

**Meeting Between Federal Reserve Board Staff and
Representatives of the Indiana Bankers Association
September 29, 2010**

Participants: Charles S. Struckmeyer and Kevin Bertsch (Federal Reserve Board)

Michael Bauer, Andrew Briggs, Archie Brown, Jessica Carroll, Stephen DeHaven, Dax Denton, Matthew Forrester, Jerome Gassen, David Geis, Michael Head, Lori Heath, Chelsey Heath, David Heeter, James Hiatt, Michael Kubacki, Michael Marhenke, Joseph Pierce, Tade Powell, Campbell White, and Lucas White (Members of the Indiana Bankers Association)

Summary: Members of the Indiana Bankers Association met with Federal Reserve Board staff to discuss the implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act (“Dodd-Frank”). Discussion topics related to the Dodd-Frank Act included how uncertainty about new regulations is affecting bank lending. Several Association members stated the importance of providing examiners with consistent, up-to-date guidance related to the forthcoming regulations. Regarding the interchange fee provisions of the Dodd-Frank Act, Association members expressed concerns about potentially higher operating costs for banks, which would likely be passed on to consumers.