



FEDERAL RESERVE BANK
OF DALLAS

January 17, 2002

DALLAS, TEXAS
75265-5906

Notice 02-05

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 and the
Thrift Institutions Advisory Council**

DETAILS

The Board of Governors of the Federal Reserve System has announced the appointment of eleven new members to its Consumer Advisory Council and has designated a new chair and vice chair of the council for 2002.

Also, the Board has announced the appointment of four new members to its Thrift Institutions Advisory Council and has designated a new president and vice president of the council for 2002.

ATTACHMENTS

Copies of the Board's press releases announcing the appointments are attached.

MORE INFORMATION

For more information regarding the Consumer Advisory Council, please contact Gloria V. Brown, Vice President, Public Affairs Department, (214) 922-5266. For more information regarding the Thrift Institutions Advisory Council, please contact Robert Hankins, Senior Vice President, Banking Supervision, (214) 922-5057.

For additional copies of this Bank's notice, contact the Public Affairs Department at (214) 922-5254 or access District Notices on our web site at

<http://www.dallasfed.org/banking/notices/index.html>.

FEDERAL RESERVE press release



For immediate release

January 4, 2002

The Federal Reserve Board on Friday named eleven new members to its Consumer Advisory Council for three-year terms and designated a new Chair and Vice Chair of the Council for 2002.

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

Dorothy Broadman was designated Chair; her term runs through December 2002. Starting February 11, Ms. Broadman will be Director of Corporate Citizenship at Capital One Financial Corporation in Northern Virginia. Previously, she held positions at Cal Fed Bank/First Nationwide Bank, Citibank and Wells Fargo.

Ronald Reiter was designated Vice Chair; his term on the Council ends in December 2003. Mr. Reiter is Supervising Deputy Attorney General for the California Department of Justice.

The eleven new members are:

Janie Barrera
San Antonio, Texas

Ms. Barrera is President and Chief Executive Officer of ACCION Texas. ACCION, the largest nonprofit micro-lending organization in Texas, provides small loans and management training to micro-enterprises throughout Texas. Ms. Barrera positioned the organization for three Community Development Financial Institution awards totaling over \$3 million. She received the 1997 Presidential Award for Excellence in Microenterprise Development. Ms. Barrera has received recognition for her accomplishments including the Small Business Administration Financial Services Advocate of the Year and the Minority Enterprise Development Consortium's Corporate Advocate of the Year. She also serves on JP Morgan Chase Bank's Advisory Board of Directors in San Antonio, JP Morgan Chase National Community Advisory Board, and Washington Mutual Bank's Texas Advisory Board.

Kenneth P. Bordelon

Baton Rouge, Louisiana

Mr. Bordelon has been Chief Executive Officer of the E Federal Credit Union since 1998. Previously, he was the credit union's Chief Financial Officer. He led the implementation of online ATM service, debit cards, online banking, electronic bill payment, and two branch offices serving as shared outlets in the Credit Union Cooperative Branching network (CUCB). In addition to his duties at E Federal, Mr. Bordelon serves on the boards of CUCB and Southern Financial Exchange, the electronic payments systems solutions network association for the south central United States.

Robin Coffey

Chicago, Illinois

Ms. Coffey is Vice President and Community Development Manager for Harris Trust and Savings Bank, where her responsibilities include setting benchmarks and monitoring Community Reinvestment Act (CRA) compliance for 26 banking charters. Previously, she managed the bank's community development lending including both affordable housing loans and small business loans in low-income neighborhoods. Ms. Coffey works with the Neighborhood Housing Services of Chicago.

Thomas P. FitzGibbon, Jr.

Chicago, Illinois

Mr. FitzGibbon is President of MB Community Development Corporation and Senior Vice President of MB Financial Bank, N.A. He manages the delivery of community development equity and debt investments, economic development, and housing finance programs. He is also in charge of residential, consumer and small business lending programs, Internet banking, and insured deposit product delivery systems.

Previously, he was Vice President of Community Reinvestment and Regulatory Compliance for Comerica Bank-Illinois. Mr. FitzGibbon serves on the Board of the Woodstock Institute, and on the faculty of the Federal Reserve Bank of San Francisco's National Community Development Lending School.

Larry Hawkins, Jr.

Houston, Texas

Since 1990, Mr. Hawkins has been President and Chief Executive Officer of Unity National Bank in Houston, a minority-owned bank primarily serving a low-income population. He is knowledgeable about opportunities and challenges facing small community banks and often speaks at schools and community organization functions. Mr. Hawkins' banking career began in 1970, and he has worked in many banking areas including loan processing, collections, small business, and personal lending. He has been active in many community and banking organiza-

tions and now serves as a Board Member for the Greater Houston Partnership and the Independent Bankers Association of Texas. He also serves as Chairman of the Disaster Services Committee of the American Red Cross.

Ruhi Maker

Rochester, New York

Ms. Maker is a Senior Attorney with the Public Interest Law Office of Rochester. She provides advocacy on Community Reinvestment Act issues at the local, state, and national level. She has assisted Monroe County and the City of Rochester on implementation of a Fair Housing Action Plan and has chaired the City's Real Estate and Lending Team. She has expertise in private and subsidized housing law and has been involved in trial work, appeals, and litigation on these issues. Ms. Maker has also been involved in litigation on the Fair Debt Collection Practices Act and the Truth in Lending Act. She is a founding member of the Predatory Lending Advisory Task Force in Rochester, convened by area banks with members representing banks, community groups, and city officials.

Patricia McCoy

Cleveland, Ohio

Ms. McCoy is a professor of law at Cleveland-Marshall College of Law, Cleveland State University. She teaches courses on banking and securities regulation, and she is the author of a major treatise on federal banking regulation that includes an extensive analysis of the Community Reinvestment Act and fair lending laws. Ms. McCoy is chairman of the Section on Financial Institutions and Consumer Financial Services of the Association of American Law Schools and is a member of the Federal Reserve Bank of Cleveland's Strategic Alliance on Predatory Lending. She has written and spoken regularly on financial modernization and the Gramm-Leach-Bliley Act, predatory lending, the unbanked, consumer privacy, CRA reform, and fair lending.

Debra S. Reyes

Tampa, Florida

Ms. Reyes is the President of Neighborhood Lending Partners, Inc. (NLP), a mortgage-lending consortium with membership representing 43 banks and thrifts. Her responsibilities include managing the lending program, conducting marketing and outreach, establishing a secondary market for the organization's products, and overseeing loan collection. Ms. Reyes helped to provide over \$90 million in loan funds to construct or revitalize 4,000 units of affordable housing. Prior to initiating NLP, she served as Director of Compliance for several banks, including Barnett Bank, N.A. Ms. Reyes serves on Tampa's Partners in Homeownership organization and Fannie Mae's Southeastern Regional Advisory Council.

Benson Roberts

Washington, District of Columbia

Mr. Roberts is Vice President of Policy for the Local Initiatives Support Corporation, the nation's largest nonprofit community development support organization. The organization makes \$600 million in investments, loans, and grants annually. Mr. Roberts manages housing, urban and rural community development, finance, and economic development policy issues. He is involved in Community Reinvestment Act policy at both the regulatory and legislative levels. He played a major role in the enactment of the federal HOME housing block grant program and the New Markets Tax Credit legislation and is working on President Bush's "Renewing the Dream" tax credit to benefit low-income home buyers. Mr. Roberts is a board member of the Center for Community Change, the National Association of Affordable Housing Lenders, and the National Housing Conference.

Agnes Bundy Scanlan

Boston, Massachusetts

Ms. Bundy Scanlan is Managing Director and Chief Privacy Officer for FleetBoston Financial. She established the Corporate Privacy Office and is responsible for development and implementation of corporate privacy policies. Previously, Ms. Bundy Scanlan established Fleet Financial Group's Corporate Community Development Department and was responsible for all Community Reinvestment Act lending, investment, and services and for fair lending initiatives. She co-chairs the CRA Subcommittee for the Consumer Bankers Association.

Hubert Van Tol

Sparta, Wisconsin

Mr. Van Tol is founder and Co-Director of Fairness in Rural Lending, which engages in research and advocacy on lending issues in the rural Midwest. Previously, Mr. Van Tol founded and operated Bank Watchers, a firm specializing in information services and organizational development for nonprofit organizations working with low- and moderate-income consumers. Mr. Van Tol also served for eleven years as the Executive Director of the Mid-South Peace and Justice Center, which engages in education, advocacy, community reinvestment, lending discrimination research, and environmental justice. He serves on the executive committee of the National Community Reinvestment Coalition.

Council members whose terms continue through 2002 are:

Teresa Bryce
General Counsel
Nexstar Financial Corporation
St. Louis, Missouri

Lester Firstenberger
Attorney
Hopkinton, Massachusetts

Robert M. Cheadle
Legislative Counsel
The Chickasaw Tribal Legislature
Ada, Oklahoma

Jeremy Nowak
Chief Executive Officer
The Reinvestment Fund
Philadelphia, Pennsylvania

Council members whose terms continue through 2003 are:

Anthony Abbate
President and Chief Executive Officer
Interchange Bank
Saddle Brook, New Jersey

Oscar Marquis
Attorney
Hunton and Williams
Park Ridge, Illinois

Manuel Casanova, Jr.
Executive Vice President
International Bank of Commerce
Brownsville, Texas

Elizabeth Renuart
Staff Attorney
National Consumer Law Center
Boston, Massachusetts

Constance K. Chamberlin
President and Chief Executive Officer
Housing Opportunities Made Equal
Richmond, Virginia

Russell Schrader
Senior Vice President and Assistant
General Counsel
Visa U.S.A.
San Francisco, California

Earl Jarolimek
Vice President/Corporate
Compliance Officer
Community First Bankshares
Fargo, North Dakota

Frank Torres, III
Legislative Counsel
Consumers Union
Washington, District of Columbia

J. Patrick Liddy
Director of Compliance
Fifth Third Bancorp
Cincinnati, Ohio

FEDERAL RESERVE press release



For immediate release

December 14, 2001

The Federal Reserve Board on Friday announced the names of four new members of its Thrift Institutions Advisory Council and designated a new President and Vice President of the Council for 2002.

The Council is an advisory group made up of twelve representatives from thrift institutions. The panel was established by the Board in 1980 and includes savings and loan, savings bank, and credit union representatives. The Council meets three times each year with the Board of Governors to discuss developments relating to thrift institutions, the housing industry, mortgage finance, and certain regulatory issues.

The new president of the Council for 2002 is Mark H. Wright, President and CEO, USAA Federal Savings Bank. The new vice president is Karen L. McCormick, President and CEO, First Federal Savings and Loan Association, Port Angeles, Washington.

The four new members, named for two-year terms beginning January 1, 2002, are:

John B. Dicus
President
Capitol Federal Savings Bank
Topeka, KS

William J. Small
Chairman and CEO
First Federal Bank
Defiance, OH

Kevin E. Pietrini
President and CEO
Queen City Federal Savings Bank
Virginia, MN

David L. Vigen
President and CEO
ESL Federal Credit Union
Rochester, NY

Council members whose terms continue through 2002 are:

Ronald S. Eliason
President and CEO
Utah Community
Federal Credit Union
Provo, UT

James F. McKenna
President and CEO
North Shore Bank, FSB
Brookfield, WI

D. R. Grimes
Vice Chairman and CEO
NetBank
Alpharetta, GA

Charles C. Pearson, Jr.
Co-Chairman and CEO
Waypoint Bank
Harrisburg, PA

Herbert M. Sandler
Chairman and CEO
World Savings Bank, FSB
Oakland, CA

Everett Stiles
President and CEO
Macon Bank
Franklin, NC