

**Agenda for Public Meeting**  
**Regarding Proposal by Capital One Financial Corp. to Acquire Discover Financial**  
**Services and to Merge Discover Bank into Capital One, National Association**

WebEx

Friday, July 19, 2024, 9:00 AM - approximately 6:30 PM ET

9:00 AM ET	Opening Remarks by Presiding Officers Joseph Firschein and Chandni Ohri		
<i>Estimate: 15 mins</i>	Joseph	Firschein	Board of Governors of the Federal Reserve System <b>Presiding Officer</b>
	Chandni	Ohri	Office of the Comptroller of the Currency <b>Morning Session, Co-Presiding Officer with Vonda Eanes</b>
	Vonda	Eanes	Office of the Comptroller of the Currency <b>Afternoon Session, Co-Presiding Officer with Chandni Ohri</b>
	Vaishali	Sack	Board of Governors of the Federal Reserve System
	Lucy	Chang	Board of Governors of the Federal Reserve System
	Lisa	White	Federal Reserve Bank of Richmond
	Marci	Heppner	Office of the Comptroller of the Currency
	Jason	Almonte	Office of the Comptroller of the Currency
9:15AM ET	Capital One Financial Corporation - Discover Financial Services/Discover Bank		
<i>Estimate: 20 mins</i>	Richard	Fairbank	Chairman and Chief Executive Officer, Capital One Financial Corporation
	Andres	Navarrete	Executive Vice President and Head of External Affairs, Capital One Financial Corporation
	Michael	Shepherd	Interim CEO and President of Discover Financial Services, and Interim President of Discover Bank
	Hope	Mehlman	Executive Vice President, Chief Legal Officer, General Counsel, and Corporate Secretary of Discover Financial Services
9:30 AM ET	Group #1		
<i>Estimate: 30 mins</i>  <b>Each individual will have 3 minutes to provide oral remarks</b>	Kevin	Hill	National Community Reinvestment Coalition
	Jesse	Van Tol	National Community Reinvestment Coalition
	Kevin	Stein	Rise Economy
	Bartlett	Naylor	Public Citizen
	Patrick	Woodall	Americans for Financial Reform
	Lakesha	Hancock	Foundation for Pops
	Karen	Speakman	NeighborGood Partners, Inc.
	Clementine	Deck	Housing Opportunities Made Equal of Greater Cincinnati
	Rashmi	Rangan	Delaware Community Reinvestment Action Council, Inc.
	Matthew	Lee	Fair Finance Watch/Inner City Press
9:55 AM ET	Group #2		
<i>Estimate: 30 mins</i>  <b>Each individual will have 3 mins to provide oral remarks</b>	Kenneth	Thomas	CRA Handbook
	Delegate Rodney	Willett	Virginia House of Delegates - 58th House District
	Delegate Richard	Sullivan	Virginia House of Delegates - 6th House District
	Delegate Irene	Shin	Virginia House of Delegates - 8th House District
	Seth	Bornstein	Queens Economic Development Corporation
	Sherry	Goldstein	The Fortune Society
	Mike	Gross	Genesys Works NYC
	Richard	Wintsch	Startup Virginia
	Rachel	Glassman	Miriam's Kitchen
	Kelly	Canally	Family Services of Montgomery County, Pennsylvania

10:20 AM ET		Group #3		
<i>Estimate: 27 mins</i>  <i>Each individual will have 3 mins to provide oral remarks</i>	Bernice	Edwards	First State Community Action Agency, Inc.	
	Moses	Foster	West Cary Group	
	Fonta	Gilliam	Wellthi Technologies	
	Jennifer	Sanders	Dallas Innovation Alliance	
	Michelle	Corson	On the Road Companies	
	Christine	Powell	The Women's Resource	
	Christina	McInnis	AgriTech Corp.	
	Jessica	Broome	Southpaw Insights	
	The Honorable Maxine	Waters	U.S. House of Representatives, Ranking Member of the U.S. House Financial Services Committee	
Break Until 11:05 AM ET				
11:05 AM ET		Group #4		
<i>Estimate: 27 mins</i>  <i>Each individual will have 3 mins to provide oral remarks</i>	Laura	McGinley	University Settlement	
	Brenda	Rosen	Breaking Ground	
	Hershel	Daniels	Friends of the African Union	
	Andrew	Jakabovics	Enterprise Community Partners	
	Silky	Misra	National Urban League	
	William	Werner	BJ's Wholesale Club	
	Marisa	Calderon	Prosperity Now	
	Kristine (Kris)	Thompson	Calvary Women's Services	
	Marisa	Barrera	DreamSpring	
11:30 AM ET		Group #5		
<i>Estimate: 30 mins</i>  <i>Each individual will have 3 mins to provide oral remarks</i>	Cassandra	Morien	[No organization listed]	
	Chi-mei	Lin	Chinese Community Center, Houston	
	Dara	Duguay	Credit Builders Alliance	
	Tori	McRoberts	YouthForce NOLA	
	Andrew	Lubin	Delaware Technology Park	
	Shemik	Sellers	Legacy-House Preschool	
	Sandra	Wheeler	The Richmond Forum	
	Carl	Dillon	Urban Restoration Enhancement Corporation	
	Lyndsae'	Peele	Kiva Microfunds	
	Evan	Leaphart	Kredit Academy	
11:55 AM ET		Group #6		
<i>Estimate: 21 mins</i>  <i>Each individual will have 3 mins to provide oral remarks</i>	Barbara	Busch	Working in Neighborhoods	
	Charles	McDowell	[No organization listed]	
	Leila	Amirhamzeh	New Jersey Citizen Action	
	Cornell	Crews Jr.	Community Reinvestment Alliance of Florida	
	Peter	Hainley	CASA of Oregon	
	Jin	Sung	OASIS Center International	
	Ashley	Nowicki	The American Economic Liberties Project	

12:15 PM ET		Group #7	
<i>Estimate: 30 mins</i>  <i>Each individual will have 3 mins to provide oral remarks</i>	Delegate Anne Ferrell	Tata	Virginia House of Delegates - 99th House District
	Ruthe	Farmer	Last Mile Education Fund
	Vicki	Zubovic	Khan Academy
	Ronald	Carey	Tilt Creative + Production
	Dawn	Jackson	Nudawn Marketing Group, Inc.
	Anjali (Ann)	Ramakumaran	Ampcus Inc.
	Lawrence	Vein	[No organization listed]
	Wayne	Weber	[No organization listed]
	Daniel (Dan)	Nissenbaum	Low Income Investment Fund
Dr. Kim	Carter Evans	TruFund Financial Services, Inc.	
<b>Lunch Break until 1:25 PM ET</b>			
1:25 PM ET		Group #8	
<i>Estimate: 27 mins</i>  <i>Each individual will have 3 mins to provide oral remarks</i>	Providenza	Rocco	Delaware Futures
	Suzanne	Keeley	Communities In Schools of Richmond
	Alex	Forrester	Rising Tide Capital
	Blanche	Jackson	Stepping Stones Community Federal Credit Union
	Dani	Gabriel	La Cocina
	Dan	Cruce	United Way of Delaware
	Joey	Quinto	California Journal for Filipino Americans / National Diversity Coalition
	Andrew	Monzel	Ohio State University
	Michael	Minor	Central Baptist Community Development Corp.
1:50 PM ET		Group #9	
<i>Estimate: 30 mins</i>  <i>Each individual will have 3 mins to provide oral remarks</i>	Leon	Walker	DL3 Realty
	Cornel	Darden Jr.	Greater Chicagoland Black Chamber of Commerce
	Carl	Nagy-Koechlin	Just-A-Start
	Steve	Tarver	CEO (Retired) YMCA of Greater Louisville
	Scott	Kratz	Building Bridges Across the River
	Jovan	Burton	Partnership for Housing Affordability
	Sean	Closkey	ReBUILD Metro, Inc.
	Jennifer (Jenny)	Friar	St. Joseph's Villa
	Eamonn	O'Callaghan	[No organization listed]
Jennifer	Wakefield	Greater Richmond Partnership	
2:15 PM ET		Group #10	
<i>Estimate: 27 mins</i>  <i>Each individual will have 3 mins to provide oral remarks</i>	Aaron	Miripol	Urban Land Conservancy
	Sarah	Habib	NeighborWorks Southern Colorado
	Jacqueline	Hutchinson	SLEHCRA/Consumers Council of Missouri
	Kim	McCarty	Community Alliance of Tenants
	William	Gonzalez	Ceiba
	Bishop Gale	Oliver	Greater Light Family Church
	Kevin	Cronin	Housing Oregon
	Sandra	Choi	EPICENTER Foundation
	Joan	Brodhead	Community First Fund

2:35 PM ET		Group #11	
<i>Estimate: 27 mins</i>  <i>Each individual will have 3 mins to provide oral remarks</i>	Joseph	McClary	The National Business Education Association
	Amanda	Kennedy	Boys & Girls Clubs of Metro Richmond
	Reshma	Saujani	Moms First
	Jill	Norcross	Northern Virginia Affordable Housing Alliance
	Gabe	Scheck	LIFT
	Jennifer	Thompkins	Metropolitan Wilmington Urban League
	Nicholas	Markette	[No organization listed]
	Nicole	Storm	project:HOMES
David	Anderson	Working in Support of Education	
Break Until 3:30 PM ET			
3:30 PM ET		Group #12	
<i>Estimate: 30 mins</i>  <i>Each individual will have 3 mins to provide oral remarks</i>	Bill	Chinn	The DEC Network
	Aimée	Eubanks Davis	Braven
	Floyd	Miller II	Metropolitan Business League
	June	Evans	Bowie Business Innovation Center (Bowie BIC)
	Tamika	Edwards	Legal Outreach, Inc.
	Anne	Love	Meals On Wheels Delaware (MOWD)
	Antwon	Brinson	Culinary Concepts AB
	Timothy	Henkel	Pennrose
	Ami	Kim	Greater Richmond Bar Foundation
Jeremy	Tillman	TrainUp.com	
3:55 PM ET		Group #13	
<i>Estimate: 30 mins</i>  <i>Each individual will have 3 mins to provide oral remarks</i>	Herbert	Ames	Capital Region Minority Chamber of Commerce
	Charlie	Vincent	Spur Impact Association
	Twana	Billeaudeau	The Bank & Trust, SSB
	Nicole	Pasquinelli	Chicago Elite Volleyball Club, LLC
	Richard	Roberts	Red Stone Equity Partners
	Aaron	McClung	Feed More
	Michael	LaPidus	Ate Degrees Hospitality
	Ibrahima	Souare	New York Professional Advisors for Community Entrepreneurs (NYPACE)
	Yanki	Tshering	Accompany Capital
	John	Patton	Street Charity
If time permits, break until 5:00PM ET			
5:00 PM ET		Group #14	
<i>Estimate: 30 mins</i>  <i>Each individual will have 3 mins to provide oral remarks</i>	Justin	Richardson	Pacific Transformer
	Carlos	Asarta	Delaware Council on Economic Education
	Richard (Rick)	Bialobrzkeski	GreenPath Financial Wellness
	Jim	Kinney	Peoples Bank of Alabama
	Garrett	Jackson	APAH
	Jan	Langbein	Genesis Women's Shelter and Support
	Sandra	Eberhard	Women Business Enterprise Council Greater DMV
	Mary-Winston	Deacon	HumanKind
	Terri	North	Providence Community Housing
Isabelle	Benditte	Branches, Inc.	

5:25 PM ET		Group #15	
<i>Estimate: 30 mins</i>  <i>Each individual will have 3 mins to provide oral remarks</i>	Daniel	Fernandez	TMC Community Capital
	Mattison	Boyer	College Tracks
	Elizabeth (Beth)	Myers	Girls Inc. of Metropolitan Dallas
	Gabrielle	Madison	Bonton Farms
	Brian	MacNair	Kitchen of Purpose
	Jessica	Butler	North Lawndale Employment Network
	John	Hatchell	TYDEi Health
	Norma	Fernandez	EveryoneOn
	Paula	Grieco	Commonwealth
	Todd	Zywicki	[No organization listed]
5:40 PM ET		Group #16	
<i>Estimate: 27 mins</i>  <i>Each individual will have 3 mins to provide oral remarks</i>	Pamela	Prince-Eason	Women's Business Enterprise National Council
	Tara	Pak	PATH
	Justin	Nelson	National LGBT Chamber of Commerce
	Ken	Ampy	Astyra Corporation
	Nedra	Fears	Greater Chatham Initiative
	Leila	Finucane	Victory Housing Inc.
	Jason	Ilstrup	Downtown Madison, Inc. (DMI)
	Greta	Harris	Better Housing Coalition
	Abe	Schuchman	Housing Unlimited Inc.
6:25 PM ET		Closing Remarks by Presiding Officer Vonda Eanes <b>(Please note: It is possible the meeting will end earlier if not all of the scheduled speakers join)</b>	

\*On July 18, 2024, the agenda was updated to correct a typo.