

**Meeting between Staff of the Federal Reserve Bank of Kansas City and  
Representatives of Commerce Bank  
February 6, 2024**

**Participants:** Jeff Schmid, Tara Hunston, Kara Bemboom, and Amber Conley (Federal Reserve Bank of Kansas City)

John Kemper and Kevin Barth (Commerce Bank)

**Summary:** Staff of the Federal Reserve Bank of Kansas City met with representatives from Commerce Bank. The discussion covered a variety of topics, during which Commerce Bank representatives commented on the notice of proposed rulemaking on Regulation II. Participants expressed concerns with the cost estimates included in the proposal.