

MERVIN WINSTON, *Vice President*, First Bank System, Inc., Minneapolis, Minnesota

MICHAEL ZOROYA, *Senior Vice President of Credit*, The May Department Stores, St. Louis, Missouri

Officers

TIMOTHY D. MARRINAN, *Chairman*

THOMAS L. CLARK, JR., *Vice Chairman*

Meetings of the Consumer Advisory Council with members of the Board of Governors were held on March 13–14, June 20–21, and October 24–25, 1985. 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, 1985

Members

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

ELLIOTT G. CARR, *President and Chief Executive Officer*, The Cape Cod Five Cents Savings Bank, Harwich Port, Massachusetts

M. TODD COOKE, *Chairman and Chief Executive Officer*, PSFS, Philadelphia, Pennsylvania

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

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

HAROLD W. GREENWOOD, JR., *Chairman, President, and Chief Executive Officer*, Midwest Federal Savings & Loan Association, Minneapolis, Minnesota

JOHN A. HARDIN, *Chairman and President*, First Federal Savings Bank, Rock Hill, South Carolina

FRANCES LESNIESKI, *President*, Michigan State University Federal Credit Union, East Lansing, Michigan

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

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

MICHAEL R. WISE, *Chairman and Chief Executive Officer*, Silverado Banking, Denver, Colorado

Officers

THOMAS R. BOMAR, *President*

RICHARD H. DEIHL, *Vice President*

The members of the Thrift Institutions Advisory Council met with the Board of Governors on February 28, June 18, September 19, and November 21, 1985. 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.

Thrift Institutions Advisory Council

December 31, 1986

Members

ELLIOTT G. CARR, *President and Chief Executive Officer*, The Cape Cod Five Cents Savings Bank, Orleans, Massachusetts

M. TODD COOKE, *Vice Chairman*, Meritor Financial Group, Philadelphia, Pennsylvania

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

JOHN C. DICUS, *President*, Capitol Federal Savings and Loan Association, Topeka, Kansas

HAROLD W. GREENWOOD, JR., *Chairman, President, and Chief Executive Officer*, Midwest Federal Savings and Loan Association, Minneapolis, Minnesota

JOHN A. HARDIN, *Chairman and President*, First Federal Savings Bank, Rock Hill, South Carolina

JAMIE J. JACKSON, *President*, Commonwealth Financial Group, Houston, Texas

FRANCES LESNIESKI, *President*, Michigan State University Federal Credit Union, East Lansing, Michigan

DONALD F. MCCORMICK, *Chairman of the Board*, Howard Savings Bank, Livingston, New Jersey

HERSCHEL ROSENTHAL, *President*, Flagler Federal Savings and Loan Association, Miami, Florida

GARY L. SIRMON, *President*, First Federal Savings and Loan Association, Walla Walla, Washington

MICHAEL R. WISE, *Chairman and Chief Executive Officer*, Silverado Banking, Denver, Colorado

Officers

RICHARD H. DEIHL, *President*

MICHAEL R. WISE, *Vice President*

The members of the Thrift Institutions Advisory Council met with the Board of Governors on January 31, May 1, September 9, and November 6, 1986. 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.

Consumer Advisory Council—Continued

Officers

EDWARD N. LANGE, *Chairman*

STEVEN HAMM, *Vice Chairman*

The Consumer Advisory Council met with members of the Board of Governors on March 19–20, June 25–26, and October 22–23, 1987. The council is composed of academics, state government officials, representatives of the financial industry, and rep-

resentatives of consumer and community interests. It was established pursuant to the 1976 amendments to the Equal Credit Opportunity Act to advise the Board on consumer financial services.

Thrift Institutions Advisory Council

December 31, 1987

Members

Gerald M. Czarnecki, *President and Chief Executive Officer*, Altus Bank,
A Federal Savings Bank, Mobile, Alabama

John C. Dicus, *President*, Capitol Federal Savings and Loan Association, Topeka, Kansas

Betty Gregg, *President and Chief Executive Officer*, Desert Schools Federal Credit Union,
Phoenix, Arizona

Jamie J. Jackson, *President*, Commonwealth Financial Group, Houston, Texas

Thomas A. Kinst, *President and Chief Executive Officer*, Land of Lincoln Savings and Loan,
Hoffman Estates, Illinois

Ray Martin, *Chairman and Chief Executive Officer*, Coast Savings and Loan Association,
Los Angeles, California

Donald F. McCormick, *Chairman of the Board*, Howard Savings Bank, Livingston,
New Jersey

Janet M. Pavliska, *President and Chief Executive Officer*, Bank Five for Savings,
Arlington, Massachusetts

Herschel Rosenthal, *President*, Flagler Federal Savings and Loan Association,
Miami, Florida

William G. Schuett, *President and Chief Executive Officer*, Security Savings
and Loan Association, Milwaukee, Wisconsin

Gary L. Sirmon, *President*, First Federal Savings and Loan Association,
Walla Walla, Washington

Michael R. Wise, *Chairman and Chief Executive Officer*, Silverado Banking,
Denver, Colorado

Officers

MICHAEL R. WISE, *President*

JAMIE J. JACKSON, *Vice President*

The members of the Thrift Institutions Advisory Council met with the Board of Governors on February 12, May 5, September 17, and November 17, 1987. 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.

Consumer Advisory Council—Continued

Officers

STEVEN W. HAMM, *Chairman*

EDWARD J. WILLIAMS, *Vice Chairman*

The Consumer Advisory Council met with members of the Board of Governors on March 17–18, July 14–15, and October 27–28, 1988. The council is composed of academics, state government officials, representatives of the

financial industry, and representatives of consumer and community interests. It was established pursuant to the 1976 amendments to the Equal Credit Opportunity Act to advise the Board on consumer financial services.

Thrift Institutions Advisory Council

December 31, 1988

Members

GERALD M. CZARNECKI, *Chairman of the Board and Chief Executive Officer*, HONFED, Honolulu, Hawaii

ROBERT S. DUNCAN, *Chairman, President, and Chief Executive Officer*, Magnolia Federal Bank for Savings, Hattiesburg, Mississippi

BETTY GREGG, *Immediate Past President and Chief Executive Officer*, Desert Schools Federal Credit Union, Scottsdale, Arizona

JAMIE J. JACKSON, *President*, Landmark Capital, Inc., Houston, Texas

THOMAS A. KINST, *President and Chief Executive Officer*, Land of Lincoln Savings and Loan, Hoffman Estates, Illinois

RAY MARTIN, *Chairman and Chief Executive Officer*, Coast Savings and Loan Association, Los Angeles, California

JOE C. MORRIS, *Chairman of the Board*, Columbia Savings Association, Overland Park, Kansas

JOSEPH W. MOSMILLER, *Chairman and Chief Executive Officer*, Loyola Federal Savings and Loan Association, Baltimore, Maryland

JANET M. PAVLISKA, *President and Chief Executive Officer*, Bank Five for Savings, Arlington, Massachusetts

LOUIS H. PEPPER, *Chairman and Chief Executive Officer*, Washington Mutual Savings Bank, Seattle, Washington

WILLIAM G. SCHUETT, *President and Chief Executive Officer*, Security Savings and Loan Association, Milwaukee, Wisconsin

DONALD B. SHACKELFORD, *Chairman of the Board*, State Savings Bank, Columbus, Ohio

Officers

JAMIE J. JACKSON, *President*

GERALD M. CZARNECKI, *Vice President*

The members of the Thrift Institutions Advisory Council met with the Board of Governors on February 25, May 24, September 13, and November 15, 1988. 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.

Consumer Advisory Council—Continued

Officers

JUDITH N. BROWN, *Chairman*

WILLIAM E. ODOM, *Vice Chairman*

The Consumer Advisory Council met with members of the Board of Governors on March 30–31, June 22, and October 26, 1989. The council is composed of academics, state government officials, representatives of the

financial industry, and representatives of consumer and community interests. It was established pursuant to the 1976 amendments to the Equal Credit Opportunity Act to advise the Board on consumer financial services.

Thrift Institutions Advisory Council

December 31, 1989

Members

CHARLOTTE CHAMBERLAIN, *Executive Vice President for Strategic Planning*, Glendale Federal Savings and Loan Association, Glendale, California

GERALD M. CZARNECKI, *Chairman of the Board and Chief Executive Officer*, HONFED, Honolulu, Hawaii

ROBERT S. DUNCAN, *Chairman, President, and Chief Executive Officer*, Magnolia Federal Bank for Savings, Hattiesburg, Mississippi

ADAM A. JAHNS, *Chairman and President*, Cragin Federal Bank for Savings, Chicago, Illinois

H. C. KLEIN, *President and Chief Executive Officer*, Little Rock Air Force Base Federal Credit Union, Jacksonville, Arkansas

PHILIP E. LAMB, *Chairman and Chief Executive Officer*, Springfield Institution for Savings, Springfield, Massachusetts

JOE C. MORRIS, *Chairman of the Board*, Columbia Savings Association, Overland Park, Kansas

JOSEPH W. MOSMILLER, *Chairman and Chief Executive Officer*, Loyola Federal Savings and Loan Association, Baltimore, Maryland

LOUIS H. PEPPER, *Chairman and Chief Executive Officer*, Washington Mutual Savings Bank, Seattle, Washington

MARION O. SANDLER, *President and Chief Executive Officer*, World Savings and Loan Association, Oakland, California

DONALD B. SHACKELFORD, *Chairman of the Board*, State Savings Bank, Columbus, Ohio

CHARLES B. STUZIN, *Chairman, President, and Chief Executive Officer*, Citizens Federal Savings and Loan Association, Miami, Florida

Officers

GERALD M. CZARNECKI, *President*

DONALD B. SHACKELFORD, *Vice President*

The members of the Thrift Institutions Advisory Council met with the Board of Governors on March 21, May 23, September 12, and December 5, 1989. 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.