1. Introductions
   Tim Pilson – Chair
   Jack Jarrell - Secretary

2. Merits of CEUs for FRE Classes
   Discussion: do they all need CEU’s
   CEU’s important/ is the big thing
   Helps justify the cost
   Would attendance suffer w/o CEU’s
   yes
   Would the caliber or topic of the Instructor influence attendance w/o CEU’s
   no

3. Programs for FRE Suggestions
   More HOT classes
   more
   What categories for classes
   Suggested to look at FDIC FL based instructors

4. Suggestions for presenters for FRE
   Same as above
   Rick Laskey
   John Salka

**Attendees:**
Bill Costello
Stan Mettinger
Jeff Oathout
Bill Snyder