AGENDA

MSAAC Meeting September 17, 2019 Conference Room 1W-410/420

8:30am	Open Meeting & Introductions Welcome and General Remarks	Michael Brickman, Deputy Comptroller, Thrift Supervision
		Toney Bland, Senior Deputy Comptroller, Midsize and Community Bank Supervision
		Blake Paulson, Deputy Comptroller, Central District
		Benjamin Rudolph, Associate Deputy Comptroller, Western District
8:45am	Residential Mortgage Update and Discussion	Daniel Grantham , Senior Financial Economist, Economic and Banking Condition
		Joseph Smith, Technical Expert, Mortgage Banking Risk, Retail Banking Risk
10:45am	Break	THON.
11:00am	Member Roundtable	Comptroller Joseph Otting and MSAAC Members
12:00noon	Lunch	
1:00pm	Congressional Affairs Update	Carrie Moore, Director, Congressional Liaison
2:00pm	Capital Update	Margot Schwadron, Director, Capital Policy
2:45pm	Public Comments	Public
3:00pm	Adjourn	



Washington, DC 20219

MUTUAL SAVINGS ASSOCIATION ADVISORY COMMITTEE September 17, 2019

COMMITTEE MEMBERS

Ana M. Babiasz, President and Chief Executive Officer, Fidelity Federal Savings and Loan Association, Delaware, OH

James Brown, President and Chief Executive Officer, The Bank of Bennington, Bennington, VT JR Buckner, President and Chief Executive Officer, First Federal Bank of Kansas City, Kansas City, MO John Coyne, President and Chief Executive Officer, Big Horn Federal Savings Bank, Greybull, WY Thomas Fraser (Tom), Chief Executive Officer, First Mutual Holding Company, Lakewood, OH James McQuade (Jim), President and Chief Executive Officer, Dollar Bank, Pittsburgh, PA Annette Russell, President and Chief Executive Officer, Security Federal, Logansport, IN William White (Bill), Chairman and President, Dearborn Federal Savings Bank, Dearborn, MI

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Joseph M. Otting, Comptroller of the Currency, Washington, DC

Frances Augello, Special Counsel, Bank Advisory Group, Washington, DC

Charlotte M. Bahin, Senior Advisor for Thrift Supervision, Washington, DC

Toney Bland, Senior Deputy Comptroller for Midsize Community Bank Supervision, Washington, DC

Michael R. Brickman, Deputy Comptroller for Thrift Supervision, Washington DC

Rafael E. DeLeon (Ralph), Director, Banking Relations, Washington, DC

Donald Dwyer, Thrift Licensing Lead Expert, Washington, DC

Cristina Im, Deputy Comptroller Analyst, Washington, DC

Daniel Grantham, Senior Financial Economist, Economic and Banking Condition, Washington, DC

Karen Marcotte, Director for Licensing Activities, Washington, DC

Carrie Moore, Director, Congressional Liaison, Washington, DC

Benjamin Rudolph, Associate Deputy Comptroller, Western District Office, Denver, CO

Paul Ross, Public Affairs Specialist, Washington, DC

Margot Schwadron, Director, Capital Policy, Washington, DC

Joseph A. Smith, Technical Expert, Mortgage Banking Risk, Washington, DC

Demetria Springs, Special Counsel, Bank Advisory Group, Washington, DC

Steven Westenskow, Deputy Comptroller Analyst, Chicago, IL

PUBLIC OBSERVERS

C. Dawn Causey, American Bankers Association, Washington, DC

Debra Cope, Cope Financial PR, Washington, DC

Bob Davis, American Bankers Association, Washington, DC

Douglas Faucette, Locke Lord, Washington DC

James Kendrick, Independent Community Bankers of America, Washington, DC

Joseph Pigg (Joe), American Bankers Association, Washington, DC

Daniel Weitzel, Locke Lord, Washington, DC