



FEDERAL RESERVE BANK
OF DALLAS

DALLAS, TEXAS
75265-5906

January 31, 2000

Notice 2000-07

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 Board of Governors of the Federal Reserve System has announced the appointment of seven new members to its Consumer Advisory Council and has designated a new chair and vice chair of the council for 2000.

The council, which consists of thirty members, advises the Board on the exercise of its responsibilities under the Consumer Credit Protection Act and on other matters concerning consumer financial services. The council meets three times a year in Washington, D.C.

ATTACHMENT

A copy of the Board's press release announcing the appointments is 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 additional copies of this Bank's notice, contact the Public Affairs Department at (214) 922-5254 or access our web site at <http://www.dallasfed.org/banking/notices/index.html>.

FEDERAL RESERVE press release



For immediate release

January 5, 2000

The Federal Reserve Board today named seven new members to its Consumer Advisory Council for three-year terms and designated a new Chair and Vice Chair of the Council for 2000.

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.

Dwight Golann was designated Chair; his term runs through December 2000. Mr. Golann is Professor of Law for the Suffolk University Law School in Boston, MA. Previous positions include Chief of the Consumer Protection Division, Deputy Chief of the Public Protection Bureau, and Assistant Attorney General for the Commonwealth of Massachusetts. Lauren Anderson was designated Vice Chair; her term on the Council ends in December 2001. Ms. Anderson is Executive Director of the Neighborhood Housing Services of New Orleans. Previously, she was a project manager for the Department of Housing and Economic Development for Jersey City, New Jersey, and a staff attorney for the American Civil Liberties Union.

The seven new members are:

Dorothy Broadman

San Francisco, California

Ms. Broadman is Senior Vice President and Manager of the Community Development Department at Cal Fed Bank, FSB. She is Chairperson of the Bank's senior management committee responsible for overseeing Community Reinvestment Act (CRA) activities. Ms. Broadman is the senior officer responsible for CRA at the corporate level. Previously, Ms. Broadman held positions at Citibank and Wells Fargo Bank. She serves on several boards and advisory councils, including the Executive Committee of the National Association of Affordable Housing Lenders, the CRA Committee of the Consumer Bankers Association, and as Chairperson of a Local Initiatives Support Corporation advisory council.

Teresa Bryce

Charlotte, North Carolina

Ms. Bryce is General Counsel of Bank of America Mortgage and Associate General Counsel of Bank of America Corporation. She supports both the mortgage banking division and the Community Development Banking Group. Ms. Bryce oversees compliance with the Community Reinvestment Act, fair lending issues, and consumer protection laws. Previously, Ms. Bryce was with Prudential Home Mortgage where she promoted affordable housing initiatives. She serves on several boards and committees including the executive committee of the Research Institute for Housing America and the Mortgage Bankers Association of America's Residential Board of Governors.

Robert M. Cheadle

Ada, Oklahoma

Mr. Cheadle is an attorney and serves as Business Developer for the Chickasaw Enterprises, the economic development division of the Chickasaw Nation. He has developed a tribally-owned mortgage services firm to lead the effort for community development in the Chickasaw Nation. Previously, he served in other positions for the Chickasaw Nation and also was Senior Counsel at Fannie Mae. In 1999, the Chickasaw Nation received a Social Compact award and a Housing and Urban Development Best Practices award for his work in developing a new Chickasaw mortgage loan program.

Lester W. Firstenberger

Middletown, Connecticut

Since 1998, Mr. Firstenberger has been the Senior Vice President and General Counsel of Mortgage Lenders Network USA, Inc., one of the largest subprime lenders in the U.S. He handles legal and regulatory matters, corporate firm mergers and acquisitions, and new product development. Previously, he had his own law firm which focused on consumer lending and related activities for large banks. Mr. Firstenberger also acted as chief counsel for a large bank in developing an electronic check standard for the U.S. Department of Defense.

M. Dean Keyes

St. Louis, Missouri

Ms. Keyes is a Senior Vice President and Director of Corporate/Community Reinvestment Act Initiatives for Mercantile Bancorporation, Inc., where she supports CRA activities in six states. Previously, she was Vice President for Community Investment at Citicorp Mortgage, Inc., where she developed CRA programs to ensure compliance with federal law. Ms. Keyes is a participant on the boards of organizations that serve to promote affordable housing, safe streets,

racial equality, jobs, and economic development. She also was instrumental in the initial start up of the Home Ownership Purchase Services Committee of the Neighborhood Housing Services of St. Louis; the committee focuses on consumer education.

Jeremy Nowak

Philadelphia, Pennsylvania

Mr. Nowak is the Chief Executive Officer of The Reinvestment Fund, a community development financial institution. The organization's mission is to alleviate poverty and revitalize low- and moderate-income neighborhoods by providing capital and technical assistance to community organizations, developers, and businesses. In 1994, Mr. Nowak received *The Philadelphia Award*, the city's highest civic honor, for his work in advancing the best interests of the community. He is on several boards including the Public/Private Ventures, the Economic Development Coalition of The Greater Philadelphia First Corporation, and PhAME, Inc.

Russell W. Schrader

Foster City, California

Mr. Schrader is Senior Vice President and Assistant General Counsel of Visa, U.S.A. Inc. He is responsible for regulatory and legislative issues related to the application of consumer banking laws and regulations to credit, debit, and ATM cards and to the e-commerce environment. Prior to 1996, Mr. Schrader spent 12 years as Vice President and Senior Associate Counsel for The Chase Manhattan Bank, where he was involved with consumer and mortgage lending, legal services to retail banks, and insurance issues.

Council members whose terms continue through 2000 are:

Walter J. Boyer
Garland, Texas

Jeremy Eisler
Director of Litigation
South Mississippi Legal Services Corp.
Biloxi, Mississippi

Robert F. Elliott
Lake Forest, Illinois

Karla Irvine
Executive Director
Housing Opportunities Made Equal of
Greater Cincinnati, Inc.
Cincinnati, Ohio

Gwenn Kyzer
Vice President
Target Marketing Service
Experian, Inc.
Allen, Texas

John C. Lamb
Senior Staff Counsel
Department of Consumer Affairs
Sacramento, California

Martha W. Miller
President
Choice Federal Credit Union
Greensboro, North Carolina

Daniel W. Morton
Vice President and Senior Counsel
The Huntington National Bank
Columbus, Ohio

David L. Ramp
State of Minnesota
Assistant Attorney General
St. Paul, Minnesota

Robert G. Schwemm
Professor of Law
University of Kentucky
Lexington, Kentucky

David J. Shirk
Senior Manager, Lending Systems
Framework, Inc.
Tarrytown, New York

Council members whose terms continue through 2001 are:

Malcolm M. Bush
President
The Woodstock Institute
Chicago, Illinois

Mary Ellen Domeier
President
State Bank & Trust Company of
New Ulm
New Ulm, Minnesota

John C. Gamboa
Executive Director
The Greenlining Institute
San Francisco, California

Rose Garcia
Executive Director
Tierra del Sol Housing Corporation
Las Cruces, New Mexico

Vincent Giblin
Chief Executive Officer
International Union of
Operating Engineers
West Caldwell, New Jersey

Willie Jones
Deputy Director
The Community Builders, Inc.
Boston, Massachusetts

Anne S. Li
Executive Director
New Jersey Community Loan Fund
Trenton, New Jersey

Marta Ramos
Vice President & CRA Officer
Banco Popular de Puerto Rico
San Juan, Puerto Rico

Gary S. Washington
Senior Vice President
ABN AMRO
Chicago, Illinois

Robert L. Wynn II
Financial Education Officer
Department of Financial Institutions
Madison, Wisconsin