



FEDERAL RESERVE BANK OF DALLAS

2200 N. PEARL ST.
DALLAS, TX 75201-2272

January 13, 2006

Notice 06-03

TO: The Chief Executive Officer of each
financial institution and others concerned
in the Eleventh Federal Reserve District

SUBJECT

**Appointments to the
Consumer Advisory Council**

DETAILS

The Federal Reserve Board has announced the appointment of 10 new members to its Consumer Advisory Council for three-year terms and has designated a new chair and vice chair of the council for 2006.

ATTACHMENT

A copy of the Board's press release dated January 9, 2006, is attached.

MORE INFORMATION

For more information regarding the Consumer Advisory Council, please contact Gloria V. Brown, Vice President, Public Affairs Department, at (214) 922-5266. Previous Federal Reserve Bank notices are available on our web site at www.dallasfed.org/banking/notices/index.html or by contacting the Public Affairs Department at (214) 922-5254.



Press Release

Release Date: January 9, 2006

For immediate release

The Federal Reserve Board on Monday named ten new members to its [Consumer Advisory Council](#) for three-year terms and designated a new Chair and Vice Chair for 2006.

The Council advises the Board on the exercise of its responsibilities under the Consumer Credit Protection Act and on other matters relating to consumer financial services. The Council meets three times a year in Washington, D.C.

Lori Swanson was designated Chair; her term runs through December 2006. Ms. Swanson is Solicitor General for the Office of the Minnesota Attorney General.

Lisa Sodeika was designated Vice Chair; her term on the Council ends in December 2007. Lisa Sodeika is Executive Vice President, Corporate Affairs for HSBC North America Holdings Inc.

The ten new members are:

Dorothy Bridges
Minneapolis, Minnesota

Ms. Bridges is the President and Chief Executive Officer of Franklin National Bank, a commercial bank that serves small businesses and non-profit entities. She has experience in analyzing credit risk for loan portfolios, purchasing loan pools from non-profits and government agencies, and working with financial institutions on bank regulatory compliance--specifically in the areas of fair lending and the Community Reinvestment Act (CRA).

Tony T. Brown
Cincinnati, Ohio

Mr. Brown is the Chief Executive Officer of the Uptown Consortium Inc. in Cincinnati, a community development corporation formed by executives from five of the largest employers in Cincinnati. The Consortium focuses on the revitalization of Uptown neighborhoods. While serving at the U.S. Department of Treasury, Mr. Brown implemented the \$14 billion New Markets Tax Credit Program.

Sarah Ludwig
New York, New York

Ms. Ludwig is founder and Executive Director of the Neighborhood Economic Development Advocacy Project. Ms. Ludwig helps community groups develop local strategies to address

redlining and lending discrimination, and conducts training for groups and their members on consumer protection and fair lending laws, predatory mortgage lending and credit issues, and access to financial services.

Mark K. Metz

Charlotte, North Carolina

Mr. Metz is Senior Vice President and Deputy Counsel of Wachovia Corporation. He is responsible for managing the legal affairs of Wachovia's General Bank, which include first and second lien mortgage lending, deposits, student lending, direct and indirect automobile lending, and credit cards. Mr. Metz is lead counsel on fair lending issues and a member of the General Bank Operating Committee.

Lance Morgan

Winnebago, Nebraska

Mr. Morgan is President and Chief Executive Officer of Ho-Chunk, Inc., the economic development corporation of the Winnebago Tribe of Nebraska. Since 1995, he has directed the development of Ho-Chunk, Inc., focusing on the creation and operation of businesses that provide employment opportunities for members of his tribe.

Joshua Peirez

Purchase, New York

Mr. Peirez is Senior Vice President and Associate General Counsel for MasterCard International, Inc. He is lead counsel to the President of MasterCard's North America Region business unit; MasterCard's Chief Product Officer; and President of MasterCard Advisors. He is responsible for advising senior management on new product development and global business strategies, and for working with global regulators, the U.S. Congress, and state legislators.

Anna McDonald Rentschler

Jefferson City, Missouri

Ms. Rentschler is the Bank Secrecy Act and Anti-Money Laundering Officer for Central Banccompany. Until recently, she served as Vice President and Compliance Officer for First National Bank of Audrain County, where she was responsible for federal and state compliance supervision and conducting oversight for all mortgage loan activity and sales in the secondary mortgage market.

Faith Arnold Schwartz

Washington, District of Columbia

Ms. Schwartz is Senior Vice President of Government, Housing, and Industry at Option One Mortgage Corporation, a subsidiary of H&R Block. The organization originates mortgage loans, including non-prime residential loans. Ms. Schwartz is responsible for public policy and relationships with legislators, lenders, non-profits, consumer advocacy groups, as well as housing, regulatory, and trade organizations.

Edward Sivak

Jackson, Mississippi

Mr. Sivak is Director of Policy and Evaluation for the Enterprise Corporation of the Delta (ECD), a community development finance institution. He coordinates the activities of The

Emerging Markets Partnership to expand economic opportunities in the Delta. Mr. Sivak also manages the evaluation activities for ECD's commercial lending, housing, and community development programs.

Alan White
Philadelphia, Pennsylvania

Mr. White is Supervising Attorney for Community Legal Services, Inc., a legal service provider for low-income Philadelphia residents. He represents low-income consumers in such areas as mortgage foreclosure, bankruptcy, real estate, consumer credit, truth-in-lending, debt collection, civil rights, and family law cases.

Council members whose terms continue through 2006 are:

Dennis L. Algieri
Senior Vice President
Compliance and Community Affairs
The Washington Trust Company
Westerly, Rhode Island

Sheila Canavan
Consumer Attorney
Law Office of Sheila Canavan
Moab, Utah

Anne Diedrick
Senior Vice President
JPMorgan Chase Bank
New York, New York

Hattie B. Dorsey
President and Chief Executive Officer
Atlanta Neighborhood Development
Partnership
Atlanta, Georgia

Bruce B. Morgan
Chairman, President and
Chief Executive Officer
Valley State Bank
Roeland Park, Kansas

Mary Jane Seebach
Managing Director, Public Affairs
Countrywide Financial Corporation
Calabasas, California

Paul J. Springman
Chief Marketing Officer
Equifax
Atlanta, Georgia

Forrest F. Stanley
Senior Vice President and Deputy

General Counsel
KeyBank National Association
Cleveland, Ohio

Council members whose terms continue through 2007 are:

Stella Adams
Executive Director
North Carolina Fair Housing Center
Durham, North Carolina

Faith L. Anderson
Vice President, Legal Compliance
and General Counsel
American Airlines Federal Credit Union
Fort Worth, Texas

Carolyn Carter
Attorney
National Consumer Law Center
Gettysburg, Pennsylvania

Michael Cook
Vice President
Wal-Mart Stores, Inc.
Bentonville, Arkansas

Donald S. Currie
Executive Director
Community Development Corporation
of Brownsville
Brownsville, Texas

Kurt Eggert
Professor of Law and
Director of Clinical Legal Education
Chapman University School of Law
Orange, California

Deborah Hickok
Chief Executive Officer and President
ACH Commerce, LLC
Ooltewah, Tennessee

Anselmo Villarreal
Executive Director
LaCasa de Esperanza, Inc.
Waukesha, Wisconsin

Kelly K. Walsh
Former Senior Vice President
Bank of Hawaii
Compliance and Community Development
Honolulu, Hawaii

Marva E. Williams
Senior Vice President
Woodstock Institute
Chicago, Illinois