

**MEMORANDUM**

November 4, 2013

**TO:** File No. S7-14-11

**FROM:** Mark T. Uyeda  
Office of Commissioner Michael S. Piwowar

**RE:** Meeting with Representatives of Harley Davidson Financial Services

On November 3, 2013, Commissioner Michael S. Piwowar and his legal counsel, Mark Uyeda, met with William Jue, assistant general counsel of Harley Davidson Financial Services, and Drew Cantor and Megan Farrell of Peck Madigan Jones, to discuss the qualified auto loan portion of the above-referenced rule proposal and the comment letter dated October 30, 2013 submitted by the American Financial Services Association.