

## Consumer Advisory Council – Continued

### Officers

WILLIAM E. ODOM, *Chairman*

JAMES W. HEAD, *Vice Chairman*

The Consumer Advisory Council met with members of the Board of Governors on March 29, June 28, and October 25, 1990. 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, 1990

### Members

- CHARLOTTE CHAMBERLAIN, *Vice Chairman*, NewAmerica Saving, Los Angeles, California  
 DAVID L. HATFIELD, *President*, Fidelity Federal Savings and Loan Association, Kalamazoo, Michigan  
 LYNN W. HODGE, *President and Chief Executive Officer*, United Savings Bank Inc., Greenwood, South Carolina  
 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  
 ELLIOT K. KNUTSON, *Chairman and Chief Executive Officer*, Washington Federal Savings and Loan Association, Seattle, Washington  
 JOHN WM. LAISLE, *President and Chief Executive Officer*, MidFirst Bank SSB, Oklahoma City, Oklahoma  
 PHILIP E. LAMB, *Chairman and Chief Executive Officer*, Springfield Institution for Savings, Springfield, Massachusetts  
 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

DONALD B. SHACKELFORD, *President*

MARION O. SANDLER, *Vice President*

The members of the Thrift Institutions Advisory Council met with the Board of Governors on February 27, May 8, September 18, and November 27, 1990. 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

JAMES W. HEAD, *Chairman*

LINDA K. PAGE, *Vice Chairman*

The Consumer Advisory Council met with members of the Board of Governors on March 14, June 20, and October 10, 1991. 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, 1991

### Members

DANIEL C. ARNOLD, *Chairman and President*, Farm & Home Financial Corporation, Houston, Texas

JAMES L. BRYAN, *President and Chief Executive Officer*, TEXINS Credit Union, Richardson, Texas

DAVID L. HATFIELD, *President*, Fidelity Savings Bank, FSB, Kalamazoo, Michigan

LYNN W. HODGE, *President and Chief Executive Officer*, United Savings Bank, Inc., Greenwood, South Carolina

ELLIOTT K. KNUTSON, *Chairman and Chief Executive Officer*, Washington Federal Savings and Loan Association, Seattle, Washington

JOHN WM. LAISLE, *President and Chief Executive Officer*, MidFirst Bank SSB, Oklahoma City, Oklahoma

RICHARD A. LARSON, *Chairman and Chief Executive Officer*, West Bend Savings Bank, West Bend, Wisconsin

PRESTON MARTIN, *Chairman and Chief Executive Officer*, WestFed Holdings, Inc., San Francisco, California

RICHARD D. PARSONS, *President and Chief Executive Officer*, The Dime Savings Bank of New York, FSB, New York, New York

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

EDMOND M. SHANAHAN, *President and Chief Executive Officer*, Bell Federal Savings and Loan Association, Chicago, Illinois

WOODBURY C. TITCOMB, *President and Chief Executive Officer*, Peoples Bancorp of Worcester, Inc., and Peoples Savings Bank, Worcester, Massachusetts

### Officers

MARION O. SANDLER, *President*

LYNN W. HODGE, *Vice President*

The members of the Thrift Institutions Advisory Council met with the Board of Governors on March 8, May 9, September 13, and November 15, 1991. 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

COLLEEN D. HERNANDEZ, *Chairman*  
Executive Director, Kansas City  
Neighborhood Alliance, Kansas City,  
Missouri

DENNY D. DUMLER, *Vice Chairman*  
Senior Vice President, Colorado  
National Bank, Denver,  
Colorado

The Consumer Advisory Council met with members of the Board of Governors on March 26, June 11, and October 29, 1992. 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, 1992

### Members

DANIEL C. ARNOLD, *Director*, Farm & Home Financial Corporation, Houston, Texas

JAMES L. BRYAN, *President and Chief Executive Officer*, TEXINS Credit Union, Richardson, Texas

VANCE W. CHEEK, *President and Chief Executive Officer*, Home Federal Bank, FSB, Johnson City, Tennessee

BEATRICE D'AGOSTINO, *Chairman, President, and Chief Executive Officer*, New Jersey Savings Bank, Somerville, New Jersey

LYNN W. HODGE, *President and Chief Executive Officer*, United Savings Bank, Inc., Greenwood, South Carolina

THOMAS J. HUGHES, *President*, Navy Federal Credit Union, Merrifield, Virginia

RICHARD A. LARSON, *Chairman and Chief Executive Officer*, West Bend Savings Bank, West Bend, Wisconsin

PRESTON MARTIN, *Chairman and Chief Executive Officer*, WestFed Holdings, Inc., San Francisco, California

RICHARD D. PARSONS, *Chairman and Chief Executive Officer*, The Dime Savings Bank of New York, FSB, New York, New York

THOMAS R. RICKETTS, *Chairman, President, and Chief Executive Officer*, Standard Federal Bank, Troy, Michigan

EDMOND M. SHANAHAN, *President and Chief Executive Officer*, Bell Federal Savings and Loan Association, Chicago, Illinois

WOODBURY C. TITCOMB, *President and Chief Executive Officer*, Peoples Bancorp of Worcester, Inc., and Peoples Savings Bank, Worcester, Massachusetts

### Officers

LYNN W. HODGE, *President*

DANIEL C. ARNOLD, *Vice President*

The members of the Thrift Institutions Advisory Council met with the Board of Governors on March 6, May 29, August 14, and November 13, 1992. 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

DENNY D. DUMLER, *Chairman*  
Senior Vice President, Colorado  
National Bank, Denver,  
Colorado

JEAN POGGE, *Vice Chairman*  
Vice President, Development  
Deposits, South Shore Bank,  
Chicago, Illinois

The Consumer Advisory Council met with members of the Board of Governors on March 25, June 17, and October 28, 1993. The council is composed of academics, state and local government officials, representatives of the financial industry, and repre-

sentatives 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, 1993

### Members

DANIEL C. ARNOLD, *Director*, Farm & Home Financial Corporation, Houston, Texas

WILLIAM A. COOPER, *Chairman and Chief Executive Officer*, TCF Bank Savings F.S.B., Minneapolis, Minnesota

BEATRICE D'AGOSTINO, *Chairman, President, and Chief Executive Officer*, New Jersey Savings Bank, Somerville, New Jersey

PAUL L. ECKERT, *Chairman and President*, Citizens Federal Savings Bank, Davenport, Iowa

GEORGE R. GLIGOREA, *Chairman, President, and Chief Executive Officer*, First Federal Savings Bank, Sheridan, Wyoming

THOMAS J. HUGHES, *President*, Navy Federal Credit Union, Merrifield, Virginia

KERRY KILLINGER, *Chairman, President, and Chief Executive Officer*, Washington Mutual Savings Bank, Seattle, Washington

CHARLES JOHN KOCH, *President and Chief Executive Officer*, Charter One Bank, F.S.B., Cleveland, Ohio

ROBERT MCCARTER, *Chairman and Chief Executive Officer*, New Bedford Institution for Savings, New Bedford, Massachusetts

NICHOLAS W. MITCHELL, JR., *President and Chief Executive Officer*, Piedmont Federal Savings and Loan Association, Winston-Salem, North Carolina

STEPHEN W. PROUGH, *President and Chief Executive Officer*, Western Financial Savings Bank, Irvine, California

THOMAS R. RICKETTS, *Chairman, President, and Chief Executive Officer*, Standard Federal Bank, Troy, Michigan

DANIEL C. ARNOLD, *President*

BEATRICE D'AGOSTINO, *Vice President*

The members of the Thrift Institutions Advisory Council met with the Board of Governors on March 5, May 14, September 24, and December 10, 1993. 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

- ANNE B. SHLAY, *Associate Director*, Institute for Public Policy Studies, Temple University, Philadelphia, Pennsylvania
- JOHN V. SKINNER, *President and Chief Executive Officer*, Jewelers Financial Services, Inc., Irving, Texas
- REGINALD J. SMITH, *President*, United Missouri Mortgage Company, Kansas City, Missouri
- LOWELL N. SWANSON, *President (Retired)*, United Finance Company, Portland, Oregon
- JOHN E. TAYLOR, *President and Chief Executive Officer*, The National Community Reinvestment Coalition, Washington, D.C.
- MICHAEL W. TIERNEY, *Program Director*, Local Initiatives Support Corporation, Washington, D.C.
- LORRAINE VANETTEN, *Vice President and Community Lending Officer*, Standard Federal Bank of Troy, Troy, Michigan
- GRACE W. WEINSTEIN, *Financial Writer and Consultant*, Englewood, New Jersey
- LILY K. YAO, *President and Chief Executive Officer*, Pioneer Federal Savings Bank, Honolulu, Hawaii
- ROBERT O. ZDENEK, *Senior Program Officer*, Annie E. Casey Foundation, Greenwich, Connecticut

### Officers

JEAN POGGE, *Chairman*  
Vice President, Development  
Deposits, South Shore Bank,  
Chicago, Illinois

JAMES L. WEST, *Vice Chairman*  
President, Jim West  
Financial Group, Inc.,  
Tijeras, New Mexico

The Consumer Advisory Council met with members of the Board of Governors on March 24, June 23, and November 3, 1994. The council is composed of academics, state and local government officials, representatives of the financial industry, and repre-

sentatives 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, 1994

### Members

- MALCOLM E. COLLIER, *Chairman and Chief Executive Officer*, First Federal Savings Bank, Lakewood, Colorado
- WILLIAM A. COOPER, *Chairman and Chief Executive Officer*, TCF Bank Savings, fsb, Minneapolis, Minnesota
- BEATRICE D'AGOSTINO, *Chairman, President, and Chief Executive Officer*, New Jersey Savings Bank, Somerville, New Jersey
- PAUL L. ECKERT, *Chairman and President*, Citizens Federal Savings Bank, Davenport, Iowa
- GEORGE R. GLIGOREA, *Chairman of the Board*, First Federal Savings Bank, Sheridan, Wyoming
- KERRY KILLINGER, *Chairman, President, and Chief Executive Officer*, Washington Mutual Savings Bank, Seattle, Washington

## Thrift Institutions Advisory Council—Continued

CHARLES JOHN KOCH, *President and Chief Executive Officer*, Charter One Bank, F.S.B., Cleveland, Ohio

ROBERT McCARTER, *Chairman and Chief Executive Officer*, New Bedford Institution for Savings, New Bedford, Massachusetts

NICHOLAS W. MITCHELL, JR., *President and Chief Executive Officer*, Piedmont Federal Savings and Loan Association, Winston-Salem, North Carolina

STEPHEN W. PROUGH, *President and Chief Executive Officer*, Downey Savings and Loan Association, Newport Beach, California

STEPHEN D. TAYLOR, *President and Chief Executive Officer*, American Savings of Florida, F.S.B., Miami, Florida

JOHN M. TIPPETS, *President and Chief Executive Officer*, American Airlines Employees Federal Credit Union, DFW Airport, Texas

### Officers

BEATRICE D'AGOSTINO, *President*

CHARLES JOHN KOCH, *Vice President*

The members of the Thrift Institutions Advisory Council met with the Board of Governors on January 28, June 3, and December 16, 1994. 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.

## Officers of Federal Reserve Banks and Branches

December 31, 1994

BANK or Branch	Chairman <sup>1</sup> Deputy Chairman	President First Vice President	Vice President in charge of Branch
BOSTON <sup>2</sup> .....	Jerome H. Grossman Warren B. Rudman	Cathy E. Minehan Paul M. Connolly	
NEW YORK <sup>2</sup> .....	Maurice R. Greenberg David A. Hamburg	William J. McDonough James H. Oltman	
Buffalo.....	Joseph J. Castiglia		Carl W. Turnipseed <sup>3</sup>
PHILADELPHIA.....	James M. Mead Donald J. Kennedy	Edward G. Boehne William H. Stone, Jr.	
CLEVELAND <sup>2</sup> .....	A. William Reynolds G. Watts Humphrey, Jr.	Jerry L. Jordan Sandra Pianalto	
Cincinnati.....	John N. Taylor, Jr.		Charles A. Cerino <sup>3</sup>
Pittsburgh.....	Robert P. Bozzone		Harold J. Swart <sup>3</sup>
RICHMOND <sup>2</sup> .....	Henry J. Faison Claudine B. Malone	J. Alfred Broaddus, Jr. Jimmie R. Monhollon	
Baltimore.....	Rebecca Hahn Windsor		Ronald B. Duncan <sup>3</sup>
Charlotte.....	Harold D. Kingsmore		Walter A. Varvel <sup>3</sup>