

**Meeting Between Federal Reserve Board Staff and Representatives
of the Food Marketing Institute
April 15, 2015**

Participants: Louise Roseman, David Mills, Samantha Pelosi, Mark Manuszak, Krzysztof Wozniak, and Clinton Chen (Federal Reserve Board)

Hannah Walker, Jennifer Hatcher, and Leslie Sarasin (Food Marketing Institute); Rick Beckwith and Pat Hagan (Fareway Stores, Inc.); Rudy Dory (Newport Avenue Market); Brad Brookshire (Brookshire Grocery Company); and Jerry Garland (Associated Wholesale Grocers, Inc.)

Summary: Representatives of the Food Marketing Institute met with Federal Reserve Board staff to discuss their observations related to the deployment of EMV (i.e., chip-based) credit and debit cards in the United States. Representatives of the Food Marketing Institute also discussed various provisions of Regulation II.