



FEDERAL RESERVE BANK
OF DALLAS

DALLAS, TEXAS
75265-5906

January 31, 2001

Notice 01-11

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 ten new members to its Consumer Advisory Council and has designated a new chair and vice chair of the council for 2001.

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

Also, the Board has announced the appointment of seven new members to its Thrift Institutions Advisory Council and has designated a new president and vice president of the council for 2001.

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 with the Board of Governors at least three times a year to discuss developments relating to thrift institutions, the housing industry, mortgage finance, and certain regulatory issues.

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 5, 2001

The Federal Reserve Board named ten new members to its Consumer Advisory Council for three-year terms and designated a new Chair and Vice Chair of the Council for 2001.

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.

Lauren Anderson was designated Chair; her term runs through December 2001. Ms. Anderson is Executive Director for Neighborhood Housing Services of New Orleans, Inc. in New Orleans, LA. 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.

Dorothy Broadman was designated Vice Chair; her term on the Council ends in December 2002. Ms. Broadman is Senior Vice President of Cal Fed Bank, FSB, in San Francisco and is Manager of the bank's Community Development Department. Previously, she held positions at Citibank and Wells Fargo.

The ten new members are:

Anthony S. Abbate
Saddlebrook, NJ

Mr. Abbate is the President and Chief Executive Officer of Interchange Bank. The bank has a diverse market and is currently involved in several affordable housing programs. Mr. Abbate is a frequent speaker and author and has addressed staff motivation, the merger activity in the banking industry, and the importance of technology for small financial institutions. Mr. Abbate has been active in community and banking organizations, including the Commerce and Industry Association, the Community Bankers Association of New Jersey, and the Independent Community Bankers of America. He has received many awards and recognition for his years of community service.

Manuel Casanova, Jr.
Brownsville, TX

Mr. Casanova, a Certified Public Accountant, has been Executive Vice President and Director of International Bank of Commerce - Brownsville for six years. He is responsible for the lending, international, and compliance departments. Previously, he worked as a bank examiner for the

Office of the Controller of the Currency. Mr. Casanova is active in community and professional organizations and serves on the boards of the Community Development Corporation and the Brownsville Local Development Council. He is secretary and past Chairman of the Greater Brownsville Multi-Bank CDFI and a regional Vice-Chairman of the National Bankers Association.

Constance K. Chamberlin

Richmond, VA

Ms. Chamberlin is President and Chief Executive Officer of Housing Opportunities Made Equal of Richmond, Inc. She was a founding member and served as President of the National Fair Housing Alliance. She serves on the Subcommittee on Increasing Minority Homeownership of the Virginia Housing Study Commission (an arm of the Virginia General Assembly), and has been active in many other groups concerned with increasing access to housing, including the Virginia Homeownership Partnership Executive Committee and the Fair Housing Working Group of the U.S. Department of Housing and Urban Development. She is particularly knowledgeable about redlining, fair lending, and homeowners' insurance issues.

Earl Jarolimek

Fargo, ND

Since 1989, Mr. Jarolimek has been Vice President and Corporate Compliance Officer for Community First Bankshares. He is responsible for a comprehensive compliance program for all corporate affiliates. He has been active in the American Bankers Association, having served as chair of the Compliance Executive Committee, as a past member of the Institute of Certified Bankers Advisory Board for Compliance Certification, and is a current member of the Advisory Board for the ABA National Compliance Schools. He has provided testimony for the Federal Reserve Board and Housing and Urban Development related to the Truth in Lending Act, and the Real Estate Settlement Procedures Act.

J. Patrick Liddy

Cincinnati, OH

Mr. Liddy is the Vice President and Director of Compliance for Fifth Third Bancorp. Mr. Liddy is responsible for bank and trust compliance for the Ohio, Kentucky, Indiana, and Florida banks and for the Arizona Thrift. He reconciles bank practices with numerous federal and differing state laws and regulations. Other areas of focus for Mr. Liddy are compliance training, consumer issues, and regulatory simplification. Mr. Liddy is active in community organizations such as the Cincinnati area United Way and the Fine Arts Fund of Cincinnati.

Oscar Marquis

Park Ridge, IL

Mr. Marquis is Counsel for the Privacy and Data Protection Group of the Hunton and Williams Law Firm. Previously, Mr. Marquis was Vice President and General Counsel of Trans Union for over 15 years. He was responsible for all legal, government, and public affairs matters. He

directed and managed all functions of the Law Division and was involved in all major company strategic and business decisions and business initiatives. Mr. Marquis is an expert in privacy, credit, and credit reporting legislation and regulations. He has provided testimony before House and Senate committees, has represented the company on radio and television programs, including Nightline. He also speaks frequently to industry and consumer groups.

Nancy Pierce
Kansas City, MO

Ms. Pierce is the President and Chief Executive Officer of the Mazuma Credit Union. She is knowledgeable about community reinvestment, consumer protection regulations, and financial services. She has served as chair and member of the board of the Missouri Credit Union League and as Chairman of the Board of the Credit Union National Association (CUNA). Ms. Pierce has worked with the Kansas City Neighborhood Alliance, the Concerned Clergy Coalition and others to promote and support financial literacy and greater access to credit for low- to moderate-income borrowers. This year she received the Credit Union's Herb Wegner Award for Individual Achievement.

Ronald A. Reiter
San Francisco, CA

Mr. Reiter is a Supervising Deputy Attorney General in the California Department of Justice's Consumer Law Section. He is knowledgeable about federal and California consumer credit and protection legislation and regulations. He has drafted legislation protecting consumers, has litigated consumer protection cases, and has been a leader in developing procedures for defending foreclosure actions in California. Mr. Reiter has served as member and chair of the State Bar of California's Consumer Advocacy and Consumer Financial Services Committees.

Elizabeth Renuart
Boston, MA

Since 1996, Ms. Renuart has been Staff Attorney for the National Consumer Law Center. She represents the interests of low-income consumers at trial, in the appeals courts, and before Congress. She has also authored reports and articles on consumer credit and has taught consumer law to legal services and private consumer attorneys. Based on her knowledge and understanding of credit laws and policies, Ms. Renuart is considered an expert in consumer credit litigation. Ms. Renuart has worked for legal service organizations since 1977.

Frank Torres, Jr.
Washington D.C.

Mr. Torres is the Legislative Counsel in the Washington D.C. office of Consumers Union. He is responsible for advocating for consumers before Congressional agencies and the Federal Reserve Board on issues related to financial services. Mr. Torres' areas of expertise include access to financial services, privacy, subprime lending, electronic commerce, consumer credit, and mort-

gage lending policy. Previously, he served as the Director of the Governor of Guam's Washington Liaison Office.

Council members whose terms continue through 2001 are:

Malcolm M. Bush
President
Woodstock Institute
Chicago, Illinois

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

John Gamboa
Executive Director
The Greenlining Institute
San Francisco, California

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

Anne 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 Washington
Senior Vice President
ABN AMRO
Chicago, Illinois

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

Council members whose terms continue through 2002 are:

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

Robert Cheadle
Chief Executive Officer
Indian Territory Development
Ada, Oklahoma

Lester Wm. Firstenberger
Deputy General Counsel
American General Finance
Evansville, Indiana

M. Dean Keyes
Senior Vice President
Firststar
St. Louis, Missouri

Jeremy Nowak
Chief Executive Officer
The Reinvestment Fund
Philadelphia, Pennsylvania

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

FEDERAL RESERVE press release



For immediate release

December 21, 2000

The Federal Reserve Board today announced the names of seven new members of its Thrift Institutions Advisory Council (TIAC) and designated a new President and Vice President of the Council for 2001.

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 at least 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 Council President for 2001 is Thomas S. Johnson, Chairman and CEO, GreenPoint Bank, New York, New York. The new Vice President is Mark H. Wright, President and CEO, USAA Federal Savings Bank, San Antonio, Texas.

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

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

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

D. R. Grimes
Vice President and CEO
NetBank
Alpharetta, GA
Charlotte, North Carolina

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

Karen L. McCormick
President and CEO
First Federal Savings and Loan Assn.
Port Angeles, WA

Everett Stiles
President and CEO
Macon Bank
Franklin, NC

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

Other TIAC members whose terms continue through 2001 are:

Tom R. Dorety
President and CEO
Suncoast Schools Federal Credit Union
Tampa, FL

Cornelius D. Mahoney
Chairman, President, and CEO
Woronoco Savings Bank
Westfield, MA

Clarence Zugelter
President, CEO, and Chairman of the Board
First Federal Bank, F.S.B.
Kansas City, MO