

MEMORANDUM

To: File

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

Date: October 2, 2013

Re: Meeting with Andrew Green from the Office of U.S. Senator Jeff Merkley

On October 2, 2013, Michael Spratt and Ty Gellasch met with Andrew Green from the Office of U.S. Senator Jeff Merkley. The parties discussed potential issues regarding the implementation of the so-called Volcker Rule.