

Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

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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, 2004, to replace members whose terms expire in December 2003; 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), 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, 2003, are:

Anthony Abbate
President and Chief Executive Officer
Interchange Bank
Saddle Brook, New Jersey

Manuel Casanova, Jr.
Executive Vice President
International Bank of Commerce
Brownsville, Texas

Constance Chamberlin
President/CEO
Housing Opportunities Made Equal
Richmond, Virginia

Earl Jarolimek
Vice President/Corporate Compliance Officer
Community First Bankshares
Fargo, North Dakota

J. Patrick Liddy
Director of Compliance
Fifth Third Bancorp
Cincinnati, Ohio

Oscar Marquis
Attorney
Hunton and Williams
Park Ridge, Illinois

Ronald Reiter
Supervising Deputy Attorney General
California Department of Justice
San Francisco, California

Elizabeth Renuart
Staff Attorney
National Consumer Law Center
Boston, Massachusetts

Council members whose terms continue through 2004 and 2005 are:
Janie Barerra
President and Chief Executive Officer
ACCION Texas

San Antonio, Texas

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

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

Robin Coffey
Vice President
Harris Trust and Savings Bank
Chicago, Illinois

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

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

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

R. Charles Gatson
Vice President
Midtown Community Development Corporation
Kansas City, Missouri

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

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

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

Patricia McCoy