

MEMORANDUM

To: File

From: Michael Spratt
Counsel to Commissioner Kara Stein
U.S. Securities and Exchange Commission

Date: September 12, 2013

Re: Meeting with Representatives from the American Bankers Association (“ABA”)

On September 12, 2013, Kara Stein, Ty Gellasch, Blair Petrillo, and Michael Spratt met with Wayne Abernathy, Phoebe Papageorgiou, and Cecilia Calaby, each representatives of the ABA. The parties discussed the Commission’s proposed rules on registration of municipal advisers, money market funds, and the Volcker Rule.