
Panels and Schedule – Public Hearings Regarding the Deposit Insurance Application of Wal-Mart Bank (In Organization)

| Panels and Schedule – Public Hearings Regarding the Deposit Insurance Application of Wal-Mart Bank (In Organization) – Arlington, Virginia; April 10, 2006 | | |
|---|-------------------------|---|
| Panel | Approximate Time | Presenters |
| | 9:00 – 9:10 | Opening remarks by Presiding Officer John F. Bovenzi, Deputy to the Chairman and Chief Operating Officer, Federal Deposit Insurance Corporation |
| 1 | 9:10 – 9:35 | Jane Thompson, President of Wal-Mart Financial Services, speaking on behalf of Wal-Mart Stores, Inc. |
| 2 | 9:40 – 10:05 | The Honorable Stephanie Tubbs Jones, U.S. House of Representatives |
| Break | | |
| 3 | 10:20 – 10:55 | Kenneth J. Redding, speaking on behalf of America's Community Bankers Arthur C. Johnson, speaking on behalf of the American Bankers Association Robert E. McKew, speaking on behalf of the American Financial Services Association Terry J. Jorde, speaking on behalf of the Independent Community Bankers of America |
| 4 | 11:00 – 11:35 | Maude Hurd, speaking on behalf of the Association of Community Organizations for Reform Now Travis B. Plunkett, speaking on behalf of the Consumer Federation of America Matthew R. Lee, speaking on behalf of Inner City Press, Community on the Move and affiliates, and Fair Finance Watch John Taylor, speaking on behalf of the National Community Reinvestment Coalition |
| Lunch | | |
| 5 | 1:00 – 1:30 | Ernie Allen, speaking on behalf of the National Center for Missing & Exploited Children Major George Hood, speaking on behalf of the Salvation Army Catherine Smith, speaking on behalf of Working Families for Wal-Mart |
| 6 | 1:35 – 2:15 | Jeff Milchen, speaking on behalf of the American Independent Business Alliance |

| | | |
|--------------|-------------|--|
| | | <p>Douglas Kantor, speaking on behalf of the National Association of Convenience Stores</p> <p>Thomas F. Wenning, speaking on behalf of the National Grocers Association</p> <p>Sandra Kennedy, speaking on behalf of the Retail Industry Leaders Association</p> <p>The Honorable Thomas J. Bliley, Jr., speaking on behalf of the Sound Banking Coalition</p> |
| Break | | |
| 7 | 2:30 – 3:00 | <p>Robert E. McGarrah, Jr., speaking on behalf of the AFL-CIO</p> <p>Michael J. Wilson, speaking on behalf of the United Food and Commercial Workers International Union</p> <p>Paul Blank, speaking on behalf of Wake-Up Wal-Mart.com</p> |
| 8 | 3:05 – 3:45 | <p>Larry Maschhoff, speaking on behalf of Bank of Illinois, Normal, Illinois</p> <p>Steve Andrews, speaking on behalf of the California Independent Bankers</p> <p>Donald P. Gill, speaking on behalf of the Massachusetts Bankers Association</p> <p>The Honorable Edwin J. "Jake" Garn, speaking on behalf of the Utah Association of Financial Services</p> <p>Rose Oswald Poels, speaking on behalf of the Wisconsin Bankers Association</p> |

| Panels and Schedule – Public Hearings Regarding the Deposit Insurance Application of Wal-Mart Bank (In Organization) – Arlington, Virginia; April 11, 2006 | | |
|---|-------------------------|---|
| Panel | Approximate Time | Presenters |
| | 9:00 – 9:10 | Opening remarks by Presiding Officer John F. Bovenzi, Deputy to the Chairman and Chief Operating Officer, Federal Deposit Insurance Corporation |
| 1 | 9:10 – 9:50 | <p>Rashmi Rangan, speaking on behalf of the Delaware Community Reinvestment Action Council, Inc.</p> <p>Waiching Wong, speaking on behalf of the Greenlining Institute</p> <p>Thomas M. Stevens, speaking on behalf of the National Association of Realtors</p> <p>Andrew Grossman, speaking on behalf of Wal-Mart Watch</p> <p>Edmund Mierzwinski, speaking on behalf of the US Public Interest Research Group</p> |
| 2 | 9:55 – 10:25 | The Honorable David Bonior, speaking on behalf of American Rights at Work |

| | | |
|--------------|---------------|--|
| | | Jack Blum, speaking on behalf of Americans for Democratic Action Sarita Gupta, speaking on behalf of Jobs With Justice |
| Break | | |
| 3 | 10:40 – 11:15 | Peter J. Wallison, speaking on behalf of the American Enterprise Institute Jim Tozzi, speaking on behalf of the Center for Regulatory Effectiveness Randall Dodd, speaking on behalf of the Economic Policy Institute and the Financial Policy Forum Lawrence White, Professor of Economics |

| Panels and Schedule – Public Hearings Regarding the Deposit Insurance Application of Wal-Mart Bank (In Organization) – Overland Park, Kansas; April 25, 2006 | | |
|---|-------------------------|---|
| Panel | Approximate Time | Presenters |
| | 9:00 – 9:10 | Opening remarks by Presiding Officer John F. Bovenzi, Deputy to the Chairman and Chief Operating Officer, Federal Deposit Insurance Corporation |
| 1 | 9:10 – 9:45 | Craig A. Baker, speaking on behalf of Domestic Bank, Cranston, Rhode Island James W. Sower, speaking on behalf of the Pine River Valley Bank, Bayfield, Colorado, and Independent Bankers of Colorado Bruce B. Morgan, speaking on behalf of Valley State Bank, Roeland Park, Kansas Michael H. Richmond, speaking on behalf of Woodforest National Bank, Houston, Texas |
| 2 | 9:50 – 10:20 | Kenneth D. Andrews, Retired Mary Lindsay, speaking on behalf of the Kansas City Area Chapter of Reclaim Democracy William McNary, speaking on behalf of US Action |
| Break | | |
| 3 | 10:35 – 11:05 | Judy Davidson, speaking on behalf of Region 5 of the United Food and Commercial Workers International Union Arthur Douglas, speaking on behalf of the Utah Farmers Union Nate Toler, speaking on behalf of the Wal-Mart Alliance for Reform Now |
| 4 | 11:10 – 11:50 | Dan K. Coup, speaking on behalf of the Community Bankers Association of Kansas |

| | | |
|--------------|-------------|--|
| | | <p>Charles A. Stones, speaking on behalf of the Kansas Bankers Association</p> <p>Tess Rice, speaking on behalf of the Minnesota Bankers Association</p> <p>Kenneth W. Littlefield, speaking on behalf of the Missouri Bankers Association</p> <p>Charles Butler, speaking on behalf of the Missouri Independent Bankers Association</p> |
| Lunch | | |
| 5 | 1:30 – 2:05 | <p>William R. McDaniel, speaking on behalf of Community Bank of Raymore, Raymore, Missouri</p> <p>Dale J. Torpey, speaking on behalf of Federation Bank, Washington, Iowa</p> <p>Larry Winum, speaking on behalf of Glenwood State Bank, Glenwood, Iowa, and Frontier Savings Bank, Council Bluffs, Iowa</p> <p>Keith Lazar, speaking on behalf of Washington State Bank, Washington, Iowa, and the Iowa Independent Bankers</p> |
| 6 | 2:10 – 2:50 | <p>Gary Phillips, speaking on behalf of the Associated Wholesale Grocers, Inc.</p> <p>John Ikard, speaking on behalf of the Colorado Bankers Association</p> <p>Daryll J. Lund, speaking on behalf of the Community Bankers of Wisconsin</p> <p>Dan Krieger, speaking on behalf of the Iowa Bankers Association</p> <p>Rick Clayburgh, speaking on behalf of the North Dakota Bankers Association</p> |
| Break | | |
| 7 | 3:05 – 3:35 | <p>Bradley W. Robson, speaking on behalf of First State Bank, Belmond, Iowa</p> <p>Alden Buerge, speaking on behalf of First State Bank, Joplin, Missouri</p> <p>Peter deSilva, speaking on behalf of UMB Financial Corporation, Kansas City, Missouri</p> |
| 8 | 3:40 – 4:10 | <p>David Vandeven, speaking on behalf of Midwest Independent Bank, Jefferson City, Missouri</p> <p>Jack A. Marcum, speaking on behalf of Northland National Bank, Gladstone, Missouri</p> <p>Brad Williams, speaking on behalf of Security Bank of the Ozarks, Eminence, Missouri</p> |