

MEMORANDUM

October 25, 2005

TO: File 34-49879

FROM: David Huntington
Office of the Chairman

RE: **Meeting with the American Bankers Association**

On October 21, 2005, the Chairman and members of his staff met with Ed Yingling, Beth Climo, Wayne Abernathy and Sarah Miller of the American Bankers Association and discussed some of the issues raised in the ABA's comment letter on proposed Regulation B.