

# AGENDA

## MSAAC Meeting September 25, 2018 Conference Room 1W-410/420

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|---------|---|--|
| 8:30am  | Open Meeting & Introductions<br>Welcome and General Remarks   | <b>Michael Brickman</b> , Deputy Comptroller,  |
|         | Implementation of the Charter Flexibility<br>Provision in the Economic Growth, Regulatory<br>Relief, and Consumer Protection Act  |  |
| 9:45am  | Break   |  |
| 10:00am | Member Roundtable <ul style="list-style-type: none"><li>• Mortgage banking risks</li><li>• CECL</li><li>• Deposit stability</li><li>• Subcommittee report</li><li>• Member topics</li></ul>                               | <b>MSAAC Members</b>   |
| Noon    | Lunch   |  |
| 1:15pm  | Collaboration <ul style="list-style-type: none"><li>• Examples of Banker Collaboration</li><li>• Innovation Partnership Working Group</li><li>• Service Corporations</li><li>• Challenges or impediments</li></ul>        | <b>Beverly Cole</b> , Deputy Comptroller<br><b>Charlotte Bahin</b> , Senior Advisor<br><b>Michael Brickman</b> |
| 2:15pm  | Discussion of future committee activities <ul style="list-style-type: none"><li>• Charter renewal and membership<br/>nomination process</li><li>• Evaluation of 2018 Joint Mutual Forum</li><li>• 2019 Outreach</li></ul> | <b>Charlotte Bahin</b>   |
| 2:45pm  | Public Comments   | <b>Public</b>  |
| 3:00pm  | Adjourn   |  |



MUTUAL SAVINGS ASSOCIATION ADVISORY COMMITTEE

September 25, 2018

COMMITTEE MEMBERS

**James Brown**, President and Chief Executive Officer, The Bank of Bennington, Bennington, VT  
**J.R. Buckner**, President and Chief Executive Officer, First Federal Bank of Kansas City, Kansas City, MO  
**Thomas Fraser (Tom)**, President and Chief Executive Officer, First Federal Savings and Loan Association of Lakewood, Lakewood, OH  
**Shirley Hughes**, President and Chief Executive Officer, Elizabethton Federal Savings Bank, Elizabethton, TN  
**Jeffrey D. Hyde (Jeff)**, President and Chief Executive Officer, Evergreen Federal Savings and Loan Association, Grants Pass, OR  
**Jim McQuade**, President and Chief Executive Officer, Dollar Bank, FSB, Pittsburgh, PA  
**Dan Moore**, President and Chief Executive Officer, Home Bank, Evansville, IN  
**James Wainwright**, President and Chief Executive Officer, Freehold Savings Bank, Freehold, NJ  
**William R. White (Bill)**, Chairman and President, Dearborn Federal Savings Bank, Dearborn, MI

OFFICE OF THE COMPTROLLER OF THE CURRENCY

**Frances C. Augello**, Special Counsel, Bank Activities and Structure, Washington, DC  
**Charlotte M. Bahin**, Senior Advisor for Thrift Supervision, Washington, DC  
**Pricilla Benner**, Attorney, Legislative and Regulatory Activities, Washington, DC  
**Toney M. Bland**, Senior Deputy Comptroller for Midsize Community Bank Supervision, Washington, DC  
**Michael R. Brickman**, Deputy Comptroller for Thrift Supervision & Special Supervision, Washington, DC  
**Arnie Cohen**, Congressional Affairs Specialist, Congressional Relations, Washington, DC  
**Beverly Cole**, Deputy Comptroller, Compliance Supervision, Washington, DC  
**Donald Dwyer**, Thrift Licensing Lead Expert, Washington, DC  
**Demetria C. Hannah**, Special Counsel, Bank Activities and Structure, Washington, DC  
**Brian James**, Associate Deputy Comptroller, Central District, Chicago, IL  
**Kevin Kirby**, Attorney, Bank Activities and Structure, Washington, DC  
**Alison MacDonald**, Special Counsel, Legislative and Regulatory Activities, Washington, DC  
**Sydney Menefee**, Deputy Comptroller and Chief Accountant, Washington DC  
**Robert Ortiz**, Acting MCBS Liaison, Washington DC  
**Tania Phillips**, Assistant Deputy Comptroller, Northeastern District, Washington, DC  
**Joseph Smith**, Group Leader for Credit and Market Risk, Washington, DC  
**Marta Stewart-Bates**, Attorney, Legislative and Regulatory Activities, Washington, DC  
**Jason Wolf**, Field Examiner, Bank of America, Charlotte, NC

PUBLIC OBSERVERS

**C. Dawn Causey**, American Bankers Association, Washington, DC  
**Douglas P. Faucette**, Locke Lord, Washington, DC  
**James Kendrick**, Independent Community Bankers of America, Washington, DC