

Consumer Advisory Council

December 31, 2005

Members

STELLA ADAMS, *Executive Director*, North Carolina Fair Housing Center, Durham, N.C.

DENNIS L. ALGIERE, *Senior Vice President*, The Washington Trust Company, Westerly, R.I.

FAITH L. ANDERSON, *Vice President/Legal Compliance and General Counsel*, American Airlines Federal Credit Union, Fort Worth, Tex.

SUSAN BREDEHOFT, *Senior Vice President/Compliance Risk Management*, Commerce Bank, N.A., Cherry Hill, N.J.

SHEILA CANAVAN, *Consumer Attorney*, Law Office of Sheila Canavan, Moab, Utah

CAROLYN CARTER, *Attorney*, National Consumer Law Center, Boston, Mass.

MICHAEL COOK, *Vice President*, Wal-Mart Stores, Inc., Bentonville, Ark.

DONALD S. CURRIE, *Executive Director*, Community Development Corporation of Brownsville, Brownsville, Tex.

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DAN DIXON, *Group Senior Vice President*, World Savings Bank, FSB, Washington, D.C.

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KURT EGGERT, *Professor of Law and Director of Clinical Legal Education*, Chapman University School of Law, Orange, Calif.

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CHARLES GATSON, *Former Vice President*, Midtown Community Development Corporation, Kansas City, Mo.

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W. JAMES KING, *President and Chief Executive Officer*, Community Redevelopment Group, Cincinnati, Ohio

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MARY JANE SEEBACH, *Managing Director, Public Affairs*, Countrywide Financial Corporation, Calabasas, Calif.

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The Consumer Advisory Council—a statutory body established pursuant to the 1976 amendments to the Equal Credit Opportunity Act—advises the Board of Governors on consumer financial services. Its members, who are appointed by the Board, are academics, state and local government officials, and representatives of the financial services industry and of consumer and community interests. In 2005, the council met with members of the Board on March 17, June 23, and October 27.

Consumer Advisory Council

December 31, 2006

Members

STELLA ADAMS, *Executive Director*, North Carolina Fair Housing Center, Durham, N.C.

DENNIS L. ALGIERE, *Senior Vice President*, The Washington Trust Company, Westerly, R.I.

FAITH L. ANDERSON, *Vice President—Legal Compliance and General Counsel*, American Airlines Federal Credit Union, Fort Worth, Tex.

DOROTHY BRIDGES, *Chief Executive Officer and President*, Franklin National Bank of Minneapolis, Minneapolis, Minn.

TONY T. BROWN, *President and Chief Executive Officer*, Uptown Consortium, Inc., Cincinnati, Ohio

SHEILA CANAVAN, *Consumer Attorney*, Law Office of Sheila Canavan, Moab, Utah

CAROLYN CARTER, *Attorney*, National Consumer Law Center, Boston, Mass.

MICHAEL COOK, *Vice President*, Wal-Mart Stores, Inc., Bentonville, Ark.

DONALD S. CURRIE, *Executive Director*, Community Development Corporation of Brownsville, Brownsville, Tex.

ANNE DIEDRICK, *Senior Vice President*, JPMorgan Chase Bank, New York, N.Y.

HATTIE B. DORSEY, *President and Chief Executive Officer*, Atlanta Neighborhood Development Partnership, Atlanta, Ga.

KURT EGGERT, *Professor of Law and Director of Clinical Legal Education*, Chapman University School of Law, Orange, Calif.

DEBORAH HICKOK, *Vice President*, MoneyGram Payment Systems, Inc., Ooltewah, Tenn.

SARAH LUDWIG, *Director*, Neighborhood Economic Development Advocacy Project, New York, N.Y.

MARK K. METZ, *Senior Vice President and Deputy General Counsel*, Wachovia Corporation, Charlotte, N.C.

BRUCE B. MORGAN, *Chairman, President, and Chief Executive Officer*, Valley State Bank, Roeland Park, Kans.

LANCE MORGAN, *President*, Ho-Chunk, Incorporated, Winnebago Tribe of Nebraska, Winnebago, Neb.

JOSHUA PEIREZ, *Senior Vice President and Associate General Counsel*, MasterCard International, Purchase, N.Y.

ANNA McDONALD RENTSCHLER, *BSA Officer*, Central Banccompany, Jefferson City, Mo.

FAITH ARNOLD SCHWARTZ, *Senior Vice President, Enterprise Risk Management and Public Affairs*, Option One Mortgage Corporation, Washington, D.C.

MARY JANE SEEBACH, *Managing Director, Public Affairs*, Countrywide Financial Corporation, Calabasas, Calif.

EDWARD SIVAK, *Director of Policy and Evaluation*, Enterprise Corporation of the Delta, Jackson, Miss.

PAUL J. SPRINGMAN, *Chief Marketing Officer*, Equifax, Atlanta, Ga.

FORREST F. STANLEY, *Senior Vice President and Deputy General Counsel*, KeyBank National Association, Cleveland, Ohio

ANSELMO VILLARREAL, *Executive Director*, LaCasa de Esperanza, Inc., Waukesha, Wis.

ALAN WHITE, *Supervising Attorney*, Community Legal Services, Philadelphia, Pa.

MARVA E. WILLIAMS, *Senior Vice President*, Woodstock Institute, Chicago, Ill.

Officers

LORI SWANSON, *Chair*, Solicitor General, Office of the Minnesota Attorney General, St. Paul, Minn.

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Consumer Advisory Council

December 31, 2007

Members

STELLA ADAMS, *Founder*, S J Adams Consulting, Durham, N.C.

FAITH L. ANDERSON, *Vice President—Legal Compliance and General Counsel*, American Airlines Federal Credit Union, Fort Worth, Tex.

DOROTHY BRIDGES, *Chief Executive Officer and President*, Franklin National Bank of Minneapolis, Minneapolis, Minn.

CAROLYN CARTER, *Attorney*, National Consumer Law Center, Boston, Mass.

MICHAEL COOK, *Vice President of Finance and Assistant Treasurer*, Wal-Mart Stores, Inc., Bentonville, Ark.

DONALD S. CURRIE, *Executive Director*, Community Development Corporation of Brownsville, Brownsville, Tex.

KURT EGGERT, *Professor of Law and Director of Clinical Legal Education*, Chapman University School of Law, Orange, Calif.

JASON ENGEL, *Vice President and Chief Regulatory Counsel*, Experian, Costa Mesa, Calif.

JOSEPH FALK, *Consultant*, Akerman Senterfitt, Miami, Fla.

LOUISE GISSENDANER, *Senior Vice President, Director of Community Development*, Fifth Third Bank, Cleveland, Ohio

PATRICIA A. HASSON, *President*, Consumer Credit Counseling Service of Delaware Valley, Inc., Philadelphia, Pa.

DEBORAH HICKOK, *Former Vice President*, MoneyGram Payment Systems, Inc., Ooltewah, Tenn.

THOMAS P. JAMES, *Senior Assistant Attorney General—Consumer Counsel*, Office of the Illinois Attorney General, Consumer Fraud Bureau, Chicago, Ill.

SARAH LUDWIG, *Executive Director*, Neighborhood Economic Development Advocacy Project, New York, N.Y.

MARK K. METZ, *Senior Vice President and Deputy General Counsel*, Wachovia Corporation, Charlotte, N.C.

LANCE MORGAN, *President*, Ho-Chunk, Incorporated, Winnebago Tribe of Nebraska, Winnebago, Neb.

JOSHUA PEIREZ, *Chief Payment System Integrity Officer*, MasterCard Worldwide, Purchase, N.Y.

ANNA MCDONALD RENTSCHLER, *BSA Officer*, Central Bancompany, Jefferson City, Mo.

EDNA SAWADY, *Managing Director*, Market Innovations, Inc., Orange, Ohio

FAITH ARNOLD SCHWARTZ, *Executive Director*, Hope Now Alliance, The Financial Services Roundtable, Washington, D.C.

EDWARD SIVAK, *Director of Policy and Evaluation*, Enterprise Corporation of the Delta, Jackson, Miss.

H. COOKE SUNOO, *Director*, Asian Pacific Islander Small Business Program, Los Angeles, Calif.

STERGIOS THEOLOGIDES, *Executive Vice President, General Counsel*, Morgan Stanley Home Loans, Fort Worth, Tex.

LINDA TINNEY, *Vice President, Community Development*, West Metro Region Manager, US Bank, Denver, Colo.

LUZ URRUTIA, *President and Chief Operating Officer*, Banuestra Financial Corporation, Roswell, Ga.

ANSELMO VILLARREAL, *Executive Director*, LaCasa de Esperanza, Inc., Waukesha, Wis.

ALAN WHITE, *Assistant Professor*, Valparaiso University Law School, Valparaiso, Ind.

MARVA E. WILLIAMS, *Senior Program Officer*, Chicago LISC, Chicago, Ill.

Officers

LISA SODEIKA, *Chair, Executive Vice President—Corporate Affairs*, HSBC North America Holdings, Inc., Prospect Heights, Ill.

TONY T. BROWN, *Vice Chair, President and Chief Executive Officer*, Uptown Consortium, Inc., Cincinnati, Ohio

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Consumer Advisory Council

December 31, 2008

Members

DOROTHY BRIDGES, *President and Chief Executive Officer*, City First Bank of DC, Washington, D.C.

MICHAEL CALHOUN, *President*, Center for Responsible Lending, Durham, N.C.

ALAN CAMERON, *President and Chief Executive Officer*, Idaho Credit Union League, Boise, Idaho

JASON ENGEL, *Vice President and Chief Regulatory Counsel*, Experian, Costa Mesa, Calif.

KATHLEEN ENGEL, *Associate Professor of Law*, Cleveland-Marshall College of Law, Cleveland, Ohio

JOSEPH FALK, *Consultant*, Akerman Senterfitt, Miami, Fla.

LOUISE GISSENDANER, *Senior Vice President, Director of Community Development*, Fifth Third Bank, Cleveland, Ohio

GRETA HARRIS, *Vice President-Southeast Region*, Local Initiatives Support Corporation, Richmond, Va.

PATRICIA A. HASSON, *President*, Consumer Credit Counseling Service of Delaware Valley, Inc., Philadelphia, Pa.

THOMAS P. JAMES, *Senior Assistant Attorney General-Consumer Counsel*, Office of the Illinois Attorney General, Consumer Fraud Bureau, Chicago, Ill.

LORENZO LITTLES, *Dallas Director*, Enterprise Community Partner, Inc., Dallas, Texas

SARAH LUDWIG, *Executive Director*, Neighborhood Economic Development Advocacy Project, New York, N.Y.

MARK K. METZ, *Senior Vice President and Deputy General Counsel*, Wachovia Corporation, Charlotte, N.C.

LANCE MORGAN, *President*, Ho-Chunk, Incorporated, Winnebago Tribe of Nebraska, Winnebago, Neb.

SAURAB NARAIN, *Chief Fund Advisor*, National Community Investment Fund, Chicago, Ill.

JOSHUA PEIREZ, *Chief Payment System Integrity Officer*, MasterCard Worldwide, Purchase, N.Y.

RONALD PHILLIPS, *President*, Coastal Enterprises, Inc., Wiscasset, Maine

ANNA McDONALD RENTSCHLER, *Vice President, BSA Officer*, Central Bancompany, Jefferson City, Mo.

KEVIN RHEIN, *Division President*, Wells Fargo Card Services, Minneapolis, Minn.

FAITH ARNOLD SCHWARTZ, *Executive Director*, Hope Now Alliance, The Financial Services Roundtable, Washington, D.C.

EDWARD SIVAK, *Director of Policy and Evaluation*, Enterprise Corporation of the Delta, Jackson, Miss.

SHANNA SMITH, *President and Chief Executive Officer*, National Fair Housing Alliance, Washington, D.C.

H. COOKE SUNOO, *Director*, Asian Pacific Islander Small Business Program, Los Angeles, Calif.

JENNIFER TESCHER, *Director*, Center for Financial Services Innovation, Chicago, Ill.

STERGIOS THEOLOGIDES, *Executive Vice President, General Counsel*, Saxon Mortgage, Irving, Texas

LINDA TINNEY, *Vice President*, Community Development, West Metro Region Manager, U.S. Bank, Denver, Colo.

LUZ URRUTIA, *Chief Executive Officer and President*, El Banco de Nuestra Comunidad, Roswell, Ga.

ALAN WHITE, *Assistant Professor*, Valparaiso University Law School, Valparaiso, Ind.

Officers

TONY T. BROWN, *Chair, President and Chief Executive Officer*, Uptown Consortium, Inc., Cincinnati, Ohio

EDNA SAWADY, *Vice Chair, Economic Inclusion Consultant*, New York, New York

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Consumer Advisory Council

December 31, 2009

Members

PAULA BRYANT-ELLIS, *Senior Vice President*, Community Development Banking Group, BOK Financial Corporation, Tulsa, Okla.

ALAN CAMERON, *President and Chief Executive Officer*, Idaho Credit Union League, Boise, Idaho

JOHN P. CAREY, *Chief Administrative Officer*, Consumer Banking, North America, Citigroup, New York, N.Y.

JASON ENGEL, *Vice President and Chief Regulatory Counsel*, Experian, Costa Mesa, Calif.

KATHLEEN ENGEL, *Professor of Law*, Suffolk University Law School, Boston, Mass.

JOSEPH FALK, *Consultant*, Akerman Senterfitt, Miami, Fla.

CAROLYN "BETSY" FLYNN, *President and Vice Chairman*, Community Financial Services Bank, Benton, Ky.

PATRICIA GARCIA DUARTE, *President and Chief Executive Officer*, Neighborhood Housing Services of Phoenix, Phoenix, Ariz.

LOUISE GISSENDANER, *Senior Vice President, Director of Community Development*, Fifth Third Bank, Cleveland, Ohio

IRA GOLDSTEIN, *Director, Policy and Information Services*, The Reinvestment Fund, Philadelphia, Pa.

GRETA HARRIS, *Vice President—Southeast Region*, Local Initiatives Support Corporation, Richmond, Va.

PATRICIA A. HASSON, *President*, Consumer Credit Counseling Service of Delaware Valley, Inc., Philadelphia, Pa.

THOMAS P. JAMES, *Senior Assistant Attorney General—Consumer Counsel*, Office of the Illinois Attorney General, Consumer Fraud Bureau, Chicago, Ill.

KIRSTEN KEEFE, *Senior Staff Attorney*, Empire Justice Center, Albany, N.Y.

LORENZO LITTLES, *Dallas Director*, Enterprise Community Partners, Inc., Dallas, Texas

LARRY B. LITTON, JR., *President and Chief Executive Officer*, Litton Loan Servicing LP, Houston, Texas

SAURABH NARAIN, *Chief Fund Advisor*, National Community Investment Fund, Chicago, Ill.

ANDY NAVARRETE, *Senior Vice President, Chief Counsel—National Lending*, Capital One Financial Corporation, McLean, Va.

JIM PARK, *President and Chief Executive Officer*, New Vista Asset Management, San Diego, Calif.

RONALD PHILLIPS, *President*, Coastal Enterprises, Inc., Wiscasset, Maine

KEVIN RHEIN, *Division President*, Wells Fargo Card Services, Minneapolis, Minn.

SHANNA SMITH, *President and Chief Executive Officer*, National Fair Housing Alliance, Washington, D.C.

H. COOKE SUNOO, *Director*, Asian Pacific Islander Small Business Program, Los Angeles, Calif.

JENNIFER TESCHER, *Director*, Center for Financial Services Innovation, Chicago, Ill.

STERGIOS "TERRY" THEOLOGIDES, *Executive Vice President, General Counsel*, Saxon Mortgage, Irving, Texas

MARY TINGERTHAL, *President*, Capital Markets Companies, Housing Partnership Network, St. Paul, Minn.

LINDA TINNEY, *Vice President*, Community Development, West Metro Region Manager, U.S. Bank, Denver, Colo.

LUZ URRUTIA, *Chief Executive Officer and President*, El Banco de Nuestra Comunidad, Roswell, Ga.

Officers

EDNA SAWADY, *Council Chair, Economic Inclusion Consultant*, New York, N.Y.

MICHAEL CALHOUN, *Council Vice Chair, President*, Center for Responsible Lending, Durham, N.C.

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