, Phil Eckert, and Kathryn Lazarev; and for the National Credit Union Administration, Ernestine Ward, Chrisanthy Loizos.

During the meeting, BPI/BITS’ discussion focused on the issues it outlined in its June 25, 2021, comment letter submitted in response to the aforementioned Request for Information.

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