

**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 2009. The Board expects to announce the selection of new members in early January.

**DATE:** Nominations must be received by August 29, 2008.

**NOMINATIONS NOT RECEIVED BY AUGUST 29 MAY NOT BE CONSIDERED.**

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

<https://www.federalreserve.gov/secure/forms/cacnominationform.cfm>

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

**FOR FURTHER INFORMATION CONTACT:** Jennifer Kerslake, 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, 2009, to replace members whose terms expire in December 2008. The Board expects to announce its appointment of new members in early January. Nomination letters should include:

- a résumé;
- information about past and present positions held by the nominee, dates, and description of responsibilities;
- 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, email 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 views. 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, 2008, are:

Dorothy Bridges  
Chief Executive Officer and President  
Franklin National Bank of Minneapolis  
Minneapolis, Minnesota

Tony T. Brown  
President and Chief Executive Officer  
Uptown Consortium, Inc.  
Cincinnati, Ohio

Sarah Ludwig  
Executive Director  
Neighborhood Economic Development  
Advocacy Project  
New York, New York

Mark K. Metz  
Senior Vice President  
and Deputy General Counsel  
Wachovia Corporation  
Charlotte, North Carolina

Lance Morgan  
President  
Ho-Chunk, Incorporated  
Winnebago Tribe of Nebraska  
Winnebago, Nebraska

Joshua Peirez  
Chief Payment System Integrity Officer  
MasterCard Worldwide  
Purchase, New York

Anna McDonald Rentschler  
Vice President & BSA Officer  
Central Bancompany  
Jefferson City, Missouri

Faith Arnold Schwartz  
Executive Director  
HOPE NOW Alliance  
Washington, District of Columbia

Edward Sivak  
Director of Policy and Evaluation  
Enterprise Corporation of the Delta  
Jackson, Mississippi

Alan White  
Assistant Professor  
Valparaiso University Law School  
Valparaiso, Indiana

Council members whose terms continue through 2009 and 2010 are:

Michael Calhoun  
President  
Center for Responsible Lending  
Durham, North Carolina

Alan Cameron  
President and Chief Executive Officer  
Idaho Credit Union League  
Boise, Idaho

Jason Engel  
Vice President & Chief Regulatory Counsel  
Experian  
Costa Mesa, California

Kathleen Engel  
Associate Professor of Law  
Cleveland-Marshall College of Law  
Cleveland, Ohio

Joseph L. Falk  
Consultant  
Akerman Senterfitt  
Miami, Florida

Louise J. Gissendaner  
Senior Vice President,  
Director of Community Development  
Fifth Third Bank  
Cleveland, Ohio

Greta Harris  
Vice President – Southeast Region  
Local Initiatives Support Corporation  
Richmond, Virginia

Patricia A. Hasson  
President  
Consumer Credit Counseling Service  
Of Delaware Valley, Inc.  
Philadelphia, Pennsylvania

Thomas P. James  
Senior Assistant Attorney General,  
Consumer Counsel  
Office of the Illinois Attorney General  
Consumer Fraud Bureau  
Chicago, Illinois

Lorenzo Littles  
Dallas Director  
Enterprise Community Partners, Inc.  
Dallas, Texas

Saurabh Narain  
Chief Fund Advisor  
National Community Investment Fund  
Chicago, Illinois

Ronald Phillips  
President  
Coastal Enterprises, Inc.  
Wiscasset, Maine

Kevin Rhein  
Division President  
Wells Fargo Card Services  
Minneapolis, Minnesota

Edna Sawady  
Managing Director  
Market Innovations, Inc.  
Cleveland, Ohio

Stergios "Terry" Theologides  
Executive Vice President, General Counsel  
Morgan Stanley Home Loans  
Fort Worth, Texas

Shanna Smith  
President and CEO  
National Fair Housing Alliance  
Washington, District of Columbia

Linda Tinney  
Vice President, Community Development  
West Metro Region Manager  
U.S. Bank  
Denver, Colorado

H. Cooke Sunoo  
Director  
Asian Pacific Islander Small Business  
Program  
Los Angeles, California

Luz L. Urrutia  
Chief Executive Officer/President  
El Banco de Nuestra Comunidad  
Roswell, Georgia

Jennifer Tescher  
Director  
Center for Financial Services Innovation  
Chicago, Illinois

Board of Governors of the Federal Reserve System, June 20, 2008.

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