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*Federal Reserve  
Directories and Meetings*

## Board of Governors of the Federal Reserve System

December 31, 1998

### Members

*Term expires January 31,*

ALAN GREENSPAN, of New York, <i>Chairman</i> <sup>1</sup> .....	2006
ALICE M. RIVLIN, of Pennsylvania, <i>Vice Chair</i> <sup>1</sup> .....	2010
ROGER W. FERGUSON, JR., of Massachusetts .....	2000
LAURENCE H. MEYER, of Missouri.....	2002
EDWARD W. KELLEY, JR., of Texas .....	2004
EDWARD M. GRAMLICH, of Virginia .....	2008
VACANCY .....	2012

### Officers

#### OFFICE OF BOARD MEMBERS

Lynn S. Fox, *Assistant to the Board*  
 Donald J. Winn, *Assistant to the Board*  
 Theodore E. Allison, *Assistant to the Board*  
*for Federal Reserve System Affairs*  
 Winthrop P. Hambley, *Special Assistant*  
*to the Board*  
 Bob Stahly Moore, *Special Assistant*  
*to the Board*  
 Diane E. Werneke, *Special Assistant*  
*to the Board*

#### LEGAL DIVISION

J. Virgil Mattingly, Jr., *General Counsel*  
 Scott G. Alvarez, *Associate General*  
*Counsel*  
 Richard M. Ashton, *Associate*  
*General Counsel*  
 Oliver Ireland, *Associate General*  
*Counsel*  
 Kathleen M. O'Day, *Associate General*  
*Counsel*  
 Katherine H. Wheatley, *Assistant General*  
*Counsel*

#### OFFICE OF THE SECRETARY

Jennifer J. Johnson, *Secretary*  
 Robert deV. Frierson, *Associate Secretary*  
 Barbara R. Lowrey, *Associate Secretary*  
*and Ombudsman*

#### DIVISION OF INTERNATIONAL FINANCE

Karen H. Johnson, *Director*  
 Lewis S. Alexander, *Deputy Director*  
 Peter Hooper III, *Deputy Director*  
 Dale W. Henderson, *Associate Director*  
 David H. Howard, *Senior Adviser*  
 Donald B. Adams, *Assistant Director*  
 Thomas A. Connors, *Assistant Director*

#### DIVISION OF MONETARY AFFAIRS

Donald L. Kohn, *Director*  
 David E. Lindsey, *Deputy Director*  
 Brian F. Madigan, *Associate Director*  
 Richard D. Porter, *Deputy Associate*  
*Director*  
 Vincent R. Reinhart, *Deputy Associate*  
*Director*  
 William C. Whitesell, *Assistant Director*  
 Normand R.V. Bernard, *Special Assistant*  
*to the Board*

1. The designations as Chairman and Vice Chair expire on June 20, 2000, and June 24, 2000, respectively, unless the service of these members of the Board shall have terminated sooner.

*Board of Governors—Continued*

DIVISION OF RESEARCH  
AND STATISTICS

Michael J. Prell, *Director*  
Edward C. Ettin, *Deputy Director*  
David J. Stockton, *Deputy Director*  
William R. Jones, *Associate Director*  
Myron L. Kwast, *Associate Director*  
Patrick M. Parkinson, *Associate Director*  
Thomas D. Simpson, *Associate Director*  
Lawrence Slifman, *Associate Director*  
Martha S. Scanlon, *Deputy Associate Director*  
David S. Jones, *Assistant Director*  
Stephen D. Oliner, *Assistant Director*  
Stephen A. Rhoades, *Assistant Director*  
Janice Shack-Marquez, *Assistant Director*  
Charles S. Struckmeyer, *Assistant Director*  
Alice Patricia White, *Assistant Director*  
Joyce K. Zickler, *Assistant Director*  
Glenn B. Canner, *Senior Adviser*  
John J. Mingo, *Senior Adviser*

DIVISION OF BANKING SUPERVISION  
AND REGULATION

Richard Spillenkothen, *Director*  
Stephen C. Schemering, *Deputy Director*  
Herbert A. Biern, *Associate Director*  
Roger T. Cole, *Associate Director*  
William A. Ryback, *Associate Director*  
Gerald A. Edwards, Jr., *Deputy Associate Director*  
Stephen M. Hoffman, Jr., *Deputy Associate Director*  
James V. Hought, Jr., *Deputy Associate Director*  
Jack P. Jennings, *Deputy Associate Director*  
Michael G. Martinson, *Deputy Associate Director*  
Sidney M. Sussan, *Deputy Associate Director*  
Molly S. Wassom, *Deputy Associate Director*  
Howard A. Amer, *Assistant Director*  
Norah M. Barger, *Assistant Director*

Betsy Cross Jacowski, *Assistant Director*  
Richard A. Small, *Assistant Director*  
William C. Schneider, Jr., *Project Director, National Information Center*

DIVISION OF CONSUMER  
AND COMMUNITY AFFAIRS

Dolores S. Smith, *Director*  
Glenn E. Loney, *Deputy Director*  
Sandra F. Braunstein, *Assistant Director*  
Maureen P. English, *Assistant Director*  
Adrienne D. Hurt, *Assistant Director*  
Irene Shawn McNulty, *Assistant Director*

DIVISION OF FEDERAL RESERVE BANK  
OPERATIONS AND PAYMENT SYSTEMS

Clyde H. Farnsworth, Jr., *Director*  
David L. Robinson, *Deputy Director (Finance and Control)*  
Louise L. Roseman, *Associate Director*  
Paul W. Bettge, *Assistant Director*  
Jack Dennis, Jr., *Assistant Director*  
Earl G. Hamilton, *Assistant Director*  
Joseph H. Hayes, Jr., *Assistant Director*  
Jeffrey C. Marquardt, *Assistant Director*  
Marsha W. Reidhill, *Assistant Director*

OFFICE OF STAFF DIRECTOR  
FOR MANAGEMENT

S. David Frost, *Staff Director*  
John R. Weis, *Adviser*

MANAGEMENT DIVISION

S. David Frost, *Director*  
Stephen J. Clark, *Associate Director, Finance Function*  
Darrell R. Pauley, *Associate Director, Human Resources Function*  
Sheila Clark, *Equal Employment Opportunity Programs Director*

## *Board of Governors—Continued*

### DIVISION OF INFORMATION

#### RESOURCES MANAGEMENT

Stephen R. Malphrus, *Director*

Richard C. Stevens, *Deputy Director*

Marianne M. Emerson, *Assistant Director*

Maureen Hannan, *Assistant Director*

Po Kyung Kim, *Assistant Director*

Raymond H. Massey, *Assistant Director*

Edward T. Mulrenin, *Assistant Director*

Day W. Radebaugh, Jr., *Assistant Director*

Elizabeth B. Riggs, *Assistant Director*

### DIVISION OF SUPPORT SERVICES

Robert E. Frazier, *Director*

George M. Lopez, *Assistant Director*

David L. Williams, *Assistant Director*

### OFFICE OF THE INSPECTOR GENERAL

Barry R. Snyder, *Inspector General*

Donald L. Robinson, *Assistant Inspector General*

## *Federal Open Market Committee*

December 31, 1998

### **Members**

ALAN GREENSPAN, *Chairman*, Board of Governors

WILLIAM J. McDONOUGH, *Vice Chairman*, President, Federal Reserve Bank of New York

ROGER W. FERGUSON, JR., Board of Governors

EDWARD M. GRAMLICH, Board of Governors

THOMAS M. HOENIG, President, Federal Reserve Bank of Kansas City

JERRY L. JORDAN, President, Federal Reserve Bank of Cleveland

EDWARD W. KELLY, JR., Board of Governors

LAURENCE H. MEYER, Board of Governors

CATHY E. MINEHAN, President, Federal Reserve Bank of Boston

WILLIAM POOLE, President, Federal Reserve Bank of St. Louis

ALICE M. RIVLIN, Board of Governors

### **Alternate Members**

EDWARD G. BOEHNE, President, Federal Reserve Bank of Philadelphia

ROBERT D. MCTEER, JR., President, Federal Reserve Bank of Dallas

MICHAEL H. MOSKOW, President, Federal Reserve Bank of Chicago

GARY H. STERN, President, Federal Reserve Bank of Minneapolis

### **Officers**

DONALD L. KOHN,

*Secretary and Economist*

NORMAND R.V. BERNARD,

*Deputy Secretary*

LYNN S. FOX,

*Assistant Secretary*

GARY P. GILLUM,

*Assistant Secretary*

J. VIRGIL MATTINGLY, JR.,

*General Counsel*

THOMAS C. BAXTER, JR.,

*Deputy General Counsel*

MICHAEL J. PRELL,

*Economist*

LYNN E. BROWNE,

*Associate Economist*



## *Federal Advisory Council—Continued*

### **Directors**

WILLIAM M. CROZIER, JR.

WALTER E. DALLER, JR.

The Federal Advisory Council met on February 5–6, April 30–May 1, September 10–11, and November 5–6, 1998. The Board of Governors met with the council on February 6, May 1, September 11, and November 6, 1998. The council, which is composed of one representative of the banking industry

from each of the twelve Federal Reserve Districts, is required by law to meet in Washington at least four times each year and is authorized by the Federal Reserve Act to consult with, and advise, the Board on all matters within the jurisdiction of the Board.

## *Consumer Advisory Council*

**December 31, 1998**

### **Members**

RICHARD S. AMADOR, *President and Chief Executive Officer*, CHARO Community Development Corporation, Los Angeles, California

WALTER J. BOYER, *President*, United Central Bank, Garland, Texas

WAYNE-KENT A. BRADSHAW, *President and Chief Executive Officer*, Family Savings Bank, FSB, Los Angeles, California

JEREMY D. EISLER, *Director of Litigation*, South Mississippi Legal Services Corp., Biloxi, Mississippi

ROBERT F. ELLIOTT, *Vice Chairman*, Household International, Prospect Heights, Illinois

HERIBERTO FLORES, *President and Chief Executive Officer*, Brightwood Development Corporation, Springfield, Massachusetts

DWIGHT GOLANN, *Professor of Law*, Suffolk University Law School, Boston, Massachusetts

MARVA H. HARRIS, *Senior Vice President and Manager for Community Development*, PNC Bank Corporation, Pittsburgh, Pennsylvania

KARLA S. IRVINE, *Executive Director*, Housing Opportunities Made Equal of Greater Cincinnati, Inc., Cincinnati, Ohio

FRANCINE C. JUSTA, *Executive Director*, Neighborhood Housing Services of New York, New York, New York

JANET C. KOEHLER, *Vice President*, Electronic Commerce Citibank, Jacksonville, Florida

GWENN S. KYZER, *Vice President*, Target Marketing Service, Experian, Inc., Allen, Texas

JOHN C. LAMB, *Senior Staff Counsel*, Department of Consumer Affairs, Sacramento, California

ERROL T. LOUIS, *Consultant*, Brooklyn, New York

MARTHA W. MILLER, *President*, Choice Federal Credit Union, Greensboro, North Carolina

DANIEL W. MORTON, *Vice President and Senior Counsel*, The Huntington National Bank, Columbus, Ohio

CHARLOTTE NEWTON, *Consumer Adviser*, 9213 Beachway Lane, Springfield, Virginia

CAROL J. PARRY, *Executive Vice President*, Chase Manhattan Bank, New York, New York

PHILIP PRICE, JR., *Executive Director*, The Philadelphia Plan, Philadelphia, Pennsylvania

DAVID L. RAMP, *Attorney*, Legal Aid Society of Minneapolis, Minneapolis, Minnesota

MARILYN ROSS, *Executive Director*, Holy Name Housing Corporation, Omaha, Nebraska

## Consumer Advisory Council—Continued

MARGOT F. SAUNDERS, *Managing Attorney*, National Consumer Law Center, Washington, D.C.

ROBERT G. SCHWEMM, *Ashland Professor of Law*, University of Kentucky, Lexington, Kentucky

DAVID J. SHIRK, *Senior Vice President*, Frontier Investment Company, Eugene, Oregon

GAIL M. SMALL, *Executive Director*, Native Action, Lame Deer, Montana

GREGORY D. SQUIRES, *Professor*, University of Wisconsin-Milwaukee, Milwaukee, Wisconsin

GEORGE P. SURGEON, *Chief Financial Officer and Executive Vice President*, Shorebank Corporation, Chicago, Illinois

THEODORE J. WYSOCKI, JR., *Executive Director*, CANDO, Chicago, Illinois

### Officers

WILLIAM N. LUND, *Chair*  
Director, Office of Consumer Credit  
Regulation, State of Maine  
Augusta, Maine

YVONNE S. SPARKS, *Vice Chair*  
Vice President, NationsBank  
Community Investments Group  
St. Louis, Missouri

The Consumer Advisory Council met with members of the Board of Governors on March 19, June 25, and October 22, 1998. The council is composed of academics, state and local government officials, representatives of the financial industry, and represen-

tatives 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, 1998

### Members

GAROLD R. BASE, *President and Chief Executive Officer*, Community Credit Union, Plano, Texas

DAVID A. BOCHNOWSKI, *Chairman, President, and Chief Executive Officer*, Peoples Bank, SB, Munster, Indiana

DAVID E.A. CARSON, *Chairman, President, and Chief Executive Officer*, Peoples Bank, Bridgeport, Connecticut

RICHARD P. COUGHLIN, *President and Chief Executive Officer*, Stoneham Co-operative Bank, Stoneham, Massachusetts

WILLIAM A. FITZGERALD, *Chairman and Chief Executive Officer*, Commercial Federal Bank, Omaha, Nebraska

STEPHEN D. HAILER, *President and Chief Executive Officer*, North Akron Savings Bank, Akron, Ohio

F. WELLER MEYER, *President and Chief Executive Officer*, Acacia Federal Savings Bank, Falls Church, Virginia

EDWARD J. MOLNAR, *President and Chief Executive Officer*, Harleysville Savings Bank, Harleysville, Pennsylvania

GUY C. PINKERTON, *Chairman, President, and Chief Executive Officer*, Washington Federal Savings and Loan Association, Seattle, Washington

### Thrift Institutions Advisory Council—Continued

CHARLES R. RINEHART, *Former Chairman and Chief Executive Officer*, Home Savings of America, FSB, Irwindale, California

TERRY R. WEST, *President and Chief Executive Officer*, Jax Navy Federal Credit Union, Jacksonville, Florida

FREDERICK WILLETTS III, *President and Chief Executive Officer*, Cooperative Bank for Savings, Inc., SSB, Wilmington, North Carolina

#### Officers

CHARLES R. RINEHART, *President*

WILLIAM A. FITZGERALD, *Vice President*

The members of the Thrift Institutions Advisory Council met with the Board of Governors on March 6, July 24, and December 4, 1998. The council, which is composed of representatives from credit unions, sav-

ings 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, 1998

BANK or Branch	Chairman <sup>1</sup> Deputy Chairman	President First Vice President	Vice President in charge of Branch
BOSTON <sup>2</sup> .....	William C. Brainard William O. Taylor	Cathy E. Minehan Paul M. Connolly	
NEW YORK <sup>2</sup> .....	John C. Whitehead Peter G. Peterson	William J. McDonough Vacant	
Buffalo .....	Bal Dixit		Carl W. Turnipseed <sup>3</sup>
PHILADELPHIA .....	Joan Carter Charisse R. Lillie	Edward G. Boehne William H. Stone, Jr.	
CLEVELAND <sup>2</sup> .....	G. Watts Humphrey, Jr. David H. Hoag	Jerry L. Jordan Sandra Pianalto	
Cincinnati .....	George C. Juilfs		Charles A. Cerino <sup>3</sup>
Pittsburgh .....	John T. Ryan III		Robert B. Schaub
RICHMOND <sup>2</sup> .....	Claudine B. Malone Robert L. Strickland	J. Alfred Broadus, Jr. Walter A. Varvel	
Baltimore .....	Daniel R. Baker		William J. Tignanelli <sup>3</sup>
Charlotte .....	Dennis D. Lowery		Dan M. Bechter <sup>3</sup>



*Officers of Federal Reserve Banks and Branches—  
Continued*

BANK or Branch	Chairman <sup>1</sup> Deputy Chairman	President First Vice President	Vice President in charge of Branch
ATLANTA.....	David R. Jones John F. Wieland	Jack Guynn Patrick K. Barron	James M. McKee
Birmingham.....	Patricia B. Compton		Fred R. Herr <sup>3</sup>
Jacksonville.....	Judy Jones		James D. Hawkins <sup>3</sup>
Miami.....	R. Kirk Landon		James T. Curry III
Nashville.....	Frances F. Marcom		Melvyn K. Purcell
New Orleans.....	Lucimarian Roberts		Robert J. Musso
CHICAGO <sup>2</sup> .....	Lester H. McKeever, Jr. Arthur C. Martinez	Michael H. Moskow William C. Conrad	
Detroit.....	Florine Mark		David R. Allardice <sup>3</sup>
ST. LOUIS.....	John F. McDonnell Susan S. Elliott	William Poole W. Legrande Rives	
Little Rock.....	Betta M. Carney		Robert A. Hopkins
Louisville.....	Roger Reynolds		Thomas A. Boone
Memphis.....	Carol G. Crawley		Martha L. Perine
MINNEAPOLIS.....	David A. Koch James J. Howard	Gary H. Stern Colleen K. Strand	
Helena.....	William P. Underriner		Samuel H. Gane
KANSAS CITY.....	Jo Marie Dancik Terrence P. Dunn	Thomas M. Hoenig Richard K. Rasdall	
Denver.....	Peter I. Wold		Carl M. Gambs <sup>3</sup>
Oklahoma City.....	Barry L. Eller		Kelly J. Dubbert
Omaha.....	Arthur L. Shoener		Steven D. Evans
DALLAS.....	Roger R. Hemminghaus James A. Martin	Robert D. McTeer, Jr. Helen E. Holcomb	
El Paso.....	Patricia Z. Holland-Branch		Sammie C. Clay
Houston.....	Edward O. Gaylord		Robert Smith III <sup>3</sup>
San Antonio.....	H. B. Zachry, Jr.		James L. Stull <sup>3</sup>
SAN FRANCISCO.....	Gary G. Michael Cynthia A. Parker	Robert T. Parry John F. Moore	
Los Angeles.....	Anne L. Evans		Mark L. Mullinix <sup>3</sup>
Portland.....	Carol A. Whipple		Raymond H. Laurence <sup>3</sup>
Salt Lake City.....	Richard E. Davis		Andrea P. Wolcott
Seattle.....	Richard R. Sonsteli		Gordon R.G. Werkema <sup>4</sup>

NOTE. A current list of these officers appears each month in the *Federal Reserve Bulletin*.

1. The Chairman of a Federal Reserve Bank serves, by statute, as Federal Reserve Agent.

2. Additional offices of these Banks are located at Windsor Locks, Connecticut; Utica at Oriskany, New

York; East Rutherford, New Jersey; Columbus, Ohio; Charleston, West Virginia; Columbia, South Carolina; Indianapolis, Indiana; Milwaukee, Wisconsin; Des Moines, Iowa; and Peoria, Illinois.

3. Senior Vice President.

4. Executive Vice President.

## Conference of Chairmen

The chairmen of the Federal Reserve Banks are organized into the Conference of Chairmen, which meets to consider matters of common interest and to consult with, and advise, the Board of Governors. Such meetings, attended also by the deputy chairmen, were held in Washington on May 27 and 28, and on November 19 and 20, 1998.

The members of the Executive Committee of the Conference of Chairmen during 1998 were John F. McDonnell, chair; G. Watts Humphrey, Jr., vice chair; and Jo Marie Dancik, member.

On November 20, 1998, the conference elected its Executive Committee for 1999; it named G. Watts Humphrey, Jr., as chair, Jo Marie Dancik as vice chair, and Claudine B. Malone as the third member.

## Conference of Presidents

The presidents of the Federal Reserve Banks are organized into the Conference of Presidents, which meets periodically to consider matters of common interest and to consult with, and advise, the Board of Governors.

Thomas M. Hoenig, President of the Federal Reserve Bank of Kansas City, served as chair of the conference in 1998, and Jerry L. Jordan, President of the Federal Reserve Bank of Cleveland, served as its vice chair. Esther L. George, of the Federal Reserve Bank of Kansas City, served as its secretary, and Stephen J. Ong, of the Federal Reserve Bank of Cleveland, served as its assistant secretary.

On November 3, 1998, the conference elected Jerry L. Jordan as its chair for 1999–2000, and J. Alfred Broadus, Jr., of the Federal Reserve Bank of Richmond, as its vice chair.

## Conference of First Vice Presidents

The Conference of First Vice Presidents of the Federal Reserve Banks was organized in 1969 to meet periodically for the consideration of operations and other matters.

Colleen K. Strand, First Vice President of the Federal Reserve Bank of Minneapolis, served as chair of the conference in 1998, and Richard K. Rasdall, Jr., First Vice President of the Federal Reserve Bank of Kansas City, served as its vice chair. Niel D. Willardson, of the Federal Reserve Bank of Minneapolis served as its secretary, and Leesa M. Guyton, of the Federal Reserve Bank of Kansas City, served as its assistant secretary.

## Directors

The following list of directors of Federal Reserve Banks and Branches shows for each director the class of directorship, the director's principal organizational affiliation, and the date the director's term expires. Each Federal Reserve Bank has a nine-member board: three Class A and three Class B directors, who are elected by the stockholding member banks, and three Class C directors, who are appointed by the Board of Governors of the Federal Reserve System.

Class A directors represent the stockholding member banks in each Federal Reserve District. Class B and Class C directors represent the public and are chosen with due, but not exclusive, consideration to the interests of agriculture, commerce, industry, services, labor, and consumers; they may not be officers, directors, or employees of any bank or bank holding company. In addition, Class C directors may not be stockholders of any bank or bank holding company.

For the election of Class A and Class B directors, the Board of Governors classifies the member banks of each Federal Reserve District into three groups. Each group, which comprises banks with similar capitalization, elects one Class A director and one Class B director. Annually, the Board of Governors designates one of the Class C directors as chair of the board and Federal Reserve Agent of each District Bank, and it designates another Class C director as deputy chair.

Federal Reserve Branches have either five or seven directors, a majority of whom are appointed by the parent Federal Reserve Bank; the others are appointed by the Board

of Governors. One of the directors appointed by the Board is designated annually as chair of the board of that Branch in a manner prescribed by the parent Federal Reserve Bank.

For the name of the chair and deputy chair of the board of directors of each Reserve Bank and of the chair of each Branch, see the preceding table, "Officers of Federal Reserve Banks and Branches."

Directors of Federal Reserve Banks and Branches

	<i>Term expires Dec. 31</i>
<b>DISTRICT 1—BOSTON</b>	
<i>Class A</i>	
Marshall N. Carter .....	1998
Chairman and Chief Executive Officer, State Street Bank and Trust Company, Boston, Massachusetts	
G. Kenneth Perine .....	1999
President and Chief Executive Officer, National Bank of Middlebury, Middlebury, Vermont	
Edwin N. Clift .....	2000
President and Chief Executive Officer, Merrill Merchants Bank, Bangor, Maine	
<i>Class B</i>	
Robert R. Glauber .....	1998
Adjunct Lecturer, John F. Kennedy School of Government, Harvard University, Cambridge, Massachusetts	
Stephen L. Brown .....	1999
Chairman and Chief Executive Officer, John Hancock Mutual Life Insurance Company, Boston, Massachusetts	
Edward Dugger III .....	2000
President and Chief Executive Officer, UNC Ventures, Inc., Boston, Massachusetts	
<i>Class C</i>	
William C. Brainard .....	1998
Professor of Economics, Yale University, New Haven, Connecticut	
William O. Taylor .....	1999
Chairman Emeritus, The Boston Globe, Boston, Massachusetts	
James J. Norton .....	2000
President, Graphic Communications International Union, Washington, D.C.	
<b>DISTRICT 2—NEW YORK</b>	
<i>Class A</i>	
Robert G. Wilmers .....	1998
Chairman and Chief Executive Officer, Manufacturers and Traders Trust Company, Buffalo, New York	
George W. Hamlin IV .....	1999
President and Chief Executive Officer, The Canandaigua National Bank and Trust Company, Canandaigua, New York	
Walter V. Shipley .....	2000
Chairman and Chief Executive Officer, The Chase Manhattan Corporation, New York, New York	

*Term expires  
Dec. 31*

DISTRICT 2, NEW YORK—Continued

*Class B*

Ronay Menschel .....	President, Phipps Houses, New York, New York	1998
Ann M. Fudge .....	Executive Vice President, Kraft Foods, Inc., and President, Coffee & Cereals Division, Tarrytown, New York	1999
Eugene R. McGrath .....	Chairman, President, and Chief Executive Officer, Consolidated Edison Company of New York, Inc., New York, New York	2000

*Class C*

Peter G. Peterson .....	Chairman, The Blackstone Group, New York, New York	1998
John C. Whitehead .....	Former Chairman, Goldman, Sachs & Co., Inc., New York, New York	1999
Vacancy .....		2000

BUFFALO BRANCH

*Appointed by the Federal Reserve Bank*

Kathleen R. Whelehan .....	Executive Vice President, Consumer Finance Division, Marine Midland Bank, Buffalo, New York	1998
Louise Woerner .....	Chairman and Chief Executive Officer, HCR, Rochester, New York	1999
William E. Swan .....	President and Chief Executive Officer, Lockport Savings Bank, Lockport, New York	2000
Mark W. Adams .....	Owner and Operator, Adams Poultry Farm, Naples, New York	2000

*Appointed by the Board of Governors*

Bal Dixit .....	President and Chief Executive Officer, Newtex Industries, Inc., Victor, New York	1998
Patrick P. Lee .....	Chairman and Chief Executive Officer, International Motion Control, Inc., Orchard Park, New York	1999
Louis J. Thomas .....	Director, District 4, United Steelworkers of America, Cheektowaga, New York	2000

DISTRICT 3—PHILADELPHIA

*Class A*

Albert B. Murry .....	President and Chief Executive Officer, Lebanon Valley National Bank, Lebanon, Pennsylvania	1998
David B. Lee .....	President and Chief Executive Officer, Omega Bank, N.A., State College, Pennsylvania	1999

Term expires  
Dec. 31

DISTRICT 3, *Class A*—Continued

Harry Elwell III .....President and Chief Executive Officer,  
First National Bank of Absecon,  
Absecon, New Jersey 2000

*Class B*

Howard E. Cosgrove .....Chairman and Chief Executive Officer,  
Conectiv (Delmarva Power and Light  
Company), Wilmington, Delaware 1998

J. Richard Jones .....President and Chief Executive Officer,  
Jackson-Cross Company, Philadelphia,  
Pennsylvania 1999

Robert D. Burris .....President and Chief Executive Officer,  
Burris Foods, Inc., Milford, Delaware 2000

*Class C*

Charisse R. Lillie .....Partner, Ballard Spahr Andrews & Ingersoll,  
Philadelphia, Pennsylvania 1998

Joan Carter .....President and Chief Operating Officer,  
UM Holdings Ltd., Haddonfield, New Jersey 1999

Glenn A. Schaeffer .....President, Pennsylvania Building and  
Construction Trades Council,  
Harrisburg, Pennsylvania 2000

DISTRICT 4—CLEVELAND

*Class A*

David A. Daberko .....Chairman and Chief Executive Officer,  
National City Corporation, Cleveland, Ohio 1998

Tiney M. McComb .....Chairman and President, Heartland BancCorp,  
Gahanna, Ohio 1999

David S. Dahlmann .....President and Chief Executive Officer,  
Southwest National Corporation,  
Greensburg, Pennsylvania 2000

*Class B*

I.N. Rendall Harper, Jr. ....President and Chief Executive Officer,  
American Micrographics Company, Inc.,  
Monroeville, Pennsylvania 1998

David L. Nichols .....Former Chairman and Chief Executive Officer,  
Mercantile Stores Inc., Fairfield, Ohio 1999

Cheryl L. Krueger-Horn ....President and Chief Executive Officer,  
Cheryl & Co., Westerville, Ohio 2000

Term expires  
Dec. 31

DISTRICT 4, CLEVELAND—Continued

*Class C*

David H. Hoag .....	Chairman, The LTV Corporation, Cleveland, Ohio	1998
Robert Y. Farrington .....	Executive Secretary—Treasurer, Emeritus, Ohio State Building and Construction Trades Council, Columbus, Ohio	1999
G. Watts Humphrey, Jr. ....	President, GWH Holdings, Inc., Pittsburgh, Pennsylvania	2000

CINCINNATI BRANCH

*Appointed by the Federal Reserve Bank*

Jean R. Hale .....	President and Chief Executive Officer, Community Trust Bank, N.A., Pikeville, Kentucky	1998
Judith G. Clabes .....	President and Chief Executive Officer, Scripps Howard Foundation, Cincinnati, Ohio	1999
Phillip R. Cox .....	President and Chief Executive Officer, Cox Financial Corporation, Cincinnati, Ohio	1999
Stephen P. Wilson .....	President and Chief Executive Officer, Lebanon Citizens National Bank, Lebanon, Ohio	2000

*Appointed by the Board of Governors*

Thomas Revely III .....	President and Chief Executive Officer, Cincinnati Bell Supply Co., Cincinnati, Ohio	1998
George C. Juilfs .....	President and Chief Executive Officer, SENCORP, Newport, Kentucky	1999
Wayne Shumate .....	Chairman and Chief Executive Officer, Kentucky Textiles, Inc., Paris, Kentucky	2000

PITTSBURGH BRANCH

*Appointed by the Federal Reserve Bank*

Edward V. Randall, Jr. ....	Chairman, PNC Bank Foundation, Pittsburgh, Pennsylvania	1998
Georgia Berner .....	President, Berner International Corp., New Castle, Pennsylvania	1999
Peter N. Stephans .....	Chairman and Chief Executive Officer, Trigon Incorporated, McMurray, Pennsylvania	1999
Thomas J. O'Shane .....	Chairman and Chief Executive Officer, First Western Bancorp, Inc., New Castle, Pennsylvania	2000

Term expires  
Dec. 31

DISTRICT 4, PITTSBURGH BRANCH—Continued

*Appointed by the Board of Governors*

Gretchen R. Haggerty	Vice President—Accounting and Finance, U.S. Steel Group, USX Corporation, Pittsburgh, Pennsylvania	1998
Charles E. Bunch	Senior Vice President, Strategic Planning and Corporate Services, PPG Industries, Inc., Pittsburgh, Pennsylvania	1999
John T. Ryan III	Chairman and Chief Executive Officer, Mine Safety Appliances Company, Pittsburgh, Pennsylvania	2000

DISTRICT 5—RICHMOND

*Class A*

George A. Didden III	Chairman and Chief Executive Officer, The National Capital Bank of Washington, Washington, D.C.	1998
J. Walter McDowell	President—North Carolina Banking, Wachovia Bank, N.A., Winston-Salem, North Carolina	1999
Elizabeth A. Duke	President and Chief Executive Officer, Bank of Tidewater, Virginia Beach, Virginia	2000

*Class B*

Craig A. Ruppert	President and Owner, The Ruppert Companies, Laytonsville, Maryland	1998
Wesley S. Williams, Jr.	Partner, Covington & Burling, Washington, D.C.	1999
James E. Haden	President and Chief Executive Officer, Martha Jefferson Hospital, Charlottesville, Virginia	2000

*Class C*

Robert L. Strickland	Retired Chairman, Lowe's Companies, Inc., Winston-Salem, North Carolina	1998
Jeremiah J. Sheehan	Chairman and Chief Executive Officer, Reynolds Metals Company, Richmond, Virginia	1999
Claudine B. Malone	President, Financial & Management Consulting, Inc., McLean, Virginia	2000

BALTIMORE BRANCH

*Appointed by the Federal Reserve Bank*

Jeremiah E. Casey	Chairman, First Maryland Bancorp, Baltimore, Maryland	1998
Morton I. Rapoport	President and Chief Executive Officer, University of Maryland Medical System, Baltimore, Maryland	1999

*Term expires  
Dec. 31*

DISTRICT 5, BALTIMORE BRANCH

*Appointed by the Federal Reserve Bank—Continued*

William L. Jews .....	President and Chief Executive Officer, Blue Cross Blue Shield of Maryland, Owings Mills, Maryland	2000
Virginia W. Smith .....	President and Chief Executive Officer, Union National Bank, Westminster, Maryland	2000

*Appointed by the Board of Governors*

Daniel R. Baker .....	President and Chief Executive Officer, Tate Access Floors, Inc., Jessup, Maryland	1998
George L. Russell, Jr. ....	Partner, Piper & Marbury L.L.P., Baltimore, Maryland	1999
Betty Bednarczyk .....	International Secretary–Treasurer, Service Employees International Union, AFL-CIO, CLC, Washington, D.C.	2000

CHARLOTTE BRANCH

*Appointed by the Federal Reserve Bank*

William H. Nock .....	President and Chief Executive Officer, Sumter National Bank, Sumter, South Carolina	1998
Laura M. Fleming .....	President and Chief Executive Officer, Founders Federal Credit Union, Lancaster, South Carolina	1999
Elleveen T. Poston .....	President, Quality Transport, Inc., Lake City, South Carolina	2000
Cecil W. Sewell, Jr. ....	Chairman and Chief Executive Officer, Centura Banks, Inc., Rocky Mount, North Carolina	2000

*Appointed by the Board of Governors*

James O. Roberson .....	President and Chief Executive Officer, Research Triangle Foundation of North Carolina, Research Triangle Park, North Carolina	1998
Dennis D. Lowery .....	Chief Executive Officer and Chairman, Continental Chemicals, Charlotte, North Carolina	1999
Joan H. Zimmerman .....	President, Southern Shows, Inc., Charlotte, North Carolina	2000

DISTRICT 6—ATLANTA

*Class A*

Waymon L. Hickman .....	Chairman and Chief Executive Officer, First Farmers and Merchants National Bank, Columbia, Tennessee	1998
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Term expires  
Dec. 31

DISTRICT 6, *Class A*—Continued

Howard L. McMillan, Jr. ....	Chairman, Jackson Advisory Board, Deposit Guaranty National Bank, Jackson, Mississippi	1999
D. Paul Jones, Jr. ....	Chairman and Chief Executive Officer, Compass Bancshares, Inc., Birmingham, Alabama	2000

*Class B*

Suzanne E. Boas .....	President, Consumer Credit Counseling Service of Greater Atlanta, Atlanta, Georgia	1998
Juanita P. Baranco .....	Executive Vice President, Baranco Automotive Group of Metro Atlanta, Morrow, Georgia	1999
Maria Camila Leiva .....	Executive Vice President, Miami Free Zone Corporation, Miami, Florida	2000

*Class C*

David R. Jones .....	Chairman, AGL Resources Inc., Atlanta, Georgia	1998
John F. Wieland .....	Chairman and Chief Executive Officer, John Wieland Homes and Neighborhoods, Inc., Atlanta, Georgia	1999
Paula Lovell .....	President, Lovell Communications, Inc., Nashville, Tennessee	2000

BIRMINGHAM BRANCH

*Appointed by the Federal Reserve Bank*

J. Stephen Nelson .....	Chairman and Chief Executive Officer, First National Bank of Brewton, Brewton, Alabama	1998
W. Charles Mayer III .....	Senior Executive Vice President, AmSouth Bancorporation, and President, Alabama Banking Group, AmSouth Bank, Birmingham, Alabama	1999
Roland Pugh .....	Chairman, Roland Pugh Construction, Inc., Northport, Alabama	2000
Hundley Batts, Sr. ....	Managing Agent, Hundley Batts & Associates Ins. Agency, Huntsville, Alabama	2000

*Appointed by the Board of Governors*

Patricia B. Compton .....	President, Patco, Inc., Georgiana, Alabama	1998
V. Larkin Martin .....	Managing Partner, Martin Farm, Courtland, Alabama	1999
D. Bruce Carr .....	Labor-Relations Liaison, Laborers' District Council of Alabama, Gadsden, Alabama	2000

*Term expires  
Dec. 31*

DISTRICT 6, ATLANTA—Continued

JACKSONVILLE BRANCH

*Appointed by the Federal Reserve Bank*

Royce B. Walden .....	President, Walden Enterprises, Inc., Orlando, Florida	1998
William G. Smith, Jr. ....	President, Capital City Bank Group, Tallahassee, Florida	1999
Terry R. West .....	President and Chief Executive Officer, Jax Navy Federal Credit Union, Jacksonville, Florida	2000
Michael W. Poole .....	Principal, Poole Carbone Capital Partners, Inc., Winter Park, Florida	2000

*Appointed by the Board of Governors*

Judy Jones .....	President, J. R. Jones and Associates, Tallahassee, Florida	1998
Marsha G. Rydberg .....	Partner, Foley & Lardner, Tampa, Florida	1999
William E. Flaherty .....	Chairman, Blue Cross and Blue Shield of Florida, Inc., Jacksonville, Florida	2000

MIAMI BRANCH

*Appointed by the Federal Reserve Bank*

E. Anthony Newton .....	Past President and Chief Executive Officer, Island National Bank and Trust Company, West Palm Beach, Florida	1998
D. Keith Cobb .....	Former Vice Chairman and Chief Executive Officer, Alamo Rent A Car, Inc., Ft. Lauderdale, Florida	1999
James W. Moore .....	President, Gulf Utility Company, Fort Myers, Florida	1999
Carlos A. Migoya .....	President, Dade/Monroe Counties, First Union National Bank of Florida, Miami, Florida	2000

*Appointed by the Board of Governors*

R. Kirk Landon .....	Chairman, American Bankers Insurance Group, Miami, Florida	1998
Mark T. Soddors .....	President, Lakeview Farms, Inc., Pahokee, Florida	1999
Kaaren Johnson–Street .....	Vice President, Minority Business Development and Urban Initiatives, Enterprise Florida, Inc., Coral Gables, Florida	2000

Term expires  
Dec. 31

DISTRICT 6, NASHVILLE BRANCH

*Appointed by the Federal Reserve Bank*

Dale W. Polley .....	President, First American National Bank, Nashville, Tennessee	1998
Leonard A. Walker, Jr. ....	Chairman, President, and Chief Executive Officer, First National Bank and Trust Company, Athens, Tennessee	1999
James E. Dalton, Jr. ....	President and Chief Executive Officer, Quorum Health Group, Inc., Brentwood, Tennessee	2000
John E. Seward, Jr. ....	President and Chief Executive Officer, Paty Lumber Co., Inc., Piney Flats, Tennessee	2000

*Appointed by the Board of Governors*

Frances F. Marcum .....	Chairman and Chief Executive Officer, Micro Craft, Inc., Tullahoma, Tennessee	1998
Michael E. Bennett .....	UAW Manufacturing Advisor, UAW Local 1853, Saturn Corporation, Spring Hill, Tennessee	1999
N. Whitney Johns .....	Chairman and Chief Executive Officer, Whitney Johns & Company, Nashville, Tennessee	2000

NEW ORLEANS BRANCH

*Appointed by the Federal Reserve Bank*

Howell N. Gage .....	Chairman and Chief Executive Officer, Merchants Bank, Vicksburg, Mississippi	1998
Howard C. Gaines .....	President, Military Division, First USA Partners, New Orleans, Louisiana	1999
Teri G. Fontenot .....	President and Chief Executive Officer, Woman's Health Foundation/Woman's Hospital, Baton Rouge, Louisiana	2000
David Guidry .....	President and Chief Executive Officer, Guico Machine Works, Inc., Harvey, Louisiana	2000

*Appointed by the Board of Governors*

Lucimarian Roberts .....	Community Advocate, Biloxi, Mississippi	1998
Glenn Pumpelly .....	President and Chief Executive Officer, Pumpelly Oil Inc., Sulphur, Louisiana	1999
Jackie Ducote .....	President, Public Affairs Research Council of Louisiana, Baton Rouge, Louisiana	2000

*Term expires  
Dec. 31*

DISTRICT 7—CHICAGO

*Class A*

Arnold C. Schultz .....	Chairman and Chief Executive Officer, Grundy National Bank, Grundy Center, Iowa	1998
Verne G. Istock .....	Chairman, Bank One Corporation, Chicago, Illinois	1999
Robert R. Yohanan .....	Managing Director and Chief Executive Officer, First Bank & Trust of Evanston, Evanston, Illinois	2000

*Class B*

Donald J. Schneider .....	President, Schneider National, Inc., Green Bay, Wisconsin	1998
Migdalia Rivera .....	Former Executive Director, Latino Institute, Chicago, Illinois	1999
Jack B. Evans .....	President, The Hall–Perrine Foundation, Cedar Rapids, Iowa	2000

*Class C*

Arthur C. Martinez .....	Chairman and Chief Executive Officer, Sears, Roebuck and Co., Hoffman Estates, Illinois	1998
Robert J. Darnall .....	President and Chief Executive Officer, Ispat North America, Inc., Chicago, Illinois	1999
Lester H. McKeever, Jr. ....	Managing Partner, Washington, Pittman & McKeever, Chicago, Illinois	2000

DETROIT BRANCH

*Appointed by the Federal Reserve Bank*

Richard M. Bell .....	President and Chief Executive Officer, The First National Bank of Three Rivers, Three Rivers, Michigan	1998
Denise Ilitch .....	Vice Chairwoman, Little Caesars Enterprises, and President., Olympia Development, Inc., Detroit, Michigan	1999
Irma B. Elder .....	President, Troy Motors, Inc., Troy, Michigan	1999
David J. Wagner .....	Chairman, President, and Chief Executive Officer, Old Kent Financial Corporation, Grand Rapids, Michigan	2000

*Appointed by the Board of Governors*

Stephen R. Polk .....	Chairman and Chief Executive Officer, R.L. Polk & Co., Southfield, Michigan	1998
Florine Mark .....	President and Chief Executive Officer, The WW Group, Inc., Farmington Hills, Michigan	1999
Timothy D. Leuliette .....	President and Chief Operating Officer, Penske Corporation, Detroit, Michigan	2000

Term expires  
Dec. 31

DISTRICT 8—ST. LOUIS

*Class A*

Douglas M. Lester .....	President and Chief Executive Officer, Sea Change Corporation, Bowling Green, Kentucky	1998
W.D. Glover .....	Chairman and Chief Executive Officer, First National Bank of Eastern Arkansas, Forrest City, Arkansas	1999
Michael A. Alexander .....	Chairman and President, The First National Bank of Mount Vernon, Mount Vernon, Illinois	2000

*Class B*

Richard E. Bell .....	President and Chief Executive Officer, Riceland Foods, Inc., Stuttgart, Arkansas	1998
Joseph E. Gliessner, Jr. ....	Executive Director, New Directions Housing Corp., Louisville, Kentucky	1999
Robert L. Johnson .....	Chairman and Chief Executive Officer, Johnson Bryce, Inc., Memphis, Tennessee	2000

*Class C*

John F. McDonnell .....	Former Chairman, McDonnell Douglas Corporation, St. Louis, Missouri	1998
Veo Peoples, Jr. ....	Partner, Haverstock, Garrett and Roberts, St. Louis, Missouri	1999
Susan S. Elliott .....	Chairman and Chief Executive Officer, Systems Service Enterprises, Inc., St. Louis, Missouri	2000

LITTLE ROCK BRANCH

*Appointed by the Federal Reserve Bank*

Mark A. Shelton III .....	President, M. A. Shelton Farming Company, Hot Springs, Arkansas	1998
Mark Simmons .....	Chairman, Simmons Foods, Inc., Siloam Springs, Arkansas	1999
Ross M. Whipple .....	Chairman and Chief Executive Officer, Horizon Bancorp, Inc., Arkadelphia, Arkansas	1999
Lunsford W. Bridges .....	President and Chief Executive Officer, Metropolitan National Bank, Little Rock, Arkansas	2000

*Appointed by the Board of Governors*

Betta M. Carney .....	Chairman and Chief Executive Officer, World Wide Travel Service Inc., Little Rock, Arkansas	1998
Janet M. Jones .....	President, The Janet Jones Company, Little Rock, Arkansas	1999
Diana T. Hueter .....	President and Chief Executive Officer, St. Vincent Health Systems, Little Rock, Arkansas	2000

*Term expires  
Dec. 31*

DISTRICT 8, LOUISVILLE BRANCH

*Appointed by the Federal Reserve Bank*

Orson Oliver .....	President, Mid-America Bank of Louisville & Trust Co., Louisville, Kentucky	1998
Larry E. Dunigan .....	Chairman and Chief Executive Officer, Holiday Management Corp., Evansville, Indiana	1999
Ronald R. Cyrus .....	Former Executive Secretary-Treasurer, Kentucky State AFL-CIO, Frankfort, Kentucky	1999
Frank J. Nichols .....	Chairman, President, and Chief Executive Officer, Community Financial Services, Inc., Benton, Kentucky	2000

*Appointed by the Board of Governors*

Roger Reynolds .....	President and Chief Executive Officer, The Reynolds Group, Inc., Louisville, Kentucky	1998
Vacancy .....		1999
Debbie Scoppechio .....	Chairman and Chief Executive Officer, Creative Alliance, Inc., Louisville, Kentucky	2000

MEMPHIS BRANCH

*Appointed by the Federal Reserve Bank*

Anthony M. Rampley .....	President and Chief Executive Officer, Arkansas Glass Container Corporation, Jonesboro, Arkansas	1998
Katie S. Winchester .....	President and Chief Executive Officer, First Citizens National Bank, Dyersburg, Tennessee	1999
John C. Kelley, Jr. ....	President, Memphis Banking Group, First Tennessee Bank, Memphis, Tennessee	1999
E. C. Neelly III .....	Chief Executive Officer, First American National Bank, Iuka, Mississippi	2000

*Appointed by the Board of Governors*

John V. Myers .....	President, Better Business Bureau, Memphis, Tennessee	1998
Mike P. Sturdivant, Jr. ....	Partner, Due West Plantation, Glendora, Mississippi	1999
Carol G. Crawley .....	Vice President & Regional Manager, Mid-America Apartment Communities, Inc., Memphis, Tennessee	2000

Term expires  
Dec. 31

DISTRICT 9—MINNEAPOLIS

*Class A*

Dale J. Emmel .....	President, First National Bank of Sauk Centre, Sauk Centre, Minnesota	1998
Lynn M. Hoghaug .....	President, Ramsey National Bank and Trust Co., Devils Lake, North Dakota	1999
Bruce Parker .....	President, Norwest Bank Montana, Billings, Montana	2000

*Class B*

Dennis W. Johnson .....	President, TMI Systems Design Corporation, Dickinson, North Dakota	1998
Rob L. Wheeler .....	Vice President, Wheeler Mfg. Co., Inc., Lemmon, South Dakota	1999
Kathryn L. Ogren .....	Owner, Bitterroot Motors, Missoula, Montana	2000

*Class C*

James J. Howard .....	Chairman, President, and Chief Executive Officer, Northern States Power Company, Minneapolis, Minnesota	1998
David A. Koch .....	Chairman, Graco, Inc., Plymouth, Minnesota	1999
Ronald N. Zwieg .....	President, United Food & Commercial Workers, Local 653, Plymouth, Minnesota	2000

HELENA BRANCH

*Appointed by the Federal Reserve Bank*

Sandra M. Stash, P.E. ....	Vice President, Environmental Services, ARCO Environmental Remediation L.L.C., Anaconda, Montana	1998
Richard E. Hart .....	President, Mountain West Bank, Great Falls, Montana	1999
Emil W. Erhardt .....	Chairman and President, Citizens State Bank, Hamilton, Montana	2000

*Appointed by the Board of Governors*

Thomas O. Markle .....	President and Chief Executive Officer, Markle's Inc., Glasgow, Montana	1999
William P. Underriner .....	General Manager, Selover Buick Inc., Billings, Montana	2000

*Term expires  
Dec. 31*

DISTRICT 10—KANSAS CITY

*Class A*

William L. McQuillan .....	President and Chief Executive Officer, City National Bank, Greeley, Nebraska	1998
Dennis E. Barrett .....	President, FirstBank Holding Company of Colorado, Lakewood, Colorado	1999
Bruce A. Schriefer .....	President, Bankers' Bank of Kansas, N.A., Wichita, Kansas	2000

*Class B*

Frank A. Potenziani .....	M & T Trust, Albuquerque, New Mexico	1998
Charles W. Nichols .....	Managing Partner, Davison & Sons Cattle Company, Arnett, Oklahoma	1999
Hans Helmerich .....	President and Chief Executive Officer, Helmerich & Payne, Inc., Tulsa, Oklahoma	2000

*Class C*

Jo Marie Dancik .....	Area Managing Partner, Ernst & Young LLP, Minneapolis, Minnesota	1998
Colleen D. Hernandez .....	Executive Director, Kansas City Neighborhood Alliance, Kansas City, Missouri	1999
Terrence P. Dunn .....	President and Chief Executive Officer, J. E. Dunn Construction Company, Kansas City, Missouri	2000

DENVER BRANCH

*Appointed by the Federal Reserve Bank*

Albert C. Yates .....	President, Colorado State University, Ft. Collins, Colorado	1998
C.G. Mammel .....	President and Chief Executive Officer, The Bank of Cherry Creek, N.A., Denver, Colorado	1999
Robert M. Murphy .....	President, Sandia Properties Ltd., Co., Albuquerque, New Mexico	2000
John W. Hay III .....	President, Rock Springs National Bank, Rock Springs, Wyoming	2000

*Appointed by the Board of Governors*

Peter I. Wold .....	Partner, Wold Oil & Gas Company, Casper, Wyoming	1998
Teresa N. McBride .....	Chief Executive Officer, McBride and Associates, Inc., Albuquerque, New Mexico	1999
Kathryn A. Paul .....	Division President, Kaiser Permanente, Denver, Colorado	2000



Term expires  
Dec. 31

DISTRICT 10, OKLAHOMA CITY BRANCH

*Appointed by the Federal Reserve Bank*

Betty Bryant Shaull .....	President-Elect and Director, Bank of Cushing and Trust Company, Cushing, Oklahoma	1998
Dennis M. Mitchell .....	Vice Chairman, Citizens Bank & Trust Co., Ardmore, Oklahoma	1998
William H. Braum .....	President, Braum Ice Cream Co., Oklahoma City, Oklahoma	1999
Michael S. Samis .....	President and Chief Executive Officer, Macklanburg-Duncan Co., Oklahoma City, Oklahoma	2000

*Appointed by the Board of Governors*

Barry L. Eller .....	Senior Vice President and General Manager, MerCruiser, Stillwater, Oklahoma	1998
Larry W. Brummett .....	Chairman, President, and Chief Executive Officer, ONEOK, Inc., Tulsa, Oklahoma	1999
Patricia B. Fennell .....	Executive Director, Latino Community Development Agency, Oklahoma City, Oklahoma	2000

OMAHA BRANCH

*Appointed by the Federal Reserve Bank*

Robert L. Peterson .....	Chairman and Chief Executive Officer, IBP, Inc., Dakota City, Nebraska	1998
Bruce R. Lauritzen .....	Chairman and President, First National Bank of Omaha, Omaha, Nebraska	1999
Frank L. Hayes .....	President, Hayes & Associates, L.L.C., Omaha, Nebraska	2000
H.H. Kosman .....	Chairman, President, and Chief Executive Officer, Platte Valley National Bank, Scottsbluff, Nebraska	2000

*Appointed by the Board of Governors*

Gladys Styles Johnston .....	Chancellor, University of Nebraska at Kearney, Kearney, Nebraska	1998
Bob L. Gottsch .....	Vice President, Gottsch Feeding Corporation, Hastings, Nebraska	1999
Arthur L. Shoener .....	Shoener Consulting LLC, Omaha, Nebraska	2000

*Term expires  
Dec. 31*

DISTRICT 11—DALLAS

*Class A*

Dudley K. Montgomery .....	President and Chief Executive Officer, The Security State Bank of Pecos, Pecos, Texas	1998
Gayle M. Earls .....	President and Chief Executive Officer, Texas Independent Bank, Dallas, Texas	1999
Kirk A. McLaughlin .....	President and Chief Executive Officer, Security Bank, Ralls, Texas	2000

*Class B*

Julie S. England .....	Vice President, Semiconductor Group, Texas Instruments, Dallas, Texas	1998
Dan Angel .....	President, Stephen F. Austin State University, Nacogdoches, Texas	1999
Robert C. McNair .....	Chairman and Chief Executive Officer, Cogen Technologies Energy Group, Houston, Texas	2000

*Class C*

Roger R. Hemminghaus .....	Chairman and Chief Executive Officer, Ultramar Diamond Shamrock Corp., San Antonio, Texas	1998
James A. Martin .....	General Vice President, International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers, Austin, Texas	1999
Ray L. Hunt .....	Chairman, President, and Chief Executive Officer, Hunt Consolidated, Inc., Dallas, Texas	2000

EL PASO BRANCH

*Appointed by the Federal Reserve Bank*

Lester L. Parker .....	President and Chief Operating Officer, Bank of the West, El Paso, Texas	1998
James D. Renfrow .....	President and Chief Executive Officer, The Carlsbad National Bank, Carlsbad, New Mexico	1999
Melissa W. O'Rourke .....	President, Charlotte's Inc., El Paso, Texas	1999
Cecil E. Nix .....	Business Manager, IBEW Local 460, Midland, Texas	2000

*Appointed by the Board of Governors*

Beauregard Brite White .....	Rancher, J. E. White, Jr. & Sons, Marfa, Texas	1998
Patricia Z. Holland-Branch ..	President and Chief Executive Officer, HB/PZH Commercial Environments, Inc., El Paso, Texas	1999
Gail S. Darling .....	Chief Executive Officer, Gail Darling, Inc., El Paso, Texas	2000

Term expires  
Dec. 31

DISTRICT 11, HOUSTON BRANCH

*Appointed by the Federal Reserve Bank*

J. Michael Solar .....	Principal Attorney, Solar & Fernandes L.L.P., Houston, Texas	1998
Judith B. Craven .....	Houston, Texas	1999
Ray B. Nesbitt .....	President, Exxon Chemical Company, Houston, Texas	1999
Alan R. Buckwalter III .....	Chairman and Chief Executive Officer, Chase Bank of Texas, N.A. Houston, Texas	2000

*Appointed by the Board of Governors*

Edward O. Gaylord .....	Chairman, EOTT Energy Corp., and General Partner, EOTT Energy Partners L.P., Houston, Texas	1998
Peggy Pearce Caskey .....	Chief Executive Officer, Laboratories for Genetic Services, Inc., Houston, Texas	1999
Malcolm Gillis .....	President, Rice University, Houston, Texas	2000

SAN ANTONIO BRANCH

*Appointed by the Federal Reserve Bank*

Richard W. Evans, Jr. ....	Chairman and Chief Executive Officer, Frost National Bank, San Antonio, Texas	1998
Juliet V. Garcia .....	President, The University of Texas at Brownsville, Brownsville, Texas	1999
Douglas G. Macdonald .....	President, South Texas National Bank, Laredo, Texas	1999
Arthur Emerson .....	Vice President and General Manager, KVDA-TV 60 Telemundo, San Antonio, Texas	2000

*Appointed by the Board of Governors*

Carol L. Thompson .....	President, The Thompson Group, Austin, Texas	1998
Patty P. Mueller .....	Vice President/Finance, Mueller Energetics Corp., Corpus Christi, Texas	1999
H.B. Zachry, Jr. ....	Chairman and Chief Executive Officer, H. B. Zachry Company, San Antonio, Texas	2000

*Term expires  
Dec. 31*

DISTRICT 12—SAN FRANCISCO

*Class A*

Warren K.K. Luke .....	Vice Chairman, President, and Chief Executive Officer, Hawaii National Bank, Honolulu, Hawaii	1998
E. Lynn Caswell .....	Chairman and Chief Executive Officer, Pacific Community Banking Group, Laguna Hills, California	1999
John V. Rindlaub .....	Group Executive Vice President, Bank of America Northwest Group, Seattle, Washington	2000

*Class B*

Stanley T. Skinner .....	Chairman and Chief Executive Officer (Retired), Pacific Gas and Electric Co., San Francisco, California	1998
Robert S. Attiyeh .....	Senior Vice President and Chief Financial Officer, Amgen, Inc., Thousand Oaks, California	1999
Krestine Corbin .....	President and Chief Executive Officer, Sierra Machinery, Inc., Sparks, Nevada	2000

*Class C*

Cynthia A. Parker .....	Executive Director, Anchorage Neighborhood Housing Services, Inc., Anchorage, Alaska	1998
Gary G. Michael .....	Chairman and Chief Executive Officer, Albertson's, Inc., Boise, Idaho	1999
Nelson C. Rising .....	President and Chief Executive Officer, Catellus Development Corporation, San Francisco, California	2000

LOS ANGELES BRANCH

*Appointed by the Federal Reserve Bank*

Stephen G. Carpenter .....	Director, California United Bank, Encino, California	1998
John H. Gleason .....	Senior Vice President, Del Webb Corporation, Phoenix, Arizona	1999
Liam E. McGee .....	Group Executive Vice President, Bank of America, Los Angeles, California	2000
Linda Griego .....	Managing General Partner, Engine Co. No. 28, Los Angeles, California	2000

*Appointed by the Board of Governors*

Anne L. Evans .....	Chairman, Evans Hotels, San Diego, California	1998
Lori R. Gay .....	President, Los Angeles Neighborhood Housing, Los Angeles, California	1999
Lonnie Kane .....	President, Karen Kane, Inc., Los Angeles, California	2000

Term expires  
Dec. 31

DISTRICT 12, PORTLAND BRANCH

*Appointed by the Federal Reserve Bank*

Gary T. Duim .....	Vice Chairman, U. S. Bancorp, Portland, Oregon	1998
Phyllis A. Bell .....	President, Oregon Coast Aquarium, Newport, Oregon	1999
Martin Brantley .....	President and General Manager, KPTV-12, Oregon Television, Inc., Portland, Oregon	1999
Thomas C. Young .....	President, Chairman, and Chief Executive Officer, Northwest National Bank, Vancouver, Washington	2000

*Appointed by the Board of Governors*

Carol A. Whipple .....	Proprietor, Rocking C Ranch, Elkton, Oregon	1998
Nancy Wilgenbusch .....	President, Marylhurst College, Marylhurst, Oregon	1999
Patrick Borunda .....	Executive Director, ONABEN—A Native American Business Network, Portland, Oregon	2000

SALT LAKE CITY BRANCH

*Appointed by the Federal Reserve Bank*

Roy C. Nelson .....	President, Bank of Utah, Ogden, Utah	1998
J. Pat McMurray .....	President, First Security Bank, N.A., Boise, Idaho	1999
Maria Garciaz .....	Executive Director, Salt Lake Neighborhood Housing Services, Salt Lake City, Utah	1999
R.D. Cash .....	Chairman, President, and Chief Executive Officer, Questar Corporation, Salt Lake City, Utah	2000

*Appointed by the Board of Governors*

Richard E. Davis .....	President and Chief Executive Officer, Salt Lake Convention & Visitors Bureau, Salt Lake City, Utah	1998
Nancy S. Mortensen .....	Vice President—Marketing Services, ZCMI, Salt Lake City, Utah	1999
Barbara L. Wilson .....	Regional Vice President, U.S. West, Boise, Idaho	2000

*Term expires  
Dec. 31*

DISTRICT 12, SEATTLE BRANCH

*Appointed by the Federal Reserve Bank*

Constance Leigh Proctor	.....Partner, Alston Courtnege Proctor & Bassetti, LLP, Seattle, Washington	1998
Tomio Moriguchi	.....Chairman and Chief Executive Officer, Uwajimaya, Inc., Seattle, Washington	1999
James C. Hawkanson	.....Managing Director and Chief Executive Officer, The Commerce Bank of Washington, N.A., Seattle, Washington	1999
Betsy Lawer	.....Vice Chair and Chief Operating Officer, First National Bank of Anchorage, Anchorage, Alaska	2000

*Appointed by the Board of Governors*

Helen M. Rockey	.....President and Chief Executive Officer, Brooks Sports, Inc., Bothell, Washington	1998
Boyd E. Givan	.....Senior Vice President and Chief Financial Officer, The Boeing Company, Seattle, Washington	1999
Richard R. Sonstelie	.....Chairman, Puget Sound Energy, Inc., Bellevue, Washington	2000