

**FEDERAL RESERVE SYSTEM  
Consumer Advisory Council  
Solicitation of Nominations for Membership**

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Notice

**SUMMARY:** The Board is inviting the public to nominate qualified individuals for appointment to its Consumer Advisory Council, whose membership represents interests of consumers, communities, and the financial services industry. New members will be selected for three-year terms that will begin in January 2005. The Board expects to announce the selection of new members by year-end 2004.

**DATE:** Nominations must be received by August 27, 2004.

**NOMINATIONS NOT RECEIVED BY AUGUST 27, MAY NOT BE CONSIDERED.**

**ADDRESS:** Nominations must include a résumé for each nominee. Electronic nominations are preferred. The appropriate form can be accessed at:

<http://www.federalreserve.gov/forms/cacnominationform.cfm>

If electronic submission is not feasible, the nominations can be mailed (not sent by facsimile) to Terri Johnsen, Manager, Community Affairs, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

**FOR FURTHER INFORMATION CONTACT:** Ann Bistay, Secretary of the Council, Division of Consumer and Community Affairs, (202) 452-6470, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

**SUPPLEMENTARY INFORMATION:** The Consumer Advisory Council was established in 1976 at the direction of the Congress to advise the Federal Reserve Board on the exercise of its duties under the Consumer Credit Protection Act and on other consumer-related matters. The Council by law represents the interests both of consumers and of the financial services industry (15 USC 1691(b)). Under the Rules of Organization and Procedure of the Consumer Advisory Council (12 CFR 267.3), members serve three-year terms that are staggered to provide the Council with continuity.

New members will be selected for terms beginning January 1, 2005, to replace members whose terms expire in December 2004; the Board expects to announce its appointment of new members by year-end. Nomination letters should include:

- a résumé;
- information about past and present positions held by the nominee;
- a description of special knowledge, interests or experience related to community reinvestment, consumer protection regulations, consumer credit, or other consumer financial services;
- full name, title, organization name, organization description for both the nominee and the nominator;
- current address, telephone and fax numbers for both the nominee and the nominator; and
- positions held in community organizations, and on councils and boards.

Individuals may nominate themselves.

The Board is interested in candidates who have familiarity with consumer financial services, community reinvestment, and consumer protection regulations, and who are willing to express their viewpoints. Candidates do not have to be experts on all levels of consumer financial services or community reinvestment, but they should possess some basic knowledge of the area. They must be able and willing to make the necessary time commitment to participate in conference calls, and prepare for and attend meetings three times a year (usually for two days, including committee meetings). The meetings are held at the Board's offices in Washington, D.C. The Board pays travel expenses, lodging, and a nominal honorarium.

In making the appointments, the Board will seek to complement the background of continuing Council members in terms of affiliation and geographic representation, and to ensure the representation of women and minority groups. The Board may consider prior years' nominees and does not limit consideration to individuals nominated by the public when making its selection.

Council members whose terms end as of December 31, 2004, are:

Janie Barrera  
President and Chief Executive Officer  
ACCION Texas  
San Antonio, Texas

Robin Coffey  
Senior Vice President  
Harris Bank  
Chicago, Illinois

Kenneth P. Bordelon  
Chief Executive Officer  
E Federal Credit Union  
Baton Rouge, Louisiana

Thomas FitzGibbon  
Senior Vice President  
MB Financial Bank, N.A.  
Chicago, Illinois

Larry Hawkins  
President and Chief Executive Officer  
Unity National Bank  
Houston, Texas

Ruhi Maker  
Senior Attorney  
Law Office of Rochester  
Rochester, New York

Patricia McCoy  
Professor of Law  
University of Connecticut School of Law  
Hartford, Connecticut

Debra S. Reyes  
President  
Neighborhood Lending Partners, Inc.  
Tampa, Florida

Benson Roberts  
Vice President for Policy  
Local Initiatives Support Corporation  
Washington, District of Columbia

Agnes Bundy Scanlan  
Senior Vice President  
Regulatory Relations Executive  
Bank of America  
Boston, Massachusetts

Hubert Van Tol  
Co-Director  
Fairness in Rural Lending  
Sparta, Wisconsin

Council members whose terms continue through 2005 and 2006 are:

Dennis L. Algieri  
Senior Vice President  
Compliance and Community Affairs  
The Washington Trust Company  
Westerly, Rhode Island

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

Sheila Canavan  
Consumer Attorney  
Law Office of Sheila Canavan  
Moab, Utah

Anne Diedrick  
Senior Vice President  
JPMorgan Chase Bank  
New York, New York

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

Hattie B. Dorsey  
President and Chief Executive Officer  
Atlanta Neighborhood Development  
Partnership  
Atlanta, Georgia

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

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

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

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

Bruce B. Morgan  
Chairman, President and  
Chief Executive Officer  
Valley State Bank  
Roeland Park, Kansas

Mark Pinsky  
President and Chief Executive Officer  
National Community Capital Association  
Philadelphia, Pennsylvania

Benjamin Robinson  
Senior Vice President, Chief  
Privacy Executive  
Bank of America  
Charlotte, North Carolina

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

Lori R. Swanson  
Solicitor General  
Office of the Minnesota Attorney General  
St. Paul, Minnesota

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

Board of Governors of the Federal Reserve System, June 16, 2004.

Jennifer J. Johnson (signed)  
Jennifer J. Johnson  
Secretary of the Board