

**Congress of the United States**  
**U.S. House of Representatives**  
**Committee on Small Business**  
2361 Rayburn House Office Building  
Washington, DC 20515-6515

Committee on Small Business  
“How Red Tape Affects Community Banks and Credit Unions: A GAO Report”  
Wednesday, February 28, 2018 11:00 A.M.  
2360 Rayburn House Office Building

**Witness List**

Mr. Michael Clements  
Director  
Financial Markets and Community Investment  
United States Government Accountability Office  
Washington, DC