



## Working Agenda

**CSBS State Banking Summit**  
**Wyndham Hotel**  
**1400 M Street, N.W. · Washington, DC 20005**  
**November 5-6, 2003**

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### November 5, 2003

6:00 pm Cocktail and Hors d'oeuvre Reception

Welcoming Remarks

Mick Thompson, CSBS Chairman  
The Honorable Donald Powell, Chairman of the FDIC (invited)  
Federal Reserve Board official (to be announced)

### November 6, 2003

8:30 am Continental Breakfast

- I. **Welcome/Agenda Overview** - Mick Thompson, CSBS Chairman
- II. **Opening Speaker** – This segment of the program will provide national perspective on the overall economy and the role of the financial services industry in fueling it. The Council of Economic Advisors was established to provide the President with objective economic analysis and advice on the development and implementation of a wide range of domestic and international economic policy issues.
  - Dr. N. Gregory Mankiw, Chairman of the Council of Economic Advisers

### Break

10:00 am

- III. **Why Community Banking Matters** – What role do community banks play in the overall financial services system and to the economy? Is the growing plethora of federal regulation presenting a barrier to the creation of new community banks? Does the expanding tide of federal regulation foster an environment in which small banks must merge with larger institutions in order to survive?
  - George Kahn at the Kansas City Federal Reserve Bank, Director, Research of Statistics
  - Terry Jorde, President and CEO, CountryBank USA (invited)
  - Kevin Lavender, Commissioner, TN Department of Banking, moderator

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## CONFERENCE OF STATE BANK SUPERVISORS

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- IV. **General Counsel Panel:** - The lead attorneys for the agencies and our own General Counsel, Buz Gorman, will present information on timely issues of interest to the industry., (e.g., recent developments in federal regulatory preemption, implementation of Sarbanes Oxley, developments in bounce protection/overdraft privilege programs, and developments in consumer issues such as predatory and payday lending)
- Buz Gorman, CSBS General Counsel
  - Bill Kroener, FDIC General Counsel
  - Virgil Mattingly, Federal Reserve Board General Counsel

12:00 **Congressional Luncheon Speaker** – To be announced

**Break**

1:30 pm

- V. **Why the State Charter?** How does the state charter function as a business model in today's financial services marketplace?
- Diana Taylor, Superintendent, New York State Banking Department - Information on state bank charters: average size, business models, examples of how state banks are fully utilizing available powers, etc.
  - C. Kendric Fergeson, Chairman, NBanC, (invited)
  - Raymond D. Fortin, General Counsel, SunTrust Banks, Inc. (invited)
    - a. Information on their banks
    - b. How each bank utilizes the state charter to advance their business plan
    - c. Opportunities to further improve the state charter/their wish lists to further improve the state charter.
- VI. **A Case for Expanded Powers & the Role of the State Charter as a Laboratory for Innovation** – This panel will discuss powers that state banks have that surpass those available to national banks (e.g., real estate brokerage, the ILC option, real estate development) and how regulators ensure that safety and soundness is addressed. Amid cries from some for federal preemption, this panel will also address tools state bank regulators are using to ensure that state banking statutes are modern and flexible and how regulators are working to streamline procedures and requirements for multi-state banks.
- C. F. Muckenfuss, III, Partner, Gibson, Dunn & Crutcher, moderator (invited)
  - Ed Leary, Commissioner, UT Department of Financial Institutions
  - Michael Zamorski, FDIC Division of Supervision and Consumer Protection

4:00 pm **Closing Remarks** – Neil Milner, President & CEO, CSBS