MS. RAND: Individually, please.

MS. KILLIAN: Yes, ma'am. And please remember to speak directly into the microphone.

MS. RAND: Thank you.

MS. KILLIAN: Thanks.

PANEL 20

MS. RAND: Good afternoon. I have the privilege to read the testimony for Woodstock Institute based in Chicago, Illinois.

"Dear Chairperson Yellen and Comptroller the proposed merger of CIT Group and OneWest Bank presents issues which regulators should address before they consider approving the merger.

"The first is the fact that the merger, if approved, will result in the creation of a systematically important financial institution. That fact alone should give regulators reason to pause considering the myriad of issues that SIFIs pose for efforts to prevent another meltdown of the banking system similar to the one following the collapse of the housing bubble.

"As significantly, the merger involves two financial institutions with relatively weak community reinvestment performance. According to the California

Reinvestment Coalition, OneWest Bank earned a low satisfactory Community Reinvestment Act, CRA, rating its investment performance and fell well below the performance of its peer institutions for several indicators, while CIT Group takes deposits nationally, but invests primarily near its headquarters in Salt City.

"Despite the obviously deficient CRA performance, neither OneWest Bank nor CIT Group has willing to make a commitment to a CRA plan consistent with the size of the combined institution. In effect, they would be gaining the implicit subsidy of too big fail without returning any of the benefits to the communities they should be serving under the CRA.

"The CRA presents few opportunities to hold financial institutions accountable for meeting the limited obligations the act imposes. When the opportunity does present itself, it is incumbent upon regulators to use that moment to ensure that regulated financial institutions are fully meeting those obligations, especially when the merger would create an SIFI that presents extraordinary risk to the public.

"One tradeoff for the added risk must be the added benefit of community reinvestment that meaningfully meets the credit needs of low- and

moderate-income communities from which the bank draws deposits.

"Sincerely, Theodore Rand, President, The Woodstock Institute."

Thank you.

MS. GARDINEER: Thank you.

MS. MEARS: Hi, my name is Peggy Mears, and I am a community organizer with the organization ACCE, Alliance of Californians for Community Empowerment.

I don't have a testimony per se. I had a loan with OneWest Bank, and it was a nightmare. I almost lost my home dealing with OneWest Bank and the dual tracking that they do.

They often lost paperwork no matter how many times you sent it in. They would say that they never received it. And basically it was a ploy to stretch times so that they could start the foreclosure procedure.

And I was told that, although we were working on the modification with the bank, they have two departments, a foreclosure department and a department. And the foreclosure department superceded the modification department. So even though you were the process, there was a good chance that you were to see yourself in foreclosure.

However, they picked the wrong person to mess with because I am a fighter and I don't play and I wasn't going to lose my home, so I fought for my home. And it's fortunate that I was able to save my home by meeting with the president of the bank and telling him my story. However, thousands of homeowners lost their homes and didn't have that opportunity.

So I'm here to say, as a community organizer and as a victim of what we call the financial crisis that the banks perpetrated on homeowners, I'm saying that OneWest Bank mergering with CIT must, must that the community is very important and homeowners are very important and that they must invest in the community if you're going to do this merger.

I don't personally care for the merger because it just goes to that too-big-to-fail theory when all these banks merge together and become one big obstacle towards Main Street.

So what I would like to say to you is think very long and very hard and make the right decision and put yourself in the place of homeowners who are losing, have lost or may lose their homes. Think about if it were you.

MS. GARDINEER: Thank you.

MR. HICKS: Good afternoon. I'm going to be

reading the testimony of Mr. Robert Villarreal.

"Thank you for allowing my statement to be into the record. My name is Robert Villarreal, and I the Senior Vice President of Community Development for CDC Small Business Finance.

"CDC is the largest SBA 504 and 7(a) community advantaged lender in the country, and it recognizes its responsibility to economic development in its communities.

"To that end, over the last 25 years CDC has created a number of small business lending projects to serve small businesses located in low-, moderate-income communities and those owned by minority entrepreneurs.

"All of the lending through these programs is under $250,000. The small businesses that we serve our programs were devastated by the great recession. Banks which eagerly and sometimes recklessly provided capital through 2007 suddenly went silent. Loans under 100,000, which have proven to be effective in reaching minority businesses and those located in LMI neighborhoods fell dramatically. In fact, through 2013 loans under 100,000 have yet to reach one-third of 2007 level.

"Here in Los Angeles, for example, loans under 100,000 from regulated financial institutions fell

68 percent between 2007 and 2013, but at least they are doing better than the Inland Empire where similar lending dropped 72 percent.

"While we believe that the large banks have failed the state's small business community, at least some have made efforts to improve access to capital. However, one player absent in those efforts has been OneWest. In 2013 OneWest made zero loans, that is zero loans for under $100,000 in California. This according to the FFIEC website.

"In that same year, here in Los Angeles only eight loans were made under $250,000, and less than the dollars funded were made to businesses located in LMI neighborhoods. In San Diego, where CDC is headquartered, no loans at all were made under $250,000 in 2013.

"While it has failed to directly serve the small businesses discussed here, OneWest has also done little to nothing in reaching out to mission-based lenders across its assessment area to support lending programs, technical assistance or referral initiatives, all programs with which much smaller institutions readily participate.

"OneWest and CIT have not demonstrated the integrity and commitment to the communities it is

required to serve, yet it has benefited from the of the U.S. taxpayer; therefore, I implore the Federal Reserve to require that CIT and OneWest develop a comprehensive and publicly written CRA plan with commitments applicable to the size of the new bank and that also take into consideration the errors of their past and the benefits they have received from the trust. Thank you."

MS. GARDINEER: Thank you.

MR. LANDERHOLM: I've been asked to read the testimony of Stephon Taylor into the record.

"Thank you for the opportunity to speak today. I will keep my comments brief.

"I'm Stephon Taylor, Director of Programs with California Resources and Training called CARAT, a 19-year-old economic development nonprofit in California.

"CARAT's primary focus over the last 19 years has been research and development and program design implementation as it relates to technical assistance services for small business in under-served communities in California.

"CARAT provides technology solutions training to over 3,000 small businesses. The majority of the small businesses that we serve have less than $1

in annual revenues and fewer than ten employees.

"California has a vast under-served population of small businesses needing access to capital as well management and technical assistance support services to assist them in starting and sustaining their business operations. They need affordable capital and appropriate financing vehicles.

"The economic downturn in the country hit California as well, and many of the existing businesses are still in need of restructuring and stabilization assistance. Additionally, many people out of work turn to self-employment as an option and need technical assistance to grow and expand their businesses.

"My concerns about the proposed merger are as follows: One, lack of banking access in LMI communities. Only two of the banks' 73 branches are in low-income census tracts and only one of those branches is slated to close -- and one of those branches is slated to close post merger.

"Our work with our small business constituency has shown that physical branch locations are a necessity. Mobile banking, while a great supplemental tool, is not a substitution for physical branches.

"Two, the bank's track record of performance related to community development. In the past, both

OneWest and CIT have made minimal contributions to support technical assistance and economic development. Without a definitive and robust CRA plan to address those areas, I don't see how this merger meets the 'convenience and needs' of the affected communities.

"Three, the bank's track record of performance related to small business lending. The majority of OneWest's small business lending has been to businesses with over $1 million in revenue, and they have not committed to serving smaller businesses. Their stated goals to increase their lending to businesses with revenue under $1 million have also fallen short of the mark.

"In conclusion, my concern is that OneWest/CIT needs to bring products and services into California that fit the market needs of our small business owners, which aren't adequately served by their current product mix.

"My second concern is that there is a commitment, if any, to supporting in a philanthropic economic development and business technical assistance services that are needed.

"California is always in need of more great corporate citizens. CARAT would welcome the to work with OneWest/CIT to meet the needs of the

under-served small businesses within the state. However, there is an immediate need for OneWest/CIT to develop a more robust, comprehensive and public CRA that details the commitments they will make to their California constituency.

"I would urge that a philanthropic and community benefit commitment is made by OneWest/CIT to California that truly supports the needs of California small businesses."

Thank you.

MS. GARDINEER: Thank you.

MS. GARCIA: Good afternoon. I have been to read the testimony of Jose Graulau, G-r-a-u-l-a-u, from Bronx, New York.

"My testimony is in opposition to the proposed merger of OneWest Bank and CIT Financial. My name is Joseph Graulau. I live in Bronx, New York, where I am an operating room coordinator for a large medical center.

"I did everything in my power to satisfy the reverse mortgage on my mother's duplex after her death. I notified OneWest Bank of my intentions in August OneWest did not respond to my letters or calls. One month later a foreclosure letter stated I had 30 days repay the entire loan balance.

"I reconsidered my intention to purchase and decided to sell the property instead. I submitted a listing agreement. On December 31st, New Year's Eve, Alstate Process Servers claimed they were hired by OneWest Bank to investigate my family and wanted documentation of all known and unknown relatives either alive or deceased and those born in or out of wedlock. I felt threatened.

"In January 2014, I requested a deed in lieu, wanting nothing more to do with OneWest Bank. On February 6, a representative of OneWest Bank came to door of the elderly tenant in the duplex and told her 'she shouldn't be paying rent and she should sue me.'

"February 2013, I received five calls from Mable from OneWest Bank asking me for personal information for the deed in lieu. She refused to send me anything in writing. Finally Mable told me, if I didn't give her the information she wanted, she would terminate the process and let it go to foreclose. I told Mable 'fine, let it go.'

"I was served with a foreclosure complaint on March 16, 2014. I'm not quite sure why OneWest told me I had 30 days to repay the entire loan balance in 2013 and now 17 months later the property has not been foreclosed.

"I assume OneWest Bank will at some point collect all the interest, legal fees and costs they piled onto this property through a claim to the FHA Insurance Fund or the FDIC loss share agreement.

"My testimony illustrates OneWest Bank's violation of my right to purchase, sell or execute a deed in lieu of foreclosure, acceleration of foreclosure, refusal to provide a single point of contact and conduct in a pattern of written and verbal harassment.

"I request an investigation, audit and review of individual OneWest borrower reverse mortgage loan files for the servicing violations of federal regulations and consumer rights I have brought forth to ensure compliance with existing laws and regulations."

MS. GARDINEER: Thank you.

MS. REEVES: I'll be reading the testimony of Noreen O'More.

"My name is Noreen O'More. I live in Salinas, California. I am an accounting assistant in a school district. My testimony is in opposition to the merger of OneWest Bank and CIT Financial.

"My father was a World War II, Korea and Vietnam war veteran with 38 years of military service.

He got a reverse mortgage in 2002. My father's wishes were for us to keep the family home he lived in for than 50 years. He passed away in August of 2011.

"We contacted OneWest Bank immediately after his death to repay the loan. OneWest Bank never told what our rights, options or responsibilities were. We were never provided a single point of contact. We never talk to the same person twice. Our questions not answered and paperwork was always lost or missing.

"OneWest Bank did tell us they were required do an appraisal. The 2011 appraisal was $99,000. We were told to do a short sale.

"We submitted all the documentation requested by OneWest Bank and secured financing three months my father's death. We called, e-mailed and faxed every week or two for status. OneWest Bank kept delaying one excuse after another for more than 18 months.

"OneWest Bank recorded a notice of default in October of 2012. OneWest Bank required another appraisal due to their delays. Appraisal number two inflated and filled with wrong information about our property. It was valued at $169,000.

"OneWest Bank posted a notice of trustee sale on our house. Suddenly in October 2013, OneWest Bank said we didn't have any legal authority to pay off the

loan and demanded probate.

"More delays by OneWest Bank and the third appraisal for $180,000. On October 31, 2013, OneWest Bank approved our short sale, two years and three after my father's death.

"Our story illustrates OneWest Bank's of our right to pay off my father's reverse mortgage 95 percent of the appraised value. OneWest Bank accelerated foreclosure and set auctions when we provided proof of funds.

"OneWest Bank delayed the repayment process over two years forcing us to pay an additional $89,000 due to increased property value. We closed the loan day before the auction set by OneWest Bank.

"This bank should not be allowed to merge and become a larger entity. They should be investigated their lack of compliance with federal regulations, laws and consumer protection rights.

"Documented evidence of my testimony can be provided upon request, and I have attached the short sale approval letter dated October 31, 2013."

Thank you.

MS. GARDINEER: Thank you.

MS. JOLLEY: Good afternoon. I'm going to be reading the testimony of Lisa Rinard.

"My testimony is in opposition to the proposed merger of OneWest Bank and CIT Financial. My name is Lisa Rinard and I'm a registered nurse at Ronald Reagan UCLA Medical Center. I live in Hermosa Beach.

"My husband, Ernie Rinard, deeded a to his mother, Millie Rinard so she could get a reverse mortgage for her support and care in her home as she aged. Millie had a live-in caretaker to assist with daily living activities.

"In 2005 her caretaker began submitting draw requests to OneWest Bank without Millie's knowledge. OneWest Bank approved the forged draw requests without any verification that an 80-year-old woman was suddenly withdrawing large amounts of money over and over.

"OneWest Bank deducted the draws from her line of credit. The caretaker immediately transferred the deposits from Mrs. Rinard's account into his personal bank account. We discovered the fraudulent withdrawals in 2010. The caretaker gave sworn testimony during a court hearing admitting to forging Mrs. Rinard's signature and taking money without her permission.

"Mrs. Rinard's bank investigated and concluded fraud had occurred by the caretaker. We notified OneWest Bank three times of the forged withdrawals in the amount of $198,504. Two OneWest Bank managers

acknowledged the signatures were suspicious and said OneWest Bank would investigate the matter.

"When we requested a refund, OneWest Bank denied they had ever acknowledged fraud and refused to speak to us without a power of attorney. Once submitted, OneWest Bank made a legal and medical determination that the power of attorney was not valid because Mrs. Rinard had dementia.

"OneWest Bank refused to speak with us further without a conservatorship, which cost us $6,000. OneWest Bank continued to deny fraud and foreclosed.

"Because of OneWest Bank's refusal to refund any of the fraudulent funds, Mrs. Rinard was forced to live the last year of her life on Medi-Cal in a nursing home funded by taxpayer dollars.

"Financial Freedom sold the Rinard property at a foreclosure sale on December 30, 2013, for $240,000 its parent company, OneWest Bank. The mortgage balance was $312 -- $312,341.

"OneWest Bank either submitted a claim to HUD for FHA insurance benefits for the difference or the FDIC for the loss share agreement."

Thank you.

MS. GARDINEER: Thank you, panel.

MS. KILLIAN: We are now beginning the open

mike portion of the meeting. As we stated earlier, the meeting serves as an opportunity for our agencies to receive comments and opinions from the public.

To ensure that we receive input from many different members of the public, this portion of the meeting is to hear from those that have not already spoken, but are here today to present their views in person.

We will call you up to speak in the order you signed up at the registration desk. In keeping with procedures, each speaker will be given three minutes to make their presentation.

Is Tariq Myers here?

Rod Brown?

OPEN MICROPHONE

MR. BROWN: Good afternoon. My name is Rod Brown. I'm the President and CEO of the California Bankers Association. The CBA has membership from the smallest of the small to the largest of the large banks and everything in between.

OneWest Bank is a valued member of the CBA and the CBA is here today to lend our support to this together of these two institutions, the merger.

In listening today, you have a unique

opportunity to take your measure of not only what you hear, but how people present themselves. And it's been really quite illuminating to hear those with a voice in support and those with a voice with great concerns.

The Wall Street Journal today had an article that -- about these proceedings that were planned for today. They observed that it was uncommon, that was their choice of words, for the CEO of the acquiring institution to think about participating in public hearings like this.

John Thain had a voice for a few minutes. I think is telling and commendable that he along with Mr. Otting have been here the entire day absorbing very important remarks, which I can only imagine will guide their leadership of the institution as it goes forward in meeting their obligations.

It's also important, in terms of community benefit, to remind ourselves that the headquarters of the combined banks might have been located any number places. And the good news for Pasadena and the greater Los Angeles area and Southern California is that the headquarters will remain here. It does represent very, very important jobs to this community, which obviously helps underpin the economic well-being as well as providing important revenues to all of the vendors,

of whom have spoken today who do business with the

I have a bias. I was a banker for 35 years. I've been doing this job for eight. I happen to think commercial banks, which you regulate, by nature are a very good, above average corporate citizens. But I understand, as do you, and I hope those that have participated through the day that if they didn't have that natural inclination, they certainly, with their responsibilities, are compelled to make those reinvestments meet those standards. And you know, I know, hopefully others in the room understand, those very rigorous standards to meet.

So when a bank says they're going to commit to a satisfactory target or in this case an outstanding target, meeting those obligations are of great consequence, and I hope that you will factor that into your thinking. Thank you.

MS. GARDINEER: Thank you.

MS. KILLIAN: Lance Triggs.

MR. TRIGGS: Hello, my name is Lance Triggs. I'm Southwest market CEO and Division President for Operation HOPE, and it's an honor to speak before you today, and I applaud you for having such a public hearing.

Operation HOPE is one of the leading providers

of financial inclusion and financial literacy around United States. Thanks to our partnerships with the public, private and community sector, we've been able serve over 2 million consumers as well as, with our financial services partners, invest over a billion dollars in lending in the areas of mortgage, small business, and loan modifications.

Today we heard a lot from everyone, those who are for and those who are against the merger. I tend be a person that focuses on what we're for. I think of the impediments of positive change is the fact that when we focus too much on what we're against and not what we're for, that kind of blocks progress.

I am here in support, as well as Operation is in support of the merger because I feel that there's a great opportunity for the bank to do great in our community.

There are a number of examples of that potential. One I can speak from experience, several years ago CIT was a supporter of our work supporting mortgage crisis hotline, that thanks to their support several years ago up until today has allowed us to service over 188,000 homeowners in crisis. And without their support, the work that we were able to do to help many of them would not have been possible.

And then another example is our partnership with OneWest Bank, who has embraced innovative ideas to serve our community. And one of those is our HOPE Inside Initiative, where thanks to their support we're able to provide a HOPE, HUD and certified counseling staff person inside their branches to provide services that meet the need to the community, but also eliminate any negative thoughts in terms of the community who may be afraid to come into a bank branch. So I applaud OneWest Bank for doing so.

In closing, I feel very confident that President Otting and CIT will do the right thing. I've known President Otting for several years, and I know he's a man of integrity, and he's not afraid of being held accountable, which we've heard a lot of that

So I would just continue to lend my support our company's support in the merger because I think today's a new day, and if we look forward, there's an opportunity for this merger to do great in terms of serving the community in need. Thank you.

MS. GARDINEER: Thank you.

MS. KILLIAN: Chlotee McAfee.

MS. McAFEE: Thank you. My name is Chlotee McAfee. I am the founder of Stitches Technology Business and Career Centers. We are the only

training program in Southern California for the apparel industry.

I speak today to share the unmet need for investment in the development, support and expansion of a skilled labor force for the Southern California apparel industry.

In November 2011, CIT actually sponsored a report with the California Fashion Association that speaks to the challenge that we're having in the industry.

And I quote from this report "In 2/09, the Department of Homeland Security instituted immigration rules that require the firing of experienced sew-ers cutters without proper documentation. If social security numbers don't match, the authorities can fire workers. American apparel lost 1,400 employees in one day, but this is just the tip of the iceberg. No industrial training program is in place for companies hire unskilled, unemployed workers to replace them."

We are having problems in the industry because there is no mechanism or a labor pool, a skilled pool labor, that will continuously feed the industry skilled labor.

Stitches Technology is a nonprofit that has been actually designed and established to address that

skills gap. The target population is at-risk youth and emancipated foster care youth.

I went into the schools and taught for five years. And what I saw in the schools was a dire need for young people that were not A or B students to have job that would allow them to be able to take care of their families and to be able to be successful.

Fashion is an open door in this industry in United States. For young people it's an open door. It's an opportunity for them to come in and be able to do something with their lives.

And we believe that this merger -- because CTI has been a partner in the industry, they have been financing companies in the industry, we believe that this merger is another opportunity for them to expand their reach, whereas instead of just financing manufacturers, that they will actually be involved in seeding the work force development that's going to take place for us to be able to grow this industry.

There are companies that can't grow their companies because there's no skilled labor. And so merger I believe will allow them the opportunity to programs that will bring in a new labor force, a young labor force that will allow us to build this industry and to do all that I believe that it can do not just

California but nationally. I believe that.

Joining us in this effort has been the California Fashion Association, the City of Los Southern California Edison, JPMorgan Chase, California Manufacture and Technology Center and the legendary Mr. Stevie Wonder.

And so we urge you to make this merger matter in the total scheme of the industry that they will leverage the strength of the two organizations to join in the effort to build a strong, technologically advanced and competent labor force for the industry for the young, the eager young people that want to come this industry. Thank you.

MS. GARDINEER: Thank you.

MS. KILLIAN: Thank you. Carlos Marroquin.

MR. MARROQUIN: Good afternoon. Thank you for allowing us to speak in behalf of homeowners. My name is Carlos Marroquin. I'm an organizer with the occupy movement, Occupy Fights Foreclosures here in Southern California.

We have deep concerns regarding this merger. We cannot forget the past. We cannot forget the fact that CIT took bailout money and decided not to pay back for whatever the reasons, filed for bankruptcy.

But we cannot forget the fact that OneWest

has been one of the most abusive banks here in Southern California against homeowners. There's a Homeowners Bill of Rights in California, which is constantly being violated by this bank. These are laws that were passed to protect homeowners.

And if we think that we can look into the future and pretend that the past doesn't exist or the present doesn't exist, we're mistaken. Homeowners are hurting. Homeowners have no one to turn to.

We hope that through this meeting, we can understand that there's still a lot that needs to be done to help homeowners. We're running three meetings week here in Southern California in LA, meeting with homeowners, trying to find help for them, and we find help.

We turn to banks like OneWest Bank, ask for help, and constantly we have to be dealing with two, three people violating single point of contact. I have a homeowner right now sitting at Cedar Sinai Hospital, Mary Gonzalvez, lost her home through OneWest Bank through wrongful foreclosure after she was dual
Her mom was thrown out of her home along with Mary. was 93 years old. A couple of months later she died.

This hurts. It hurts me to see even the idea of a merger by this institution that continue to hurt

the public. I think that we need to think this hard. Thank you.

MS. GARDINEER: Thank you.

MS. KILLIAN: Lorena Jaramillo.

MS. JARAMILLO: Good afternoon. Just give me second because I'm older than you.

MS. GARDINEER: Ms. Jaramillo, can you speak to the mike, please?

MS. JARAMILLO: Yeah, just give me a second. wonder why you don't have any translators. And I why you don't have any translators that 80 percent of the community that we have here. (Unintelligible).

MS. KILLIAN: Yes.

MS. JARAMILLO: Well, my name is Lorena Jaramillo. Do what you want to do. I wonder why you don't have any bilingual translators and I wonder why you don't have more that are 80 percent of the we have here. But I'm going to try to be the voice for those. We don't bite.

MS. GARDINEER: Could you speak up to the please.

MS. JARAMILLO: I told him to ad- -- you know, I don't know how to talk this. I might make it fall.

MS. GARDINEER: All right.

MS. JARAMILLO: This is the kind of services

have from your companies you know. Not too low. Something, a little bit higher. Can you hear me?

MS. GARDINEER: Yes.

MS. KILLIAN: Yes.

MS. JARAMILLO: Well, my name is Lorena Jaramillo. I am a co-founder of Putting Elderly First, a member of this distinguished and diverse community of Los Angeles. Also I am one of the founders for civil rights and human rights, pro-education and labor activist. Well, kind of retired, but it looks like I have to continue to do things.

Today I would like just to tell to no approve propose to the sale of OneWest Bank, until OneWest Bank is appropriately investigate and be accountable for the victims of OneWest Bank, the victims we have that are homeowners.

It would be a better idea to appoint an appropriate Watergate Commission with in-depth prosecution and investigators.

UNIDENTIFIED SPEAKER: Ms. Jaramillo, we can't hear you.

MS. JARAMILLO: Persecute that intentional frauds of West Bank. OneWest Bank shall distribute homeowners --

MS. GARDINEER: Ms. Jaramillo, I would ask you

just to get very close to the mike when you talk. They're having a very difficult time hearing you. So you could get very close to the mike.

MS. JARAMILLO: Well, he put it too down. He needs to put it a little high.

UNIDENTIFIED SPEAKER: Hold it in your hand Lorena.

MS. JARAMILLO: No, no, no, no. You know, they're getting paid for this.

A little high or something. Normal. I know you love the microphone, but leave it there. Okay.

MS. GARDINEER: And get very close to it, please.

MS. JARAMILLO: Okay. Give, you know, reimbursement to the homeowners that has been victims. And it's highly recommended to revoke the bank charter of OneWest Bank because their corruption has played on all levels, including the sellouts of the judges who dismiss cases (unintelligible) and grabbing elderly homes.

Like we have a case of elderly. We have seven years fighting with you guys, these banks. And most of the time we are right, we are right. I don't how the judge try to dismiss our case. It's against law to do that. This case supposed to be already done.

We win the case. But like this case, you have many. You have so many cases about forgery, it just don't admit it.

It's not my fault that the bank system has inflating the real estate market. That's not my fault. It is not minority's fault. Regarded by you getting richer out of the taxpayer's money. That's right. So why you don't invest in appropriate way. When people and ask you for money for English lawyers, this year 80 percent of population Hispanic-Americans who getting the services. Be sure it's there who's getting input for the entrepreneur business. We're not getting those there. A lot of people come and ask for it. To you, they make business to you because they have the skills to apply, make papers and all the stuff. Go out there. They're seated by people have adult services. Don't, right?

Let me explain you something. It's time for you to go deep into the community. People is telling you you're racist. People's telling you probably -- show us you have a good faith. Go up there. Don't wait for those people to come, sit in there and make nice propositions. I support it. I support it. Yes, because they want money from you. I don't want money. My organization is nonprofit. It's for profit. It's

pro bono, and it's from the community.

And I come from that community. I'm the voice for those who can't speak because you don't have -- you don't even have no one to speak Spanish here. Where is the translator? It's open hearing supposed to have translator. Where is the -- you keep violating civil and human rights. I could give you more examples of our community has been -- by police because bankers are sending the police and sheriffs when they have the to have certain legal representation, but they can't because they don't have the money to afford it. And this is how you abuse our community.

MS. GARDINEER: Ms. Jaramillo. Thank you. Your time is up.

MS. JARAMILLO: Well, I hope you be at the (unintelligible) if you want better future for America (unintelligible).

MS. GARDINEER: Thank you very much. Your is up.

MS. JARAMILLO: We need creating, creating in our communities. Deeply with community is -- no, those who come to sit here ask you for money and you, just because they expecting money from you --

MS. KILLIAN: Paul Gaulke.

MR. GAULKE: Good afternoon, and thank you for

your time today. I'm Paul Gaulke, and I am the current Chairman of the Boys and Girls Club of Santa Monica. With me is Tim Blaylock, who is our CEO.

We have already provided with you -- for you a letter of support for the merger of CIT Group and OneWest Bank, but we felt compelled to be here today because we want to let you know what we think of the bank, OneWest, especially.

We've known them as a tremendous support of clubs for a number of years. The Boys and Girls Club Santa Monica has ten sites and serves over 4,000 boys and girls, especially those in greatest need in our community and in Los Angeles.

Our latest club at Mar Vista Gardens, the Housing Authority in Los Angeles has been tremendous success, and we can only provide these programs and services to these boys and girls only through the gracious support of our sponsors.

And, again, OneWest Bank and Joseph Otting been one of our very premiere sponsors over the years. We -- they provide moneys for many of our terrific programs that we provide. And most recently, just last year at our 70th anniversary auction, because of Joseph Otting and his continuous support and the help of OneWest Bank, we were able to have the most successful

auction we have ever had due in large part to them.

At that time, Joseph Otting himself was presented with our community service award for all the work he's done for us and in our community. I think that this merger will only further help not only our club, but also the community that we live in. So we do support it. Thank you for your time.

MS. GARDINEER: Thank you.

Do we have any other individuals who would to speak during the open line?

MR. BIZETTI: Yeah, I'm signed up.

MS. GARDINEER: Okay. Please come forward.

Thank you, sir. Please state your name and your organization and speak very clearly into the mike.

MR. BIZETTI: I'm a professional speaker. I'm very well known in this town on fraud, waste and abuse people. I have 35 billion in fraud in this town at LA Unified and MTA.

Dear Hearing Members, first I would like to thank the DailyCost for the signatures which created this hearing. This is historic and I really appreciate everyone I know that you're having this hearing.

Now the question is, what do you really do? I have sincere appreciation for the great response the Federal Reserve has had in having this historic

My name is George Bizetti. For 45 years I've been involved in human civil rights along with investigation, corruption and fraud and abuse, especially by government agencies. And now private organizations and persons use their wealth and power to influence decisions not in favor of the people.

This is government by, for and of the people, not corporations or wealthy. This is your responsibility. We're going to see whether you do it not.

In the U.S., until FDR and the Congress 1933 and '36 implemented the first real banking regulations, about every ten years, we had a major banking collapse. It has never been the fault of the depositors. My grandfather was caught up in one of before the '29 financial crash.

Only Henry Morgan saved the whole country personally just after 1900 from another major collapse, if you're familiar with the history of this. I have intimate records from what happened that day.

Since the 1933 and '36 banking regulations prevented banks from gambling with depositors' money the wild uncontrolled world of derivatives, we have not had a major potential collapse until Bill Clinton and Phil Graham passed the '99/2000 banking deregulation

acts.

Derivatives are now over a thousand percent of the entire GNP of the planet. How can we allow this national security situation, and it is that, to to exist for the financial gain and power of a very few select who have absolutely no concern for governments real people? Corporations can live forever and are therefore not people.

This is a very internationally significant hearing for the financial and, therefore, peace on the planet. Many are here today for the specific purpose convincing you, who have the decision to make that decision in favor of national security and financial security for all, not just the banks, their owners and managers, to not approve this merger.

Please do not allow this merger or any other mergers of large financial institutions. In fact, please set new rules that no financial institution can be larger that is able to fail, and if so, is broken

Also new regulation must be put into place to control the use of depositors' money for any risk purpose. This is to be absolutely not allowed as this is prudent.

I heard today here a preacher testify at 4:00 o'clock today he was meeting with the president

over $900 million in new grants. I call that a bribe. That's quid pro quo.

I have been watching this for 45 years. I was recently arrested for my work on fraud with perjured testimony. I recently caught in the court record for the judge, they didn't give her the whole record. Do you know what's going to happen Monday?

So I'm hoping that you will listen to people who are telling you the real stories, not people who paid here for their financial interest, and do the people's work. Your job is not for the President, for Congress, for banks, it is for the people and the security of the planet, because as we have seen, only Canada, India and China did not buy our financial mess. And now Canada has joined us. Now there's only two less. Now luckily we have the Brits stopping us.

So please do your job and join with real sensible financial matters. There is no new creation any capital by this. I challenge anyone to prove.

MS. GARDINEER: Do we have another young man that would like to take the open mike.

MR. COFFEY: Thank you. My name is Shawn Coffey. I'm reading Jan Cooper's story. She's 74 old and lives in Anaheim. She cannot make it here today.

"My husband, a World War II bronze-star died January 2014. I have fought alone to keep our for over one year. Though sympathetic, Financial Freedom has offered no help. By keeping vigilance on HUD and courts and through my continued reference request, I have obtained numerous delays on the sale of my home.

"Currently I have until May 1st before my home is sold and I will be homeless. My statement reflects the continued lack of consumer support for the aged as opposed to mere financial gain by OneWest Bank.

"I oppose the referenced merger."

MS. GARDINEER: Thank you.

Place state your name and get closer to the microphone.

MR. LITTLETON: My name is Barren J. Jr., with the Barren J. Foundation. We support the merger. Thank you very much.

MS. GARDINEER: Thank you.

Is there anyone else who would like to speak the open mike?

Before we officially close this public we'd like to thank everyone who took the time to come here today to provide their views and comments on these applications.

Your presentations will be made part of the public record, and they will be considered by our agencies in our evaluations of these applications.

Thank you again. This meeting is adjourned.

(End of proceedings at 5:37 p.m.)

REPORTER'S CERTIFICATION

I, Kimberly Thrall, Certified Shorthand Reporter and Registered Professional Reporter, in and for the State of California, do hereby certify that I reported the proceedings had in the above-entitled matter at the time and place set forth herein.

I further certify that my stenographic notes were thereafter prepared by computer-assisted transcription into typewriting, and that the foregoing pages numbered ^^ 1-294 constitute a full, true, and correct transcription of said notes in the above-entitled proceedings to the best of my ability.

Dated at San Diego, California, this 6th day of March, 2015.

Kimberly S. Thrall, RPR, CSR No.

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