Federal Reserve System Organization

Board of Governors

December 31, 2004

Members

	Term expires
	January 31,
Alan Greenspan, Chairman ¹	2006
Roger W. Ferguson, Jr.,	
Vice Chairman ¹	2014
Edward M. Gramlich	2008
Susan S. Bies	2012
Mark W. Olson	2010
Ben S. Bernanke	2018
Donald L. Kohn	2016

Officers

OFFICE OF BOARD MEMBERS

Michelle A. Smith, Director

Winthrop P. Hambley, Assistant to the Board and Director for Congressional Ligison

Rosanna Pianalto-Cameron, Special Assistant to the Board for Public Information

David W. Skidmore, Special Assistant to the Board

Laricke D. Blanchard, Special Assistant to the Board for Congressional Liaison

LEGAL DIVISION

Scott G. Alvarez, General Counsel Richard M. Ashton, Associate General Counsel

Stephanie Martin, Associate General Counsel

Kathleen M. O'Day, Associate General Counsel

Ann Misback, Assistant General Counsel Katherine H. Wheatley, Assistant General Counsel

Cary K. Williams, Assistant General Counsel

Office of the Secretary

Jennifer J. Johnson, Secretary

Robert de V. Frierson, *Deputy Secretary* Margaret M. Shanks, *Assistant Secretary*

DIVISION OF

INTERNATIONAL FINANCE

Karen H. Johnson, Director

David H. Howard, Deputy Director

Thomas A. Connors, Senior Associate

Dale W. Henderson, Senior Adviser

Richard T. Freeman, Associate Director

Steven B. Kamin, Associate Director

William L. Helkie, Senior Adviser

Jon W. Faust, Assistant Director

Joseph E. Gagnon, Assistant Director

Willene A. Johnson, Adviser

Michael P. Leahy, Assistant Director

D. Nathan Sheets, Assistant Director Ralph W. Tryon, Assistant Director

DIVISION OF MONETARY AFFAIRS

Vincent R. Reinhart, Director

Brian F. Madigan, Deputy Director

James A. Clouse, Deputy Associate

Director

William C. Whitesell, *Deputy Associate* Director

Cheryl L. Edwards, Assistant Director

William B. English, Assistant Director

Athanasios Orphanides, Adviser

Deborah J. Danker, Special Assistant to the Board

^{1.} The designations as Chairman and Vice Chairman expire on June 19, 2008, and October 28, 2007, respectively, unless the service of these members of the Board shall have terminated sooner.

Board of Governors—Continued

DIVISION OF RESEARCH AND STATISTICS

David J. Stockton, Director
Edward C. Ettin, Deputy Director
David W. Wilcox, Deputy Director
Myron L. Kwast, Associate Director
Stephen D. Oliner, Associate Director
Patrick M. Parkinson, Associate Director
Lawrence Slifman, Associate Director
Charles S. Struckmeyer, Associate Director
David L. Reifschneider, Deputy Associate
Director

William L. Wascher III, Deputy Associate Director

Alice Patricia White, Deputy Associate Director

Joyce K. Zickler, Deputy Associate Director

Douglas W. Elmendorf, Assistant Director and Chief

Michael S. Gibson, Assistant Director and Chief

Diana Hancock, Assistant Director and Chief

J. Nellie Liang, Assistant Director
S. Wayne Passmore, Assistant Director
Janice Shack-Marquez, Assistant Director
Daniel E. Sichel, Assistant Director
Mary M. West, Assistant Director
Glenn B. Canner, Senior Adviser
David S. Jones, Senior Adviser

Thomas D. Simpson, Senior Adviser

DIVISION OF BANKING SUPERVISION AND REGULATION

Richard Spillenkothen, *Director*Stephen M. Hoffman, Jr., *Deputy Director*Herbert A. Biern, *Senior Associate*Director

Roger T. Cole, Senior Associate Director Michael G. Martinson, Senior Adviser Deborah P. Bailey, Associate Director Norah M. Barger, Associate Director Betsy Cross, Associate Director Gerald A. Edwards, Jr., Associate Director James V. Houpt, Associate Director Jack P. Jennings, Associate Director Molly S. Wassom, Associate Director David M. Wright, Associate Director Peter J. Purcell, Associate Director and Chief Technology Officer

Howard A. Amer, Deputy Associate Director

Barbara J. Bouchard, *Deputy Associate Director*

Angela Desmond, Deputy Associate Director

James A. Embersit, *Deputy Associate Director*

Charles H. Holm, *Deputy Associate Director*

William G. Spaniel, Deputy Associate Director

Stacy Lee Coleman, Assistant Director
Jon D. Greenlee, Assistant Director
Walt H. Miles, Assistant Director
William C. Schneider, Jr., Assistant
Director

William F. Treacy, Assistant Director

DIVISION OF CONSUMER AND COMMUNITY AFFAIRS

Sandra F. Braunstein, *Director*Glenn E. Loney, *Deputy Director*Adrienne D. Hurt, *Associate Director*Irene Shawn McNulty, *Associate Director*James A. Michaels, *Assistant Director*Tonda E. Price, *Assistant Director*

DIVISION OF RESERVE BANK OPERATIONS AND PAYMENT SYSTEMS

Louise L. Roseman, Director
Paul W. Bettge, Associate Director
Jeffrey C. Marquardt, Associate Director
Kenneth D. Buckley, Assistant Director
Joseph H. Hayes, Jr., Assistant Director
Lisa Hoskins, Assistant Director
Dorothy LaChapelle, Assistant Director
Jeff J. Stehm, Assistant Director
Jack K. Walton II, Assistant Director

Board of Governors—Continued

OFFICE OF STAFF DIRECTOR FOR MANAGEMENT

Stephen R. Malphrus, Staff Director for Management

Sheila Clark, Equal Employment Opportunity Programs Director Lynn S. Fox, Senior Adviser

MANAGEMENT DIVISION

H. Fay Peters, Director
Stephen J. Clark, Senior Associate Director
Darrell R. Pauley, Deputy Director
Christine M. Fields, Associate Director
Marsha W. Reidhill, Associate Director
Billy J. Sauls, Associate Director
Donald A. Spicer, Associate Director
Charles F. O'Malley, Assistant Director
James R. Riesz, Assistant Director

DIVISION OF Information Technology

Marianne M. Emerson, Director
Maureen T. Hannan, Deputy Director
Tillena G. Clark, Assistant Director
Geary L. Cunningham, Assistant Director
Wayne A. Edmondson, Assistant Director
Po Kyung Kim, Assistant Director
Susan F. Marycz, Assistant Director
Sharon L. Mowry, Assistant Director
Raymond Romero, Assistant Director

OFFICE OF INSPECTOR GENERAL

Barry R. Snyder, *Inspector General*Donald L. Robinson, *Deputy Inspector General*

Elizabeth A. Coleman, Assistant Inspector General

Laurence A. Froehlich, Assistant Inspector General

William L. Mitchell, Assistant Inspector General

Federal Open Market Committee

December 31, 2004

Members

ALAN GREENSPAN, *Chairman*, Board of Governors

TIMOTHY F. GEITHNER, Vice Chairman, President, Federal Reserve Bank of New York

BEN S. BERNANKE, Board of Governors SUSAN SCHMIDT BIES, Board of Governors

ROGER W. FERGUSON, Jr., Board of Governors

EDWARD M. GRAMLICH, Board of Governors

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

DONALD L. KOHN, Board of Governors CATHY E. MINEHAN, President, Federal Reserve Bank of Boston

MARK W. OLSON, Board of Governors SANDRA PIANALTO, President, Federal Reserve Bank of Cleveland

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

Alternate Members

CHRISTINE M. CUMMING, First Vice President, Federal Reserve Bank of New York

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

ANTHONY M. SANTOMERO, President, Federal Reserve Bank of Philadelphia

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

Officers

VINCENT R. REINHART, Secretary and Economist

Deborah J. Danker, Deputy Secretary Michelle A. Smith, Assistant Secretary Scott G. Alvarez, General Counsel Thomas C. Baxter, Jr., Deputy General Counsel

Counset

Karen H. Johnson, Economist

David J. Stockton, Economist

Thomas A. Connors, Associate Economist

Jeffrey C. Fuhrer, Associate Economist

David H. Howard, Associate Economist

Brian F. Madigan, Associate Economist

Robert H. Rasche, Associate Economist

Lawrence Slifman, Associate Economist

Mark S. Sniderman, Associate Economist

Joseph S. Tracy, Associate Economist

David W. Wilcox, Associate Economist

Dino Kos, Manager, System Open Market

Account

During 2004 the Federal Open Market Committee held eight regularly scheduled meetings (see "Minutes of Federal Open Market Committee Meetings" in this volume).

Federal Advisory Council

December 31, 2004

Members

- District 1—WILLIAM J. RYAN, Chairman, President, and Chief Executive Officer, Banknorth Group, Inc., Portland, Maine
- District 2—THOMAS A. RENYI, Chairman and Chief Executive Officer, The Bank of New York, New York, New York
- District 3—Rufus A. Fulton, Jr., Chairman and Chief Executive Officer, Fulton Financial Corporation, Lancaster, Pennsylvania
- District 4—MARTIN G. McGUINN, Chairman and Chief Executive Officer, Mellon Financial Corp., Pittsburgh, Pennsylvania
- District 5—Fred L. Green III, Chairman, President, and Chief Executive Officer, The National Bank of South Carolina, Columbia, South Carolina

District 6—VACANT

- District 7—Dennis J. Kuester, *President* and Chief Executive Officer, Marshall & Ilsley Corporation, Milwaukee, Wisconsin
- District 8—DAVID W. KEMPER, Chairman, President, and Chief Executive Officer, Commerce Bancshares, Inc., St. Louis, Missouri
- District 9—JERRY A. GRUNDHOFER, *President and Chief Executive Officer*, U.S. Bancorp, Minneapolis, Minnesota

- District 10—BYRON G. THOMPSON, *Chairman*, Country Club Bank, N.A., Kansas City, Missouri
- District 11—GAYLE M. EARLS, President and Chief Executive Officer, TIB—The Independent BankersBank, Dallas, Texas District 12—VACANT

Officers

DAVID W. KEMPER, President VACANT, Vice President JAMES E. ANNABLE, Secretary

The Federal Advisory Council, which is composed of one representative of the banking industry from each of the twelve Federal Reserve Districts, is required by the Federal Reserve Act to meet in Washington at least four times each year and is authorized by the act to consult with, and advise, the Board of Governors on all matters within the jurisdiction of the Board. The council met on February 5–6, May 6–7, September 9–10, and December 2–3, 2004. The Board met with the council on February 6, May 7, September 10, and December 3, 2004.

Consumer Advisory Council

December 31, 2004

Members

- DENNIS L. ALGIERE, Senior Vice President, The Washington Trust Company, Westerly, Rhode Island
- JANIE BARRERA, President and Chief Executive Officer, ACCION Texas, San Antonio, Texas
- KENNETH P. 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
- SHEILA CANAVAN, Consumer Attorney, Law Office of Sheila Canavan, Moab, Utah
- ROBIN COFFEY, Vice President, Harris Bank, Chicago, Illinois
- ANN 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
- THOMAS FITZGIBBON, Senior Vice President, MB Financial Bank, Chicago, Illinois
- James Garner, Senior Vice President and General Counsel, North America Consumer Finance for Citigroup, Baltimore, Maryland
- CHARLES GATSON, Vice President, Midtown Community Development Corporation, Kansas City, Missouri
- LARRY HAWKINS, President and Chief Executive Officer, Unity National Bank, Houston, Texas
- W. JAMES KING, *President and Chief Executive Officer*, Community Redevelopment Group, Cincinnati, Ohio
- RUHI MAKER, Senior Attorney, Law Office of Rochester, Rochester, New York
- Patricia McCoy, *Professor of Law*, University of Connecticut School of Law, Hartford, Connecticut
- ELSIE MEEKS, *Executive Director*, First Nations Oweesta Corporation, Rapid City, South Dakota
- Bruce B. Morgan, *Chairman, President,* and Chief Executive Officer, Valley State Bank, Roeland Park, Kansas

- Debra S. Reyes, *President*, Neighborhood Lending Partners, Inc., Tampa, Florida
- Benson Roberts, Vice President for Policy, Local Initiatives Support Corporation, Washington, District of Columbia
- BENJAMIN ROBINSON III, President and Chief Executive Officer, Innovative Risks Solutions, LLC, 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
- HUBERT VAN TOL, *Co-Director*, Fairness in Rural Lending, Sparta, Wisconsin
- CLINT WALKER, General Counsel/Chief Administrative Officer, Juniper Bank, Wilmington, Delaware

Officers

AGNES BUNDY SCANLAN, Chair Senior Vice President, Regulatory Relations Executive Bank of America Boston, Massachusetts

MARK PINSKY, Vice Chair
President and Chief Executive Officer
National Community Capital Association
Philadelphia, Pennsylvania

The Consumer Advisory Council is composed of academics, state and local 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 of Governors on consumer financial services. The council met with members of the Board on March 25, June 24, and October 28, 2004.

Thrift Institutions Advisory Council

December 31, 2004

Members

- ELDON R. ARNOLD, *President and Chief Executive Officer*, Citizens Equity First Credit Union (CEFCU), Peoria, Illinois
- H. Brent Beesley, Chairman and Chief Executive Officer, Heritage Bank, St. George, Utah
- MICHAEL J. BROWN, SR., President and Chief Executive Officer, Harbor Federal Savings Bank, Fort Pierce, Florida
- RICHARD J. DRISCOLL, Chief Executive Officer, First Savings Bank, FSB, Arlington, Texas
- Douglas K. Freeman, Chairman and Chief Executive Officer, NetBank, Alpharetta, Georgia
- CURTIS L. HAGE, Chairman and Chief Executive Officer, Home Federal Bank, Sioux Falls, South Dakota
- DAVID H. HANCOCK, *Chief Executive Officer*, North American Savings Bank, Grandview, Missouri
- OLAN O. JONES, JR., *President and Chief Executive Officer*, Eastman Credit Union, Kingsport, Tennessee
- D. TAD LOWREY, Chairman, President, and Chief Executive Officer, Jackson Federal Bank, Brea, California

- GEORGE W. NISE, President and Chief Executive Officer, Beneficial Savings Bank, Philadelphia, Pennsylvania
- WILLIAM J. SMALL, Chairman and Chief Executive Officer, First Federal Bank, Defiance, Ohio
- ROY M. WHITEHEAD, *President and Chief Executive Officer*, Washington Federal Savings, Seattle, Washington

Officers

WILLIAM J. SMALL, President D. TAD LOWREY, Vice President

The Thrift Institutions Advisory Council, which is composed of representatives from credit unions, savings and loan associations, and savings banks, consults with, and advises, the Board of Governors on issues pertaining to the thrift industry and on various other matters within the Board's jurisdiction. The members of the council met with the Board on March 5, July 9, and December 10, 2004.

Federal Reserve Banks and Branches

December 31, 2004

Officers

BANK or Branch	Chairman ¹ Deputy Chairman	President First Vice President	Vice President in charge of Branch
BOSTON ²	Samuel O. Thier Blenda J. Wilson	Cathy E. Minehan Paul M. Connolly	
NEW YORK ²	John E. Sexton Jerry I. Speyer	Timothy F. Geithner Christine M.	
Buffalo	Marguerite D. Hambleton	Cumming	Barbara L. Walter ³
PHILADELPHIA	Ronald J. Naples Doris M. Damm	Anthony M. Santomero William H. Stone, Jr.	
CLEVELAND ²	Robert W. Mahoney Charles E. Bunch	Sandra Pianalto Robert Christy Moore	
Cincinnati	Dennis C. Cuneo Roy W. Haley		Barbara B. Henshaw Robert B. Schaub
RICHMOND ²	Wesley S. Williams, Jr. Thomas J. Mackell. Jr.	Jeffrey M. Lacker Walter A. Varvel	
Baltimore	Owen E. Herrnstadt Michael A. Almond		David Beck ⁴ Jeffrey S. Kane ³
ATLANTA	David M. Ratcliffe V. Larkin Martin	Jack Guynn Patrick K. Barron	James M. McKee ³
Birmingham Jacksonville Miami Nashville New Orleans	Catherine Crenshaw Julie Hilton Rosa Sugranes Rodney Lawler Dave Dennis	Tariex X. Barron	Lee C. Jones Christopher L. Oakley Juan del Busto Melvyn K. Purcell ³ Robert J. Musso ³
CHICAGO ²	W. James Farrell Miles D. White	Michael H. Moskow Gordon R.G.	
Detroit	Edsel B. Ford II	Werkema	Glenn Hansen ³
ST. LOUIS	Walter L. Metcalfe, Jr. Gayle P. W. Jackson	William Poole W. LeGrande Rives	
Little Rock Louisville Memphis	Scott T. Ford Cornelius A. Martin Meredith B. Allen		Robert A. Hopkins ⁵ Thomas A. Boone ⁵ Martha Perine Beard ⁵
MINNEAPOLIS	Linda Hall Whitman Frank L. Sims Dean Folkvord	Gary H. Stern James M. Lyon	Samuel H. Gane

Officers—Continued

BANK or Branch	Chairman ¹ Deputy Chairman	President First Vice President	Vice President in charge of Branch
KANSAS CITY	Richard H. Bard	Thomas M. Hoenig	
Denver	Robert A. Funk Thomas Williams	Richard K. Rasdall	Pamela L. Weinstein
	Tyree O. Minner		
Oklahoma City Omaha	A.F. Raimondo		Dwayne E. Boggs Kevin A. Drusch
Omana	A.r. Kaiiiioiido		Kevili A. Druscii
DALLAS	Ray L. Hunt		
	Patricia M.	Helen E. Holcomb ⁶	
	Patterson		
El Paso	Ron C. Helm		Robert W. Gilmer ⁴
Houston	Lupe Fraga		Robert Smith III3
San Antonio	Ron R. Harris		D. Karen Diaz ⁸
SAN FRANCISCO	George M. Scalise	Janet L. Yellen	
	Sheila D. Harris	John F. Moore	
Los Angeles	William D. Jones		Mark L. Mullinix 7
Portland	Karla S. Chambers		Richardson B. Hornsby
Salt Lake City	H. Roger Boyer		Andrea P. Wolcott
Seattle	Mic R. Dinsmore		Mark Gould ³

Note. A current list of these officers appears each quarter in the *Federal Reserve Bulletin*.

- 1. The chairman of a Federal Reserve Bank serves, by statute, as Federal Reserve agent.
- Additional offices of these Banks are located at Windsor Locks, Connecticut; Utica at Oriskany, New York; East Rutherford, New Jersey; Columbus, Ohio; Des Moines, Iowa; Midway at Bedford Park, Illinois, and Phoenix. Arizona.
- 3. Senior vice president.
- 4. Acting vice president.
- 5. Senior branch executive.
- 6. Served as acting president as of November 5, 2004, following the resignation of President Robert D. McTeer, Jr.
 - 7. Executive vice president.
 - 8. Acting assistant 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 June 2 and 3, and on December 1 and 2, 2004.

The members of the executive committee of the Conference of Chairmen during 2004 were Wesley S. Williams, Jr., chair; George M. Scalise, vice chair; and Walter L. Metcalfe, Jr., member.

On December 2, 2004, the conference elected its executive committee for 2005, naming George M. Scalise as chair; Walter L. Metcalfe, Jr., as vice chair; and John E. Sexton 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.

Michael H. Moskow, president of the Federal Reserve Bank of Chicago, served as chair of the conference in 2004, and Cathy E. Minehan, president of the Federal Reserve Bank of Boston, served as its vice chair. Valerie J. Van Meter, of the Federal Reserve Bank of Chicago, served as its secretary, and Michael P. Malone, of the Federal Reserve Bank of Boston, served as its assistant secretary.

On October 27, 2004, the conference elected Cathy E. Minehan as its chair for

2005–06 and Anthony M. Santomero, president of the Federal Reserve Bank of Philadelphia, 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.

Walter A. Varvel, first vice president of the Federal Reserve Bank of Richmond, served as chair of the conference in 2004, and Helen E. Holcomb, first vice president of the Federal Reserve Bank of Dallas, served as its vice chair. Janice E. Clatterbuck, of the Federal Reserve Bank of Richmond, served as its secretary, and Harvey R. Mitchell, of the Federal Reserve Bank of Dallas, served as its assistant secretary.

Directors

Each Federal Reserve Bank has a ninemember 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 member banks of each Federal Reserve District are classified 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.

The chairs and deputy chairs of the Reserve Bank boards of directors, and the chairs of the Branches, are listed in the preceding table, titled "Officers." The directors of the Banks and Branches are listed in the following table. For each director, the class of directorship, the director's principal organizational affiliation, and the date the director's term expires is shown.

Directors

Bank or Branch, Category Name	Title	Term expires Dec. 31
	DISTRICT 1—BOSTON	
RESERVE BANK Class A		
Lawrence K. Fish	Chairman, President, and Chief Executive Officer, Citizens Financial Group, Inc., Providence, Rhode Island	2004
James R. Wood	President, First National Bank of Suffield, Suffield, Connecticut	2005
Peter A. Blyberg	President and Chief Executive Officer, Union Trust Company, Ellsworth, Maine	2006
Class B		
Robert K. Kraft	Chairman and Chief Executive Officer, The Kraft Group, Foxborough, Massachusetts	2004
Orit Gadiesh	Chairman, Bain & Company, Inc., Boston, Massachusetts	2005
Kirk P. Pond	President, Chief Executive Officer, and Chairman, Fairchild Semiconductor International, South Portland, Maine	2006
Class C Samuel O. Thier	Professor of Medicine and Health Care Policy, Harvard Medical School, Massachusetts General Hospital, Boston, Massachusetts	2004
Blenda J. Wilson	1 '	2005
Lisa M. Lynch	William L. Clayton Professor of International Affairs, The Fletcher School of Law and Diplomacy, Medford, Massachusetts	2006
	DISTRICT 2—NEW YORK	
RESERVE BANK Class A		
Jill M. Considine	Chairman and Chief Executive Officer, The Depository Trust Company, New York, New York	2004
Charles V. Wait	President, Chief Executive Officer, and Chairman, The Adirondack Trust Company, Saratoga Springs, New York	2005
Sanford I. Weill	Chairman, Citigroup Inc., New York, New York	2006
Class B		2004
Ronay Menschel Marta Tienda	1 11	2004
Marta Henda	Maurice P. During Professor of Demographic Studies, Princeton University, Princeton, New Jersey	2005
Denis M. Hughes	President, New York State AFL-CIO, New York, New York	2006
Class C	Describent New York Hairon-ter New York No. 17	2004
John E. Sexton	1	2004
Loretta E. Lynch Jerry I. Speyer	Partner, Hogan & Hartson LLC, New York, New York President and Chief Executive Officer, Tishman Speyer Properties, New York, New York	2005 2006

BANK or BRANCH, Category Name	Title	Term expires Dec. 31
Buffalo Branch Appointed by the Federal Reserve Bank		
Emerson L. Brumback	President and Chief Operating Officer, Manufacturers and Traders Trust Company, Buffalo, New York	2004
Geraldine C. Ochocinska Maureen Torrey Marshall	Regional Director, Region 9, UAW, Amherst, New York Vice President, Torrey Farms, Inc., Elba, New York	2005 2006
Peter G. Humphrey	Chairman, President, and Chief Executive Officer, Financial Institutions, Inc., Warsaw, New York	2006
Appointed by the Board of Governors		
Marguerite D. Hambleton	President and Chief Executive Officer, AAA Western and Central New York, Williamsville, New York	2004
Brian J. Lipke	Chairman and Chief Executive Officer, Gibraltar, Buffalo, New York	2005
Alphonso O'Neil-White	President and Chief Executive Officer, HealthNow New York, Inc., Buffalo, New York	2006
	DISTRICT 3—PHILADELPHIA	
RESERVE BANK Class A		
Walter E. Daller, Jr	Chairman, President, and Chief Executive Officer, Harleysville National Corporation, Harleysville, Pennsylvania	2004
Kenneth R. Shoemaker		2005
Eugene W. Rogers	Chief Executive Officer, Newfield National Bank, Newfield, New Jersey	2006
Class B P. Coleman Townsend, Jr	Chairman and Chief Everytive Officer Townsonds Inc.	2004
,	Chairman and Chief Executive Officer, Townsends, Inc., Wilmington, Delaware	
Robert E. Chappell	Chairman and Chief Executive Officer, Penn Mutual Life Insurance Co., Horsham, Pennsylvania	2005
Garry L. Maddox	President and Chief Executive Officer, A. Pomerantz & Company, Philadelphia, Pennsylvania	2006
Class C		
Doris M. Damm	President and Chief Executive Officer, ACCU Staffing Services, Cherry Hill, New Jersey	2004
Ronald J. Naples	Chairman and Chief Executive Officer, Quaker Chemical Corporation, Conshohocken, Pennsylvania	2005
William F. Hecht	Chairman, President, and Chief Executive Officer, PPL Corporation, Allentown, Pennsylvania	2006

Bank or Branch, Category Name	Title	Term expires Dec. 31
	DISTRICT 4—CLEVELAND	
RESERVE BANK Class A		
John R. Cochran	Chairman and Chief Executive Officer, FirstMerit Corporation, Akron, Ohio	2004
Bick Weissenrieder	Chairman and Chief Executive Officer, Hocking Valley Bank, Athens, Ohio	2005
Stephen P. Wilson	President and Chief Executive Officer, Lebanon Citizens National Bank, Lebanon, Ohio	2006
Class B		2004
Wayne R. Embry	Former President and Chief Operating Officer, Cleveland Cavaliers, Cleveland, Ohio	2004
Tanny Crane	President and Chief Executive Officer, Crane Group Company, Columbus, Ohio	2005
V. Ann Hailey	Executive Vice President and Chief Financial Officer, Limited Brands, Columbus, Ohio	2006
Class C		2004
Charles E. Bunch	President and Chief Operating Officer, PPG Industries, Inc., Pittsburgh, Pennsylvania	2004
Phillip R. Cox	President and Chief Executive Officer, Cox Financial Corporation, Cincinnati, Ohio	2005
Robert W. Mahoney	Retired Chairman and Chief Executive Officer, Diebold, Incorporated, Canton, Ohio	2006
CINCINNATI BRANCH		
Appointed by the Federal Reserve Bank		
	President, Czar Coal Corporation, Lovely, Kentucky	2004
V. Daniel Radford	Executive Secretary-Treasurer, Cincinnati AFL-CIO Labor Council, Cincinnati, Ohio	2005
	President, Bank One, NA, Lexington, Kentucky	2005
Charlotte W. Martin	President and Chief Executive Officer, Great Lakes Bankers Bank, Gahanna, Ohio	2006
Appointed by the		
Board of Governors Herbert R. Brown	Senior Vice President, Western and Southern Financial	2004
Dennis C. Cuneo	Group, Cincinnati, Ohio Senior Vice President, Toyota Motor North America, Inc., New York, New York	2005
Charles Whitehead	Retired President, Ashland Inc. Foundation, Villa Hills, Kentucky	2006
PITTSBURGH BRANCH		
Appointed by the		
Federal Reserve Bank Michael J. Hagan		2004
Ronnie L. Bryant	Iron and Glass Bank, Pittsburgh, Pennsylvania President and Chief Operating Officer, CEcD, Pittsburgh Regional Alliance,	2005
	Pittsburgh, Pennsylvania	

BANK or BRANCH, Category Name	Title	Term expires Dec. 31
Georgiana N. Riley	President and Chief Executive Officer, TIGG Corporation, Bridgeville, Pennsylvania	2005
Kristine N. Molnar	Executive Vice President, WesBanco Bank, Inc., Wheeling, West Virginia	2006
Appointed by the Board of Governors Robert O. Agbede	President and Chief Executive Officer, ATS-Chester Engineers, Pittsburgh, Pennsylvania	2004
Roy W. Haley		2005
James I. Mitnick	Senior Vice President, Turner Construction Company, Pittsburgh, Pennsylvania	2006
	DISTRICT 5—RICHMOND	
RESERVE BANK Class A		
Eddie Canterbury	President and Chief Executive Officer, Logan Bank & Trust Company, Logan, West Virginia	2004
Barry J. Fitzpatrick	Chairman, Branch Banking & Trust Co. of Virginia, Falls Church, Virginia	2005
Ernest J. Sewell	President and Chief Executive Officer, FNB Southeast, Greensboro, North Carolina	2006
Class B Joe Edens W. Henry Harmon Kenneth R. Sparks	President and Chief Executive Officer, Columbia Natural Resources, LLC, Charleston, West Virginia	2004 2005 2006
Class C Theresa M. Stone	President, Jefferson-Pilot Communications Company,	2004
Thomas J. Mackell, Jr		2005
Wesley S. Williams, Jr	The Kamber Group, Washington, D.C. Partner, Covington & Burling, Washington, D.C.	2006
Baltimore Branch Appointed by the Federal Reserve Bank		
Donald P. Hutchinson	President and Chief Executive Officer, SunTrust Bank, Maryland, Baltimore, Maryland	2004
Dyan Brasington		2005
Kenneth C. Lundeen	President, C.J. Langenfelder & Son, Inc., Baltimore, Maryland	2006

Bank of Branch, Category Name	Title	Term expires Dec. 31
Michael L. Middleton	Chairman and President, Community Bank of Tri-County, Waldorf, Maryland	2006
Appointed by the		
Board of Governors		2004
Owen E. Herrnstadt	Director, International Department, International Association of Machinists and Aerospace Workers, AFL-CIO, Upper Marlboro, Maryland	2004
Cynthia Collins Allner	Principal, Miles & Stockbridge PC, Baltimore, Maryland	2005
William C. Handorf		2006
CHARLOTTE BRANCH Appointed by the Federal Reserve Bank		
William H. Nock	Chairman and Chief Executive Officer, Wayfarer Financial Group, Sumter, South Carolina	2004
Lucy J. Reuben	1	2005
Michael C. Miller	Chairman and President, FNB Corp. and First National	2006
Donald K. Truslow	Bank and Trust Company, Asheboro, North Carolina Chief Risk Officer, Wachovia Corporation, Charlotte, North Carolina	2006
Appointed by the		
Board of Governors		
James F. Goodmon	President and Chief Executive Officer, Capitol	2004
Michael A. Almond	Broadcasting Company, Inc., Raleigh, North Carolina President and Chief Executive Officer, Charlotte	2005
Michael A. Almond	Regional Partnership, Charlotte, North Carolina	2003
Jim Lowry		2006
	DISTRICT 6—ATLANTA	
RESERVE BANK Class A		
James F. Beall	Chairman, President, and Chief Executive Officer, Farmers & Merchants Bank, Centre, Alabama	2004
Richard G. Hickson	, , , , , , , , , , , , , , , , , , , ,	2005
William G. Smith, Jr	Chairman, President, and Chief Executive Officer, Capital City Bank Group, Inc., Tallahassee, Florida	2006
Class B		
Suzanne E. Boas	President, Consumer Credit Counseling Service of Greater Atlanta, Inc., Atlanta, Georgia	2004

BANK or BRANCH, Category Name	Title	Term expires Dec. 31
Egbert L.J. Perry	Chairman and Chief Executive Officer,	2005
Teri G. Fontenot	The Integral Group, LLC, Atlanta, Georgia President and Chief Executive Officer, Woman's Hospital, Baton Rouge, Louisiana	2006
Class C		
David M. Ratcliffe	Chairman, President, and Chief Executive Officer, Southern Company, Atlanta, Georgia	2004
V. Larkin Martin	Managing Partner, Martin Farm, Courtland, Alabama Chief Financial Officer, United Parcel Service, Atlanta, Georgia	2005 2006
BIRMINGHAM BRANCH Appointed by the Federal Reserve Bank		
John B. Barnett III	Monroeville President and Chairman, BankTrust, Monroeville, Alabama	2004
John H. Holcomb III	Chairman and Chief Executive Officer, Alabama National Bancorporation, Birmingham, Alabama	2005
Samuel F. Dodson	Business Manager, International Union of Operating	2006
Bobby A. Bradley	Engineers-Local 312, Birmingham, Alabama Retired Senior Vice President and Group Manager, Science Applications International Corporation, Huntsville, Alabama	2006
Appointed by the		
Board of Governors	D 'I (CI D IE (C I	2004
Catherine Sloss Crenshaw	President, Sloss Real Estate Group, Inc., Birmingham, Alabama	2004
James H. Sanford	Chairman of the Board, HOME Place Farms, Inc., Prattville, Alabama	2005
W. Miller Welborn	President, Welborn and Associates, Inc., Lookout Mountain, Tennessee	2006
JACKSONVILLE BRANCH		
Appointed by the Federal Reserve Bank		
Harvey R. Heller	President, Heller Brothers Packing Corporation, Winter Garden, Florida	2004
Jerry M. Smith	Chairman and President, First National Bank of Alachua, Alachua, Florida	2005
Robert L. Fisher	President and Chief Executive Officer, MacDill Federal Credit Union, Tampa, Florida	2006
Ellen S. Titen	President, E.T. Consultants, Winter Park, Florida	2006
Appointed by the		
Board of Governors Julie K. Hilton	Vice President and Co-Owner, Paradise Found Resorts	2004
Fassil Gabremariam	& Hotels, Panama City Beach, Florida President and Founder, U.SAfrica Free Enterprise	2005
Linda H. Sherrer	President and Poundation, Tampa, Florida President and Chief Executive Officer, Prudential Network Realty, Jacksonville, Florida	2006

Bank or Branch, Category Name	Title	Term expires Dec. 31
MIAMI BRANCH		
Appointed by the		
Federal Reserve Bank		2004
Rudy Everett Schupp	President and Chief Executive Officer, First United Bank, North Palm Beach, Florida	2004
Francis V. Gudorf	President and Executive Director, Jubilee Community Development Corporation, Miami, Florida	2005
Joseph C. Schwartzel	President, Meridian Broadcasting, Inc., Fort Myers, Florida	2005
Miriam Lopez	Chairman and Chief Executive Officer, TransAtlantic Bank, Miami, Florida	2006
Appointed by the		
Board of Governors Rosa Sugranes	Chairman Ibaria Tilas Com Miami Florida	2004
Edwin A. Jones, Jr	Chairman, Iberia Tiles Corp, Miami, Florida President, Angus Investments, Inc.,	2004 2005
Edwin A. Jones, Jr	Port St. Lucie, Florida	2003
Brian E. Keeley	l '	2006
NASHVILLE BRANCH		
Appointed by the		
Federal Reserve Bank		
Sam O. Franklin III	Retired Chairman, SunTrust Bank, Nashville, Nashville, Tennessee	2004
Michael B. Swain	President and Chief Executive Officer, First National	2005
James W. Spradley, Jr	Bank, Oneida, Tennessee President and Chief Executive Officer. Standard	2006
• •	Candy Company, Inc., Nashville, Tennessee	2000
Daniel A. Gaudette	Senior Vice President, North American Manufacturing and Quality Assurance, Nissan North America, Inc., Smyrna, Tennessee	2006
Appointed by the		
Board of Governors		
F. Rodney Lawler	I ·	2004
Beth Dortch Franklin	Lawler-Wood, LLC, Knoxville, Tennessee Chief Executive Officer, Star Transportation, Inc., Nashville, Tennessee	2005
David Williams II	1	2006
New Orleans Branch		
Appointed by the		
Federal Reserve Bank		
David E. Johnson	Chairman and Chief Executive Officer, The First Bancshares, Inc., and The First, A National Banking	2004
C. R. Cloutier	Association, Hattiesburg, Mississippi President and Chief Executive Officer, MidSouth Bank, Lafayette, Louisiana	2005
Lawrence E. Kurzius	President and Chief Executive Officer, Zatarain's,	2006
Christel C. Slaughter	Gretna, Louisiana Partner, General Business, SSA Consultants, LLC, Baton Rouge, Louisiana	2006

BANK or BRANCH, Category Name	Title	Term expires Dec. 31
Appointed by the Board of Governors Dave Dennis	President, Specialty Contractors & Assoc., Inc.,	2004
Earl L. Shipp	Gulfport, Mississippi Vice President and Site Director, The Dow Chemical	2005
Ben Tom Roberts	Company, Louisiana Operations, Plaquemine, Louisiana Senior Executive Vice President/Owner, Roberts Brothers, Inc., Realtors, Mobile, Alabama	2006
	DISTRICT 7—CHICAGO	
RESERVE BANK Class A		
Alan R. Tubbs	President, Maquoketa State Bank and Ohnward Bancshares Inc., Maquoketa, Iowa	2004
William A. Osborn	Chairman and Chief Executive Officer, Northern Trust Corporation and The Northern Trust Company, Chicago, Illinois	2005
Michael L. Kubacki		2006
Class B James H. Keyes		2004
Connie E. Evans	Milwaukee, Wisconsin President and Chief Executive Officer, WSEP Ventures, Chicago, Illinois	2005
Mark T. Gaffney		2006
Class C Miles D. White	Chairman and Chief Executive Officer, Abbott Laboratories, Abbott Park, Illinois	2004
John A. Canning, Jr	Chairman and Chief Executive Officer, Madison Dearborn Partners, Inc., Chicago, Illinois	2005
W. James Farrell	Chairman and Chief Executive Officer, Illinois Tool Works, Inc., Glenview, Illinois	2006
DETROIT BRANCH Appointed by the Federal Reserve Bank		
Robert E. Churchill	Chairman and Chief Executive Officer, Citizens National Bank, Cheboygan, Michigan	2004
Tommi A. White	Chief Operating Officer, Compuware Corporation, Detroit, Michigan	2005
Linda S. Likely	Executive Director, Kalamazoo Neighborhood Housing Services, Kalamazoo, Michigan	2005
Ralph W. Babb, Jr	Chairman, President, and Chief Executive Officer, Comerica Incorporated, Detroit, Michigan	2006
Appointed by the Board of Governors		
Irvin D. Reid	President, Wayne State University, Detroit, Michigan	2004
Edsel B. Ford II	Board Director, Ford Motor Company, Dearborn, Michigan	2005
Roger A. Cregg	Executive Vice President and Chief Financial Officer, Pulte Homes, Inc., Bloomfield Hills, Michigan	2006

Bank or Branch, Category Name	Title	Term expires Dec. 31
	DISTRICT 8—ST. LOUIS	
RESERVE BANK		
Class A		
Lewis F. Mallory, Jr	Chairman and Chief Executive Officer, National Bank of Commerce, Starkville, Mississippi	2004
Lunsford W. Bridges	President and Chief Executive Officer, Metropolitan National Bank, Little Rock, Arkansas	2005
Bradley W. Small		2006
Class B		
Bert Greenwalt	I ,	2004
J. Stephen Barger	Taft-Hartley Coordinator, Indiana/Kentucky Regional Council of Carpenters, Louisville, Kentucky	2005
A. Rogers Yarnell II	President, Yarnell Ice Cream Co., Inc., Searcy, Arkansas	2006
Class C		
Charles W. Mueller	Retired Chairman and Chief Executive Officer, Ameren Corporation, St. Louis, Missouri	2004
Gayle P.W. Jackson	· · · · · · · · · · · · · · · · · · ·	2005
Walter L. Metcalfe, Jr		2006
LITTLE ROCK BRANCH Appointed by the		
Federal Reserve Bank Lawrence A. Davis, Jr	Chancellor, University of Arkansas at Pine Bluff,	2004
David R. Estes	Pine Bluff, Arkansas President and Chief Executive Officer, First State Bank, Lonoke, Arkansas	2005
Robert A. Young III	· · · · · · · · · · · · · · · · · · ·	2005
Raymond E. Skelton	1 '	2006
Appointed by the		
Board of Governors Sonja Yates Hubbard	Chief Executive Officer, E-Z Mart Stores, Inc.,	2004
Stephen M. Erixon	Texarkana, Texas Chief Executive Officer, Baxter Regional Medical	2005
•	Center, Mountain Home, Arkansas	
Scott T. Ford	President and Chief Executive Officer, ALLTEL Corporation, Little Rock, Arkansas	2006
LOUISVILLE BRANCH Appointed by the		
Federal Reserve Bank David H. Brooks		2004
Marjorie Z. Soyugenc	Bank & Trust Company, Louisville, Kentucky Executive Director and Chief Executive Officer, Welborn Foundation, Evansville, Indiana	2005

BANK or BRANCH, Category Name	Title	Term expires Dec. 31
L. Clark Taylor, Jr	Chief Executive Officer, Ephraim McDowell Health, Danville, Kentucky	2005
Gordon B. Guess	l •	2006
Appointed by the		
Board of Governors Cornelius A. Martin	President and Chief Executive Officer, Martin Management Group, Bowling Green, Kentucky	2004
Maria Gerwing Hampton		2005
Norman E. Pfau, Jr	1	2006
MEMPHIS BRANCH		
Appointed by the Federal Reserve Bank		
Walter L. Morris, Jr	President, H&M Lumber Co., Inc., West Helena. Arkansas	2004
James A. England	Chairman, President, and Chief Executive Officer,	2005
Tom A. Wright	Decatur County Bank, Decaturville, Tennessee Chairman and Chief Executive Officer, Enterprise National Bank, Memphis, Tennessee	2005
David P. Rumbarger, Jr	* · · ·	2006
Appointed by the		
Board of Governors		2004
Gregory M. Duckett	Senior Vice President and Corporate Counsel, Baptist Memorial Health Care Corporation, Memphis, Tennessee	2004
Meredith Baird Allen		2005
Russell Gwatney	1	2006
	DISTRICT 9—MINNEAPOLIS	
RESERVE BANK Class A		
Kay Clevidence	President, Farmers State Bank, Victor, Montana	2004
Robert Dickson	Chairman and Chief Executive Officer, The First National Bank of Fairfax, Fairfax, Minnesota	2005
Douglas C. Morrison	Chief Financial Officer, Citibank (South Dakota) N.A., Sioux Falls, South Dakota	2006
Class B Jay F. Hoeschler	President and Owner, Hoeschler Corporation, La Crosse, Wisconsin	2004
Randy Peterson		2005

BANK or BRANCH, Category Name	Title	Term expires Dec. 31
D. Greg Heineman	Chairman, Williams Insurance Agency, Sioux Falls, South Dakota	2006
Class C Frank L. Sims	Corporate Vice President, Transportation, Cargill, Inc., Minnetonka, Minnesota	2004
Linda Hall Whitman	1	2005
James J. Hynes	Executive Administrator, Twin City Pipe Trades Service Association, St. Paul, Minnesota	2006
HELENA BRANCH Appointed by the Federal Reserve Bank		
Marilyn F. Wessel	Former Dean and Director, Museum of the Rockies, Bozeman, Montana	2004
Joy N. Ott	Regional President and Chief Executive Officer, Wells Fargo Bank Montana, N.A., Billings, Montana	2004
Ronald D. Scott	President and Chief Executive Officer, The First State Bank of Malta, Malta, Montana	2005
Appointed by the Board of Governors		
Dean Folkvord	President and Chief Executive Officer, Wheat Montana Farms and Bakery, Three Forks, Montana	2004
Lawrence R. Simkins		2005
	DISTRICT 10—KANSAS CITY	
RESERVE BANK Class A		
Jeffrey L. Gerhart	Bank of Newman Grove, Newman Grove, Nebraska	2004
Rick L. Smalley	Chief Executive Officer, Dickinson Financial Corporation, Kansas City, Missouri	2005
Mark W. Schifferdecker	President and Chief Executive Officer, Girard National Bank, Girard, Kansas	2006
Class B Frank Moore	President, Spearhead Ranch Company,	2004
Dan L. Dillingham	Douglas, Wyoming Chief Executive Officer, Dillingham Insurance,	2005
Kevin K. Nunnink	Enid, Oklahoma Chairman, Integra Realty Resources, Westwood, Kansas	2006
Class C Richard H. Bard	Chairman and Chief Executive Officer, International Surface Preparation Corporation, Golden, Colorado	2004

BANK or BRANCH, Category Name	Title	Term expires Dec. 31
Vacancy		2005
Robert A. Funk	Chairman and Chief Executive Officer, Express Personnel Services International, Oklahoma City, Oklahoma	2006
DENVER BRANCH Appointed by the		
Federal Reserve Bank Michael R. Stanford	President and Chief Executive Officer, First State Bancorporation, Albuquerque, New Mexico	2004
Virginia K. Berkeley	President, CoBiz Bank, N.A., Denver, Colorado	2005
James A. Helzer	President and Chief Executive Officer, Unicover Corporation, Cheyenne, Wyoming	2006
Kristy A. Schloss	President and Chief Executive Officer, Schloss Engineered Equipment, Inc., Aurora, Colorado	2006
Appointed by the Board of Governors		
James A. King	Chief Executive Officer, BT, Inc., Riverton, Wyoming	2004
Kathleen Avila	Managing Member, Avila Retail Development & Management, Albuquerque, New Mexico	2005
Thomas Williams	President and Chief Executive Officer, Williams Group LLC, Golden, Colorado	2006
OKLAHOMA CITY BRANCH Appointed by the Federal Reserve Bank		
W. Carlisle Mabrey III	President and Chief Executive Officer, Citizens Bank & Trust Co., Okmulgee, Oklahoma	2004
Robert R. Gilbert III	President and Chief Operating Officer, The F&M Bank & Trust Company, Tulsa, Oklahoma	2004
Fred M. Ramos	President, Greater Tulsa Hispanic Chamber of Commerce, Tulsa, Oklahoma	2005
Richard K. Ratcliffe	Chairman, Ratcliffe's Inc., Weatherford, Oklahoma	2006
Appointed by the Board of Governors		
J. Larry Nichols	Chairman and Chief Executive Officer, Devon Energy Corporation, Oklahoma City, Oklahoma	2004
Michael J. Packnett	President and Chief Executive Officer, Mercy Health System of Oklahoma, Inc., Oklahoma City, Oklahoma	2005
Tyree O. Minner	Plant Manager, Oklahoma City Assembly, General Motors, Oklahoma City, Oklahoma	2006
OMAHA BRANCH Appointed by the		
Federal Reserve Bank Cynthia Hardin Milligan	Dean, College of Business Administration,	2004
Judith A. Owen	University of Nebraska-Lincoln, Lincoln, Nebraska Retired President and Chief Executive Officer, Wells Fargo Bank, N.A., Omaha, Nebraska	2005

BANK or BRANCH, Category Name	Title	Term expires Dec. 31
Rodrigo Lopez	President and Chief Executive Officer, AmeriSphere	2006
Michael J. Nelson	Multifamily Finance, LLC, Omaha, Nebraska Chairman, FirsTier Bank, Kimball, Nebraska	2006
Appointed by the Board of Governors Terry L. Moore	President, Omaha Federation of Labor,	2004
James A. Timmerman	Omaha, Nebraska Chief Financial Officer and Secretary/Treasurer, Timmerman and Sons Feeding Co.,	2005
A.F. Raimondo	Springfield, Nebraska Chairman and Chief Executive Officer, Behlen Mfg. Co., Columbus, Nebraska	2006
	DISTRICT 11—DALLAS	
RESERVE BANK Class A		
David S. Barnard	Chairman and Chief Executive Officer, National Bank, Gatesville, Texas	2004
Richard W. Evans, Jr		2005
Matthew T. Doyle		2006
Class B		2004
Vacancy Malcolm Gillis	- · · · · · · · · · · · · · · · · · ·	2004 2005
Judy Ley Allen	Rice University, Houston, Texas Partner, Allen Investments, Houston, Texas	2006
Class C Ray L. Hunt	Chairman, President, and Chief Executive Officer, Hunt Consolidated, Inc., Dallas, Texas	2004
Patricia M. Patterson Anthony R. Chase	President, Patterson Investments, Inc., Dallas, Texas	2005 2006
EL PASO BRANCH Appointed by the Federal Reserve Bank		
F. James Volk	Regional President, State National Bank, El Paso, Texas President and Chief Executive Officer, First National Bank of Alamogordo, Alamogordo, New Mexico	2004 2005
Fred J. LoyaGerald J. Rubin		2005 2006
Appointed by the Board of Governors Cecilia Ochoa Levine	President, MFI International Mfg., LLC, El Paso, Texas	2004

Bank of Branch, Category Name	Title	Term expires Dec. 31
Ron C. Helm	Owner, Helm Land and Cattle Company, Van Horn, Texas	2005
William V. Flores	Provost, New Mexico State University, Las Cruces, New Mexico	2006
HOUSTON BRANCH Appointed by the Federal Reserve Bank		
Richard W. Weekley	Chairman, Weekley Development Company, Houston, Texas	2004
Priscilla D. Slade	President, Texas Southern University, Houston, Texas	2005
S. Reed Morian	Chairman, Chief Executive Officer, and President, DX Service Company, Inc., Houston, Texas	2005
Timothy N. Bryan	Chairman and Chief Executive Officer, The First National Bank of Bryan, Bryan, Texas	2006
Appointed by the Board of Governors		
James T. Hackett	President and Chief Executive Officer, Anadarko Petroleum Corporation, Houston, Texas	2004
Lupe Fraga	* · · · · · · · · · · · · · · · · · ·	2005
Vacancy	regus office Froducts, files, Froducts, Toxas	2006
SAN ANTONIO BRANCH Appointed by the Federal Reserve Bank		
R. Tom Roddy	Chairman, Lone Star Capital Bank, N.A., San Antonio, Texas	2004
Matt F. Gorges		2005
Daniel B. Hastings, Jr		2005
Steven R. Vandegrift		2006
Appointed by the Board of Governors		
Ron R. Harris	General Partner, Southwest Capital Partners, Austin, Texas	2004
Elizabeth Chu Richter	, , , , , , , , , , , , , , , , , , , ,	2005
Marvin L. Ragsdale	· · · · · · · · · · · · · · · · · · ·	2006
	DISTRICT 12—SAN FRANCISCO	
RESERVE BANK		
Class A Richard W. Decker, Jr		2004
Candace Hunter Wiest	, i	2005
Richard C. Hartnack	Riverside, California Vice Chairman, Union Bank of California, Los Angeles, California	2006

Bank or Branch, Category Name	Title	Term expires Dec. 31
Class B		
Jack McNally	Principal, JKM Consulting, Sacramento, California	2004
David K.Y. Tang		2005
Barbara L. Wilson		2006
Class C		
Sheila D. Harris	Director, Arizona Department of Housing, Phoenix, Arizona	2004
George M. Scalise		2005
Vacancy	,	2006
Los Angeles Branch		
Appointed by the		
Federal Reserve Bank		
Russell Goldsmith	Chairman and Chief Executive Officer, City National Bank, Beverly Hills, California	2004
Peter M. Thomas		2005
	Las Vegas, Nevada	
D. Linn Wiley	President and Chief Executive Officer, Citizens Business Bank, Ontario, California	2006
Karen Caplan	President and Chief Executive Officer, Frieda's, Inc., Los Alamitos, California	2006
Appointed by the		
Board of Governors		
William D. Jones	Chairman, President, and Chief Executive Officer, CityLink Investment Corporation,	2004
Diane Donoghue		2005
Anita Cantingo	Corporation, Los Angeles, California President, Anita Santiago Advertising,	2006
Anita Santiago	Santa Monica, California	2006
PORTLAND BRANCH		
Appointed by the		
Federal Reserve Bank		
George J. Passadore		2004
William D. Thorndike, Jr		2005
James H. Rudd	Chief Executive Officer, Ferguson Wellman Capital Management, Inc., Portland, Oregon	2005
Robert D. Sznewajs	President and Chief Executive Officer, West Coast Bancorp, Lake Oswego, Oregon	2006
Appointed by the		
Board of Governors		
Karla S. Chambers	Vice President, Stahlbush Island Farms, Inc., Corvallis, Oregon	2004
Peter O. Kohler	President, Oregon Health & Science University,	2005
Judi Johansen	Portland, Oregon President and Chief Executive Officer, PacifiCorp, Portland, Oregon	2006

Bank or Branch, <i>Category</i> Name	Title	Term expires Dec. 31
SALT LAKE CITY BRANCH		
Appointed by the		
Federal Reserve Bank		2004
Curtis H. Harris	Chairman, President, and Chief Executive Officer, Barnes Banking Company, Kaysville, Utah	2004
A. Scott Anderson	President and Chief Executive Officer, Zions First	2005
	National Bank, Salt Lake City, Utah	
Deborah Bayle Nielsen	President and Chief Executive Officer, United Way of Salt Lake, Salt Lake City, Utah	2005
Annette K. Herman		2006
Ametic R. Herman	UnitedHealthcare, Salt Lake City, Utah	2000
Appointed by the		
Board of Governors		
Gary L. Crocker	Chairman and Chief Executive Officer, AnZenBio, Salt Lake City, Utah	2004
H. Roger Boyer	l	2005
William C. Glynn	President, Intermountain Industries, Inc., Boise, Idaho	2006
SEATTLE BRANCH		
Appointed by the		
Federal Reserve Bank		2004
Peter H. van Oppen	Chairman and Chief Executive Officer, Advanced Digital Information Corp., Redmond, Washington	2004
Mary E. Pugh	President, Pugh Capital Management, Inc., Seattle, Washington	2005
Kenneth M. Kirkpatrick		2005
Helvi K. Sandvik	President, NANA Development Corp., Anchorage, Alaska	2006
Appointed by the		
Board of Governors		
Mic R. Dinsmore	Chief Executive Officer, Port of Seattle, Seattle, Washington	2004
James R. Gill		2005
David W. Wyckoff	Chairman and Chief Executive Officer, Wyckoff Farms, Inc., Grandview, Washington	2006

Members of the Board of Governors, 1913–2004

Appointed Members

	Federal Reserve	Date initially tool	
Name	District	oath of office	Other dates ¹
Charles S. Hamlin	Boston	Aug. 10, 1914	Reappointed in 1916 and 1926. Served until Feb. 3, 1936. ²
Paul M. Warburg	New York	Aug. 10, 1914	Term expired Aug. 9, 1918.
Frederic A. Delano	Chicago	Aug. 10, 1914	Resigned July 21, 1918.
W.P.G. Harding	Atlanta	Aug. 10, 1914	Term expired Aug. 9, 1922.
Adolph C. Miller	San Francisco	Aug. 10, 1914	Reappointed in 1924. Reappointed in 1934 from the Richmond District. Served until Feb. 3, 1936. ²
Albert Strauss	New York	Oct. 26, 1918	Resigned Mar. 15, 1920.
Henry A. Moehlenpah	Chicago	Nov. 10, 1919	Term expired Aug. 9, 1920.
Edmund Platt	New York	June 8, 1920	Reappointed in 1928. Resigned Sept. 14, 1930.
David C. Wills	Cleveland	Sept. 29, 1920	Term expired Mar. 4, 1921.
John R. Mitchell	Minneapolis	May 12, 1921	Resigned May 12, 1923.
Milo D. Campbell	Chicago	Mar. 14, 1923	Died Mar. 22, 1923.
Daniel R. Crissinger	Cleveland	May 1, 1923	Resigned Sept. 15, 1927.
George R. James	St. Louis	May 14, 1923	Reappointed in 1931. Served until Feb. 3, 1936. ³
Edward H. Cunningham	Chicago	May 14, 1923	Died Nov. 28, 1930.
Roy A. Young	Minneapolis	Oct. 4, 1927	Resigned Aug. 31, 1930.
Eugene Meyer	New York	Sept. 16, 1930	Resigned May 10, 1933.
Wayland W. Magee	Kansas City	May 18, 1931	Term expired Jan. 24, 1933.
Eugene R. Black M.S. Szymczak	Atlanta Chicago	May 19, 1933 June 14, 1933	Resigned Aug. 15, 1934. Reappointed in 1936 and 1948. Resigned May 31, 1961.
J.J. Thomas	Kansas City	June 14, 1933	Served until Feb. 10, 1936. ²
Marriner S. Eccles	San Francisco	Nov. 15, 1934	Reappointed in 1936, 1940, and 1944. Resigned July 14, 1951.
Joseph A. Broderick	New York	Feb. 3, 1936	Resigned Sept. 30, 1937.
John K. McKee	Cleveland	Feb. 3, 1936	Served until Apr. 4, 1946. ²
Ronald Ransom	Atlanta	Feb. 3, 1936	Reappointed in 1942. Died Dec. 2, 1947.
Ralph W. Morrison	Dallas	Feb. 10, 1936	Resigned July 9, 1936.
Chester C. Davis	Richmond	June 25, 1936	Reappointed in 1940. Resigned Apr. 15, 1941.
Ernest G. Draper	New York	Mar. 30, 1938	Served until Sept. 1, 1950. ²
Rudolph M. Evans	Richmond	Mar. 14, 1942	Served until Aug. 13, 1954. ²
James K. Vardaman, Jr.	St. Louis	Apr. 4, 1946	Resigned Nov. 30, 1958.
Lawrence Clayton	Boston	Feb. 14, 1947	Died Dec. 4, 1949.
Thomas B. McCabe	Philadelphia	Apr. 15, 1948	Resigned Mar. 31, 1951.
Edward L. Norton	Atlanta	Sept. 1, 1950	Resigned Jan. 31, 1952.
Oliver S. Powell	Minneapolis	Sept. 1, 1950	Resigned June 30, 1952.
Wm. McC. Martin, Jr.	New York	April 2, 1951	Reappointed in 1956. Term expired Jan. 31, 1970.
A.L. Mills, Jr.	San Francisco	Feb. 18, 1952	Reappointed in 1958. Resigned Feb. 28, 1965.
J.L. Robertson	Kansas City	Feb. 18, 1952	Reappointed in 1964. Resigned Apr. 30, 1973.
C. Canby Balderston Paul E. Miller	Philadelphia Minneapolis	Aug. 12, 1954 Aug. 13, 1954	Served through Feb. 28, 1966. Died Oct. 21, 1954.

Appointed Members—Continued

Name	Federal Reserve District	Date initially took oath of office	Other dates ¹
Chas. N. Shepardson	Dallas	Mar. 17, 1955	Retired Apr. 30, 1967.
G.H. King, Jr.	Atlanta	Mar. 25, 1959	Reappointed in 1960. Resigned Sept. 18, 1963.
George W. Mitchell	Chicago	Aug. 31, 1961	Reappointed in 1962. Served until Feb. 13, 1976. ²
J. Dewey Daane	Richmond	Nov. 29, 1963	Served until Mar. 8, 1974. ²
Sherman J. Maisel	San Francisco	Apr. 30, 1965	Served through May 31, 1972.
Andrew F. Brimmer	Philadelphia	Mar. 9, 1966	Resigned Aug. 31, 1974.
William W. Sherrill	Dallas	May 1, 1967	Reappointed in 1968. Resigned Nov. 15, 1971.
Arthur F. Burns	New York	Jan. 31, 1970	Term began Feb. 1, 1970. Resigned Mar. 31, 1978.
John E. Sheehan	St. Louis	Jan. 4, 1972	Resigned June 1, 1975.
Jeffrey M. Bucher	San Francisco	June 5, 1972	Resigned Jan. 2, 1976.
Robert C. Holland	Kansas City	June 11, 1973	Resigned May 15, 1976.
Henry C. Wallich	Boston	Mar. 8, 1974	Resigned Dec. 15, 1986.
Philip E. Coldwell	Dallas	Oct. 29, 1974	Served through Feb. 29, 1980.
Philip C. Jackson, Jr.	Atlanta	July 14, 1975	Resigned Nov. 17, 1978.
J. Charles Partee	Richmond	Jan. 5, 1976	Served until Feb. 7, 1986. ²
Stephen S. Gardner	Philadelphia	Feb. 13, 1976	Died Nov. 19, 1978.
David M. Lilly	Minneapolis	June 1, 1976	Resigned Feb. 24, 1978.
G. William Miller	San Francisco	Mar. 8, 1978	Resigned Aug. 6, 1979.
Nancy H. Teeters	Chicago	Sept. 18, 1978	Served through June 27, 1984.
Emmett J. Rice	New York	June 20, 1979	Resigned Dec. 31, 1986.
Frederick H. Schultz	Atlanta	July 27, 1979	Served through Feb. 11, 1982.
Paul A. Volcker	Philadelphia	Aug. 6, 1979	Resigned August 11, 1987.
Lyle E. Gramley	Kansas City	May 28, 1980	Resigned Sept. 1, 1985.
Preston Martin	San Francisco	Mar. 31, 1982	Resigned April 30, 1986.
Martha R. Seger	Chicago	July 2, 1984	Resigned March 11, 1991.
Wayne D. Angell	Kansas City	Feb. 7, 1986	Served through Feb. 9, 1994.
Manuel H. Johnson	Richmond	Feb. 7, 1986	Resigned August 3, 1990.
H. Robert Heller	San Francisco	Aug. 19, 1986	Resigned July 31, 1989.
Edward W. Kelley, Jr.	Dallas	May 26, 1987	Resigned Dec. 31, 2001.
Alan Greenspan	New York	Aug. 11, 1987	Reappointed in 1992.
John P. LaWare	Boston	Aug. 15, 1988	Resigned April 30, 1995.
David W. Mullins, Jr.	St. Louis	May 21, 1990	Resigned Feb. 14, 1994.
Lawrence B. Lindsey	Richmond	Nov. 26, 1991	Resigned Feb. 5, 1997.
Susan M. Phillips	Chicago	Dec. 2, 1991	Served through June 30, 1998.
Alan S. Blinder	Philadelphia	June 27, 1994	Term expired Jan. 31, 1996.
Janet L. Yellen	San Francisco	Aug. 12, 1994	Resigned Feb. 17, 1997.
Laurence H. Meyer	St. Louis	June 24, 1996	Term expired Jan. 31, 2002.
Alice M. Rivlin	Philadelphia	June 25, 1996	Resigned July 16, 1999.
Roger W. Ferguson, Jr.	Boston	Nov. 5, 1997	Reappointed in 2001.
Edward M. Gramlich	Richmond	Nov. 5, 1997	
Susan S. Bies	Chicago	Dec. 7, 2001	
Mark W. Olson	Minneapolis	Dec. 7, 2001	
Ben S. Bernanke	Atlanta	Aug. 5, 2002	Reappointed in 2003.
Donald L. Kohn	Kansas City	Aug. 5, 2002	= =

Appointed Members—Continued

Name	Term	
Chairmen ³		
Charles S. Hamlin	Aug. 10, 1914-Aug. 9, 1916	
W.P.G. Harding	Aug. 10, 1916-Aug. 9, 1922	
Daniel R. Crissinger	May 1, 1923–Sept. 15, 1927	
Roy A. Young	Oct. 4, 1927–Aug. 31, 1930	
Eugene Meyer	Sept. 16, 1930-May 10, 1933	
Eugene R. Black	May 19, 1933-Aug. 15, 1934	
Marriner S. Eccles	Nov. 15, 1934–Jan. 31, 1948 ⁴	
Thomas B. McCabe	Apr. 15, 1948–Mar. 31, 1951	
Wm. McC. Martin, Jr.	Apr. 2, 1951–Jan. 31, 1970	
Arthur F. Burns	Feb. 1, 1970–Jan. 31, 1978	
G. William Miller	Mar. 8, 1978-Aug. 6, 1979	
Paul A. Volcker	Aug. 6, 1979–Aug. 11, 1987	
Alan Greenspan	Aug. 11, 1987– ⁵	
Vice Chairmen ³		
Frederic A. Delano	Aug. 10, 1914–Aug. 9, 1916	
Paul M. Warburg	Aug. 10, 1916-Aug. 9, 1918	
Albert Strauss	Oct. 26, 1918–Mar. 15, 1920	
Edmund Platt	July 23, 1920-Sept. 14, 1930	
J.J. Thomas	Aug. 21, 1934–Feb. 10, 1936	
Ronald Ransom	Aug. 6, 1936–Dec. 2, 1947	
C. Canby Balderston	Mar. 11, 1955–Feb. 28, 1966	
J.L. Robertson	Mar. 1, 1966–Apr. 30, 1973	
George W. Mitchell	May 1, 1973–Feb. 13, 1976	
Stephen S. Gardner	Feb. 13, 1976-Nov. 19, 1978	
Frederick H. Schultz	July 27, 1979–Feb. 11, 1982	
Preston Martin	Mar. 31, 1982–Apr. 30, 1986	
Manuel H. Johnson	Aug. 4, 1986–Aug. 3, 1990	
David W. Mullins, Jr.	July 24, 1991–Feb. 14, 1994	
Alan S. Blinder	June 27, 1994–Jan. 31, 1996	
Alice M. Rivlin	June 25, 1996–July 16, 1999	

Oct. 5, 1999-

Note. Under the original Federal Reserve Act, the Federal Reserve Board was composed of five appointed members, the Secretary of the Treasury (ex officio chairman of the Board), and the Comptroller of the Currency. The original term of office was ten years; the five original appointed members had terms of two, four, six, eight, and ten years. In 1922 the number of appointed members was increased to six, and in 1933 the term of office was raised to twelve years. The Banking Act of 1935 changed the name to the Board of Governors of the Federal Reserve System and provided that the Board be composed of seven appointed members; that the Secretary of the Treasury and the Comptroller of the Currency continue to serve until Feb. 1, 1936; that the appointed members in

Roger W. Ferguson, Jr.

office on Aug. 23, 1935, continue to serve until Feb. 1, 1936, or until their successors were appointed and had qualified; and that thereafter the terms of members be fourteen years and that the designation of Chairman and Vice Chairman of the Board be for four years.

- 1. Date following "Resigned" and "Retired" denotes final day of service.
- Successor took office on this date.
- 3. Before Aug. 23, 1935, Chairmen and Vice Chairmen were designated Governor and Vice Governor.
- Served as Chairman Pro Tempore from February 3, 1948, to April 15, 1948.
- 5. Served as Chairman Pro Tempore from March 3, 1996, to June 20, 1996.

Ex Officio Members

Name	Term			
Secretaries of the Treasury				
W.G. McAdoo	Dec. 23, 1913-Dec. 15, 1918			
Carter Glass	Dec. 16, 1918-Feb. 1, 1920			
David F. Houston	Feb. 2, 1920-Mar. 3, 1921			
Andrew W. Mellon	Mar. 4, 1921–Feb. 12, 1932			
Ogden L. Mills	Feb. 12, 1932–Mar. 4, 1933			
William H. Woodin	Mar. 4, 1933–Dec. 31, 1933			
Henry Morgenthau, Jr.	Jan. 1, 1934–Feb. 1, 1936			
Comptrollers of the Currency				
John Skelton Williams	Feb. 2, 1914–Mar. 2, 1921			
Daniel R. Crissinger	Mar. 17, 1921–Apr. 30, 1923			
Henry M. Dawes	May 1, 1923-Dec. 17, 1924			
Joseph W. McIntosh	Dec. 20, 1924-Nov. 20, 1928			
J.W. Pole	Nov. 21, 1928-Sept. 20, 1932			
J.F.T. O'Connor	May 11, 1933–Feb. 1, 1936			