July 16: Public Hearing

- **Date**: July 16
- **Time**: 3:00-5:00pm
- **Duration**: 2 hours (120 minutes)
- **Topic**: Taskforce on Federal Consumer Financial Protection
- **Bureau Participants**: Director Kraninger, Matt Cameron, Todd Zywicki, Howard Beales, Jean Noonan, Bill MacLeod, and Tom Durkin
- **Panelist**: 5 academics TBD
- **Discussion prompts**: 5
    1. Continuing focus on inclusion by encouraging access to financial services through competitive markets;
        - Access to credit is a driver for wealth creation. Do you believe there are regulatory issues that should be addressed at the federal level to promote greater access to consumer financial products or services to underserved individuals and/or communities?
    2. Consumer protection that eliminates archaic legal and illegal practices;
        - Do you believe there are gaps or conflicts in financial regulations; redundancies in financial regulations; or areas of financial regulation where additional clarity is needed. If so, what are they? Are there legal practices that harm consumer welfare? Are there laws or regulations that have caused unintentional harm?
    3. Enhancing competition with new technologies; and
        - What trends in financial technology or FinTech are you seeing today, and what studies or regulatory reforms are needed to protect consumers while enhancing competition over the next ten to fifteen years?
    4. Improving consumer information and education.
        - Financial mobility and empower is enhanced by increases in formal education, financial education, and consumer choice. This is particularly true with vulnerable and protected populations. What actions can the Federal government take to enhance financial mobility?
    5. Closing remarks & recommendation you would like/expect to see included
        - Let's open the floor for panelist to provide closing remarks or is there anything that we covered or did not cover that our panelist would like or expect to see included in the final recommendations?

Order of events: 3:00pm – 5:00pm

Activity	Duration	Time	Who
Order, opening, thanks, & agenda	5	3:00-3:05pm	Matt Cameron
Remarks (include TF scope)	10	3:05-3:15pm	Director
Introduce self and TF, discuss format & goals of meeting, thank panelists, allow them to introduce themselves	15	3:15-3:30pm	Todd Zywicki
Panelist introduce themselves	12	3:30-3:42pm	Panelist
Share first discussion prompt	1	3:42-3:43pm	Howard Beales
Discussion	12	3:43-3:55pm	Panelists
Share second discussion prompt	1	3:55-3:56pm	Tom
Discussion	12	3:56-4:08pm	Panelists
Share third discussion prompt	1	4:08-4:09pm	Bill
Discussion	12	4:09-4:21pm	Panelists
Share fourth discussion prompt	1	4:21-4:22pm	Jean
Discussion	12	4:22-4:34pm	Panelists
Share fifth discussion prompt	1	4:34-4:35pm	Bill
Discussion	15	4:35-4:50pm	Panelists
Thanks & Close	5	4:50-4:55pm	Todd Zywicki
SLACK	5		SLACK

Primary buckets of work:

- Logistics:
    - WebEx & general call-in number for public and panelist (Isabel Bailey)
    - Identify and invite panelist (Alex put together an initial list of panelist, Matt & Andrew will select, we'll work through one of the EA & OR to solicit feedback)
    - Public invites posted to webpage that is part of larger Consumer Financial Protection Week (Isabel Bailey)
    - Engage EA offices to share invite details with their networks (Should be done for week as a whole)
    - Recordings & translations post to consumer financial protection week page after meeting, tag appropriate program offices (Isabel Bailey)
    - Mock hearing or practice (Isabel Bailey)

- Details
    - Agenda and meeting flow (Complete)
    - Tic Toks for pre-meeting activities to ensure everyone is in place prior to the hearing
    - Draft remarks for Bureau staff to open meeting: Matt, Director, Todd, and other Members (Contact Crystal for support)
    - Engage with panelist to share meeting flow and hearing overview (Matt, Nat, & Todd?)
    - Discussion prompts (Use four big areas outlined in chapter 1 + open rec request)

Suggested key dates (**Bold date** are unmovable):

- June 18: Invites to panelist sent
- June 25: Confirmation of who will serve as panelists
- June 26: Agenda, meeting flow, and discussion prompts set
- June 29: Enter all materials into clearance
- June 30: All remarks enter clearance
- **July 1: Meeting invites must be posted publicly**
- July 10: Trial run for TF members
- July 16: Host meeting

Past key dates

- ✓ June 8: Engage with Crystal and Kim on what goes into a public meeting/plan
- ✓ June 12: Share with Matt outline of activities to host meeting, plan to accomplish tasks, and outline of logistics (dial-in, webex, etc)