1. Welcome (Erik Soell)

2. Recent Exam Matters
   a. Safety and Soundness:
      i. current issues with appraisals and evaluations (Jim Warren)
         1. see Appraisal Flowchart
      ii. evaluation of earnings in exam process (Carl White)
      iii. new off-site loan review process (Carl White)
   b. Consumer:
      i. using press reports as a resource (Cathy Kusmer)
      ii. nuances of “desktop underwriting” (Tiffany Stecko)
      iii. fair lending in metro areas (Michael Wallace)
   c. Information Technology: (Allen North)
      i. Multi-Regional Data Processing Servicer (MDPS) / Technology Service Provider (TSP)

3. Basel III Update (Julie Stackhouse)
   a. New Capital Rule Community Bank Guide (included)
      i. www.askthefed.org

4. Training Resources for Directors (Carl White)

5. Q&A (Julie Stackhouse)
   a. *1 on your phone or rapid@stls.frb.org

Next call: Wednesday, November 13, 2013, 10am CT
Quarterly Conversations with the Fed

Our thanks to Paducah Bank for hosting today’s call

Julie Stackhouse,
Senior Vice President at the Federal Reserve Bank of St. Louis

July 22nd planning meeting: Carl White, Julie Stackhouse, Dennis Blase, Allen North, Erik Soell, Jim Fuchs (with Tiffany Stecko and Mike Wallace on the phone)