

**Meeting Between Staff of the Federal Reserve Bank of Kansas City and Representatives of
Tenth District Regional Banking Organizations
February 5, 2024**

Participants: Jeff Schmid, Tara Humston, Amber Conley, Mike Steckline, Melissa Jackson, and John Gray (Federal Reserve Bank of Kansas City)

Jim Reuter (FirstBank); Paula Peterson (Commerce Bank); Tim Laney (NBH Bank); Stacy Kymes (BOK); Greg Massey (First United Bank); Mike Summers (FNNI); Mark Hesser (Pinnacle Bancorp)

Summary: The Federal Reserve Bank of Kansas City hosted a roundtable discussion with representatives from Regional Banking Organizations in the Tenth District. The discussion covered a variety of topics, during which external participants provided comment on the notice of proposed rulemaking on Regulation II (Regulation II proposal). Participants expressed concerns with the cost estimates included in the Regulation II proposal and recommended additional research on the impact of the proposal on consumers.