



FEDERAL RESERVE BANK OF DALLAS

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

January 21, 2005

Notice 05-06

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 11 new members to its Consumer Advisory Council for three-year terms and has designated a new chair and vice chair of the council for 2005.

ATTACHMENT

A copy of the Board's press release dated January 7, 2005, 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. Paper copies of this notice or previous Federal Reserve Bank notices can be printed from our web site at www.dallasfed.org/banking/notices/index.html.



Press Release

Release Date: January 7, 2005

For immediate release

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 2005.

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.

Mark Pinsky was designated Chair; his term runs through December 2005. Mr. Pinsky is President and Chief Executive Officer for the National Community Capital Association.

Lori Swanson was designated Vice Chair; her term on the Council ends in December 2006. Lori Swanson is Solicitor General for the Office of the Minnesota Attorney General.

The eleven new members are:

Stella Adams
Durham, North Carolina

Ms. Adams is the Executive Director of the North Carolina Fair Housing Center, a non-profit organization dedicated to equal housing opportunity and equal access. Her focus has been on elimination of predatory lending, support for community reinvestment, and education of communities about fair housing and fair lending issues. Ms. Adams's activism gave impetus to the passage of the North Carolina anti-predatory lending bill.

Faith Anderson
Fort Worth, Texas

Ms. Anderson is Vice President of Legal Compliance and General Counsel for American Airlines Federal Credit Union. The credit union's offerings include savings and checking accounts, consumer and real estate loans, overdraft protection, ATM cards, debit and credit cards. Ms. Anderson is responsible for compliance and implementation of federal and state laws and regulations.

Carolyn Carter
Boston, Massachusetts

Ms. Carter is Consultant for the National Consumer Law Center. She has experience with the Truth in Lending Act, particularly with respect to coverage issues, rescission, and remedies and defenses. Ms. Carter represents low-income consumers involving foreclosures,

repossession, credit and usury, bankruptcy, debt collection, and the application of consumer protection laws to landlord-tenant matters.

Michael Cook
Bentonville, Arkansas

Mr. Cook, Vice President and Assistant Treasurer for Wal-Mart Stores, Inc., has responsibility for domestic payment services and financial operations. His work supports global strategies for electronic payments and financial services. Mr. Cook has been instrumental in the formation of Wal-Mart's Financial Services Division.

Donald S. Currie
Brownsville, Texas

Mr. Currie is the Executive Director of the Community Development Corporation of Brownsville, a nonprofit affordable housing provider. The organization's programs include single-family new construction, housing rehabilitation and reconstruction, affordable housing subdivisions, and the Colonia Self Help Center. Mr. Currie helped organize the Rio Grande Valley Multibank Corporation, a stockholder-held Community Development Financial Institution.

Kurt Eggert
Orange, California

Professor Eggert is an Associate Professor of Law and Director of Clinical Legal Education and the Director of the Alona Cortese Elder Law Center at Chapman University School of Law. His specialties are consumer law and elder law, and he has particular expertise in predatory lending, abusive servicing, home equity fraud prevention, elder abuse, and consumer fraud.

Deborah Hickok
Ooltewah, Tennessee

Ms. Hickok is the President and Chief Executive Officer of ACH Commerce, LLC. She is founder of the organization, which specializes in providing ACH processing services, software solutions, and consulting to financial institutions. She trains state banking examiners and consults on issues impacting ACH processing.

Lisa Sodeika
Prospect Heights, Illinois

Ms. Sodeika is Senior Vice President of Corporate Affairs for HSBC North America Holdings Inc. Her responsibilities include directing community development, the Center for Consumer Advocacy, public relations, philanthropic services, and employee communications. She has experience in subprime lending and servicing, quality assurance and compliance, and community relations.

Anselmo Villarreal
Waukesha, Wisconsin

Mr. Villarreal is the Executive Director of La Casa de Esperanza, Inc. He advocates for fair lending, works against predatory lending, encourages the use of banking services among immigrants, and promotes privacy and security. Mr. Villarreal is the Wisconsin representative of the Institute of Mexicans Abroad, which addresses issues related to community

reinvestment, consumer protection regulations, consumer credit, privacy and electronic banking.

Kelly K. Walsh
Honolulu, Hawaii

Ms. Walsh is Corporate Compliance and Community Reinvestment Act Officer for the Bank of Hawaii. Her responsibilities include oversight of the bank's compliance with all consumer laws and regulations. Ms. Walsh coordinates community development programs for the bank's service area, including the state of Hawaii, Guam, American Samoa, and Saipan. Ms. Walsh speaks before banking groups, such as the Consumer Bankers Association, and has authored several articles for the "ABA's Bank Compliance Magazine."

Marva Williams
Chicago, Illinois

Ms. Williams is Senior Vice President of the Woodstock Institute, a community lending research and consulting organization engaged in applied research, policy development, and technical assistance to promote community economic development. She advocates for the needs of lower-income individuals and communities and for financial products and services to meet their needs.

Council members whose terms continue through 2005 are:

Susan Bredehoft
Senior Vice President/Compliance Risk Management
Commerce Bank, N.A.
Cherry Hill, New Jersey

Dan Dixon
Group Senior Vice President
World Savings Bank, FSB
Washington, District of Columbia

James Garner
Senior Vice President and General Counsel
North American Consumer Finance, Citigroup
Baltimore, Maryland

R. Charles Gatson
Vice President and Chief Operating Officer
Swope Community Builders
Kansas City, Missouri

W. James King
President and Chief Executive Officer
Community Redevelopment Group
Cincinnati, Ohio

Elsie Meeks
Executive Director
First Nations Oweesta Corporation
Kyle, South Dakota

Benjamin Robinson III
President and Chief Executive Officer
Innovative Risk Solutions, LLC
Charlotte, North Carolina

Diane Thompson
Supervising Attorney
Land of Lincoln Legal Assistance Foundation, Inc.
East St. Louis, Illinois

Clint Walker
General Counsel/Chief Administrative Officer
Juniper Bank
Wilmington, Delaware

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
Executive Vice President, Chief Compliance Officer
Countrywide Financial Corporation
Calabasas, California

Paul J. Springman
Group Executive, Predictive Sciences
Equifax
Atlanta, Georgia

Forrest F. Stanley
Senior Vice President and Deputy General Counsel
KeyBank National Association
Cleveland, Ohio