

Banking and Financial Institutions Regulation Draft Agenda

Joint meeting: the State Administration and Veterans Affairs Committee
and the Economic Affairs Committee -- Chair, Rep. Joe McKenney, Economic Affairs Committee

January 23, 2004
Room 102, State Capitol

- 8:00 I. Overview of Banking and Financial Institution Regulation
- A. Montana Division of Banking and Financial Institution Regulation of State-chartered Financial Institutions
-- Annie M. Goodwin, Montana Commissioner of Banking and Financial Institutions
- a) Who is regulated by the state and in what ways:
 - State-chartered Banks
 - Credit Unions
 - Trust Companies
 - Consumer Finance Companies, including Title Lenders, Deferred Deposit Lenders, Consumer Lenders, Mortgage Brokers
 - b) Who is not regulated by the state and what impacts state may have:
 - Federally chartered Banks
 - Others
- 9:00 B. Montana Insurance Commissioner and Securities Commissioner
-- Christina Goe, acting chief legal counsel for John Morrison, State Auditor
- a) Who is regulated by the state and in what ways:
 - Insurance companies
 - Securities companies
 - b) Who is regulated by the federal authorities and how that corresponds to state regulation.
- 10:00 II. Differences between federal and state financial institution regulation
- a) FDIC -- Jim Streicher (proposed)
 - b) Federal Reserve Bank -- Sue Casey
 - c) National Credit Union Administration - Paul Schumacher, supervising examiner
 - d) Office of the Comptroller of the Currency -- Gregory C. Golembe, senior adviser for banking relations at the OCC
 - e) Securities and Exchange Commission -- Marc Fagel (proposed)
- 11:15 III. Dual Banking System -- OCC Preemption Proposal
--Neil Milner, Executive Director of the Conference of State Bank Supervisors
--Gregory C. Golembe, OCC senior adviser for banking relations
- 11:45 IV. Public Comment
- 12:15 V. Adjourn to lunch and respective Committee meetings