

Consumer Advisory Council

December 31, 1980

WILLIAM D. WARREN, Los Angeles, California, *Chairman*
MARCIA A. HAKALA, Omaha, Nebraska, *Vice Chairman*

JULIA H. BOYD,
Alexandria, Virginia

ROLAND E. BRANDEL,
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RICHARD S. D'AGOSTINO,
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New Haven, Connecticut

VERNARD W. HENLEY,
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McAllen, Texas

SHIRLEY T. HOSOI,
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F. THOMAS JUSTER,
Ann Arbor, Michigan

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Cincinnati, Ohio

ROBERT J. KLEIN,
New York, New York

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Minneapolis, Minnesota

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El Paso, Texas

MARGARET REILLY-PETRONE,
Upper Montclair, New Jersey

RENE REIXACH,
Rochester, New York

FLORENCE M. RICE,
New York, New York

RALPH J. ROHNER,
Washington, D.C.

HENRY B. SCHECHTER,
Washington, D.C.

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Washington, D.C.

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Amarillo, Texas

CHARLOTTE H. SCOTT,
Charlottesville, Virginia

RICHARD A. VAN WINKLE,
Salt Lake City, Utah

RICHARD D. WAGNER,
Simsbury, Connecticut

MARY W. WALKER,
Monroe, Georgia

LEONOR K. SULLIVAN-ARCHIBALD,
Chairman Emeritus,
St. Louis, Missouri

Meetings between the Consumer Advisory Council and members of the Board of Governors were held on January 28-29, April 28-29, July 30-31, and October 30-31, 1980. The council, which is com-

posed of creditors, consumers, and others, was established pursuant to the Equal Credit Opportunity Act to advise the Board on consumer-related matters.

*Consumer Advisory Council***December 31, 1981**

RALPH J. ROHNER, Washington, D.C., *Chairman*
CHARLOTTE H. SCOTT, Charlottesville, Virginia, *Vice Chairman*

ARTHUR F. BOUTON,
 Little Rock, Arkansas

JULIA H. BOYD,
 Alexandria, Virginia

ELLEN BROADMAN,
 Washington, D.C.

JAMES L. BROWN,
 Milwaukee, Wisconsin

MARK E. BUDNITZ,
 Atlanta, Georgia

JOSEPH N. CUGINI,
 Westerly, Rhode Island

RICHARD S. D'AGOSTINO,
 Philadelphia, Pennsylvania

SUSAN PIERSON DE WITT,
 Springfield, Illinois

JOANNE S. FAULKNER,
 New Haven, Connecticut

LUTHER GATLING,
 New York, New York

VERNARD W. HENLEY,
 Richmond, Virginia

JUAN JESUS HINOJOSA,
 McAllen, Texas

SHIRLEY T. HOSOL,
 Los Angeles, California

GEORGE S. IRVIN,
 Denver, Colorado

F. THOMAS JUSTER,
 Ann Arbor, Michigan

RICHARD F. KERR,
 Palm City, Florida

HARVEY M. KUHNLEY,
 Minneapolis, Minnesota

THE REV. ROBERT J. MCEWEN, S.J.,
 Chestnut Hill, Massachusetts

STAN L. MULARZ,
 Chicago, Illinois

WILLIAM J. O'CONNOR, JR.,
 Buffalo, New York

MARGARET REILLY-PETRONE,
 Upper Montclair, New Jersey

RENE REIXACH,
 Rochester, New York

FLORENCE M. RICE,
 New York, New York

HENRY B. SCHECHTER,
 Washington, D.C.

PETER D. SCHELLIE,
 Washington, D.C.

NANCY Z. SPILLMAN,
 Los Angeles, California

RICHARD A. VAN WINKLE,
 Salt Lake City, Utah

MARY W. WALKER,
 Monroe, Georgia

Meetings between the Consumer Advisory Council and members of the Board of Governors were held on January 14-15, April 15-16, July 29-30, and October 28-29, 1981. The council,

which is composed of creditors, consumers, and others, was established pursuant to the Equal Credit Opportunity Act to advise the Board on consumer-related matters.

Consumer Advisory Council

December 31, 1982

CHARLOTTE H. SCOTT, Charlottesville, Virginia, *Chairman*

MARGARET REILLY-PETRONE, Upper Montclair, New Jersey, *Vice Chairman*

ARTHUR F. BOUTON,
Little Rock, Arkansas

JULIA H. BOYD,
Alexandria, Virginia

ELLEN BROADMAN,
Washington, D.C.

GERALD R. CHRISTENSEN,
Salt Lake City, Utah

JOSEPH N. CUGINI,
Westerly, Rhode Island

RICHARD S. D'AGOSTINO,
Wilmington, Delaware

SUSAN PIERSON DE WITT,
Springfield, Illinois

JOANNE S. FAULKNER,
New Haven, Connecticut

MEREDITH FERNSTROM,
New York, New York

ALLEN J. FISHBEIN,
Washington, D.C.

E.C.A. FORSBERG, SR.,
Atlanta, Georgia

LUTHER R. GATLING,
New York, New York

VERNARD W. HENLEY,
Richmond, Virginia

JUAN J. HINOJOSA,
McAllen, Texas

SHIRLEY T. HOSOI,
Los Angeles, California

GEORGE S. IRVIN,
Denver, Colorado

HARRY N. JACKSON,
Minneapolis, Minnesota

F. THOMAS JUSTER,
Ann Arbor, Michigan

ROBERT J. MCEWEN, S.J.,
Chestnut Hill, Massachusetts

STAN L. MULARZ,
Chicago, Illinois

WILLIAM J. O'CONNOR, JR.,
Buffalo, New York

WILLARD P. OGBURN,
Boston, Massachusetts

JANET J. RATHE,
Portland, Oregon

RENE REIXACH,
Rochester, New York

PETER D. SCHELLIE,
Washington, D.C.

NANCY Z. SPILLMAN,
Los Angeles, California

CLINTON WARNE,
Cleveland, Ohio

FREDERICK T. WEIMER,
Chicago, Illinois

Meetings between the Consumer Advisory Council and members of the Board of Governors were held on January 27-28, April 28-29, July 28-29, and October 27-28, 1982. The council, which is com-

posed of creditors, consumers, and others, was established pursuant to the Equal Credit Opportunity Act to advise the Board on consumer-related matters.

Consumer Advisory Council

December 31, 1983

Members

ARTHUR F. BOUTON,
Little Rock, Arkansas

JAMES G. BOYLE,
Austin, Texas

GERALD R. CHRISTENSEN,
Salt Lake City, Utah

THOMAS L. CLARK, JR.,
New York, New York

JEAN A. CROCKETT,
Philadelphia, Pennsylvania

JOSEPH N. CUGINI,
Westerly, Rhode Island

SUSAN PIERSON DEWITT,
Chicago, Illinois

MEREDITH FERNSTROM,
New York, New York

ALLEN J. FISHBEIN,
Washington, D.C.

E.C.A. FORSBERG, SR.,
Atlanta, Georgia

LUTHER R. GATLING,
New York, New York

RICHARD F. HALLIBURTON,
Kansas City, Missouri

CHARLES C. HOLT,
Austin, Texas

GEORGE S. IRVIN,
Denver, Colorado

HARRY N. JACKSON,
Minneapolis, Minnesota

KENNETH V. LARKIN,
San Francisco, California

TIMOTHY D. MARRINAN,
Minneapolis, Minnesota

STANLEY L. MULARZ,
Chicago, Illinois

WILLIAM J. O'CONNOR, JR.,
Buffalo, New York

WILLARD P. OGBURN,
Boston, Massachusetts

ELVA QUIJANO,
San Antonio, Texas

JANET J. RATHE,
Portland, Oregon

JANET M. SCACCIOTTI,
Providence, Rhode Island

GLENDA G. SLOANE,
Washington, D.C.

HENRY J. SOMMER,
Philadelphia, Pennsylvania

NANCY Z. SPILLMAN,
Los Angeles, California

WINNIE F. TAYLOR,
Gainesville, Florida

MICHAEL M. VAN BUSKIRK,
Columbus, Ohio

CLINTON WARNE,
Cleveland, Ohio

FREDERICK T. WEIMER,
Chicago, Illinois

Officers

SUSAN PIERSON DEWITT, *Chairman*

WILLIAM J. O'CONNOR, JR., *Vice Chairman*

Meetings of the Consumer Advisory Council with members of the Board of Governors were held on March 16-17, July 20-21, and October 26-27, 1983. The council is composed of representatives of the financial industry, and of con-

sumer and community interests, as well as academics. It was established pursuant to the 1976 amendments to the Equal Credit Opportunity Act to advise the Board on matters related to consumer financial services.

Consumer Advisory Council

December 31, 1984

Members

- RACHEL G. BRATT, *Assistant Professor*, Department of Urban and Environmental Policy, Tufts University, Medford, Massachusetts
- GERALD R. CHRISTENSEN, *Chairman of the Board and President*, First Federal Savings and Loan Association, Salt Lake City, Utah
- THOMAS L. CLARK, JR., *Deputy Superintendent of Banks*, New York State Banking Department, New York, New York
- JEAN A. CROCKETT, *Professor of Finance*, Wharton Graduate School, University of Pennsylvania, Philadelphia, Pennsylvania
- MEREDITH FERNSTROM, *Senior Vice President*, Office of Public Responsibility, American Express Company, New York, New York
- ALLEN J. FISHBEIN, *Director*, Neighborhood Revitalization Project, Center for Community Change, Washington, D.C.
- E.C.A. FORSBERG, SR., *President*, First Family Financial Services, Atlanta, Georgia
- STEVEN M. GEARY, *Associate General Counsel*, Missouri Division of Finance, Jefferson City, Missouri
- RICHARD F. HALLIBURTON, *Deputy Director*, Legal Aid of Western Missouri, Kansas City, Missouri
- CHARLES C. HOLT, *Professor of Management*, University of Texas at Austin, Austin, Texas
- HARRY N. JACKSON, *Vice President, Credit*, Dayton Hudson Corporation, Minneapolis, Minnesota
- KENNETH V. LARKIN, *Director of Development*, Earl Warren Legal Institute, Boalt School of Law, University of California at Berkeley, Berkeley, California
- TIMOTHY D. MARRINAN, *Senior Corporate Counsel*, First Bank System, Inc., Minneapolis, Minnesota
- FREDERICK H. MILLER, *Professor of Law*, University of Oklahoma, Norman, Oklahoma
- MARGARET M. MURPHY, *Associate Professor and Director*, Columbia Center, Johns Hopkins University, Columbia, Maryland
- ROBERT F. MURPHY, *President*, General Motors Acceptance Corporation, Detroit, Michigan
- WILLARD P. OGBURN, *Deputy Director*, National Consumer Law Center, Boston, Massachusetts
- LAWRENCE S. OKINAGA, *Partner*, Carlsmith, Carlsmith, Wichman & Case, Honolulu, Hawaii
- ELVA QUIJANO, *Vice President and Executive Professional Officer*, Republic Bank of San Antonio, San Antonio, Texas
- JANET J. RATHE, *Executive Committee Member*, Oregon Consumer League, Portland, Oregon
- GLENDA G. SLOANE, *Director*, Housing and Community Development, Center for National Policy Review, Catholic University School of Law, Washington, D.C.
- HENRY J. SOMMER, *Supervising Attorney*, Community Legal Services, Inc., Philadelphia, Pennsylvania
- WINNIE F. TAYLOR, *Visiting Professor of Law*, Hastings College of Law, San Francisco, California
- MICHAEL M. VAN BUSKIRK, *Assistant Vice President, Corporate Affairs*, Banc One Corporation, Columbus, Ohio
- CLINTON WARNE, *President*, Consumers League of Ohio, Cleveland, Ohio

FREDERICK T. WEIMER, *General Assistant to the Vice President and General Credit Manager*, Sears, Roebuck and Co., Chicago, Illinois

MERVIN WINSTON, *President*, Metropolitan Economic Development Association, Minneapolis, Minnesota

Officers

WILLARD P. OGBURN, *Chairman*

TIMOTHY D. MARRINAN, *Vice Chairman*

Meetings of the Consumer Advisory Council with members of the Board of Governors were held on March 14-15, July 18-19, and October 24-26, 1984. The council is composed of representatives of the financial industry, and of consumer

and community interests, as well as academics. It was established pursuant to the 1976 amendments to the Equal Credit Opportunity Act to advise the Board on matters related to consumer financial services.

Thrift Institutions Advisory Council

December 31, 1984

Members

JAMES A. ALIBER, *Chairman and Chief Executive Officer*, First Federal of Michigan, Detroit, Michigan

GENE R. ARTEMENKO, *President*, United Airlines Employees' Credit Union, Chicago, Illinois

THOMAS R. BOMAR, *President*, AmeriFirst Federal Savings and Loan Association, Miami, Florida

J. MICHAEL CORNWALL, *Chairman of the Board and Chief Executive Officer*, First Texas Savings Association, Dallas, Texas

RICHARD H. DIEHL, *Chairman of the Board and Chief Executive Officer*, Home Savings of America, Los Angeles, California

JOHN R. EPPINGER, *President and Chief Executive Officer*, MainLine Federal Savings and Loan Association, Villanova, Pennsylvania

NORMAN M. JONES, *President*, Metropolitan Federal Savings and Loan Association, Fargo, North Dakota

ROBERT R. MASTERTON, *President*, The One Maine Savings Bank, Portland, Maine

JOHN T. MORGAN, *Chairman and Chief Executive Officer*, American Savings Bank of New York, New York, New York

FRED A. PARKER, *President*, Heritage Federal Savings and Loan Association, Monroe, North Carolina

SARAH R. WALLACE, *President*, First Federal Savings and Loan Association of Newark, Newark, Ohio

Officers

THOMAS R. BOMAR, *President*

RICHARD H. DIEHL, *Vice President*

The members of the Thrift Institutions Advisory Council met with the Board of Governors on February 23, May 23, September 20, and November 15, 1984. The council, which is composed of representatives from credit unions, savings and loan

associations, and savings banks, consults with and advises the Board on issues pertaining to the thrift industry and on various other matters within the Board's jurisdiction.