
*Federal Reserve System
Organization*

Board of Governors

December 31, 2003

Members

	<i>Term expires January 31,</i>
Alan Greenspan, of New York, <i>Chairman</i> ¹	2006
Roger W. Ferguson, Jr., of Massachusetts, <i>Vice Chairman</i> ¹	2014
Edward M. Gramlich, of Virginia ..	2008
Mark W. Olson, of Maryland	2010
Susan S. Bies, of Tennessee	2012
Ben S. Bernanke, of New Jersey	2018
Donald L. Kohn, of Virginia	2016

Officers

OFFICE OF BOARD MEMBERS

Michelle A. Smith, *Director*
 Winthrop P. Hambley, *Assistant to the
Board and Director for Congressional
Liaison*
 Rosanna Pianalto-Cameron, *Special
Assistant to the Board*
 David W. Skidmore, *Special Assistant
to the Board*
 Laricke D. Blanchard, *Special Assistant to
the Board for Congressional Liaison*

LEGAL DIVISION

J. Virgil Mattingly, Jr., *General Counsel*
 Scott G. Alvarez, *Associate 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*
 Stephen L. Siciliano, *Assistant General
Counsel*

LEGAL DIVISION—Continued

Katherine H. Wheatley, *Assistant General
Counsel*
 Cary K. Williams, *Assistant General
Counsel*

OFFICE OF THE SECRETARY

Jennifer J. Johnson, *Secretary*
 Robert deV. Frierson, *Deputy Secretary*
 Margaret M. Shanks, *Assistant Secretary*

DIVISION OF

INTERNATIONAL FINANCE

Karen H. Johnson, *Director*
 David H. Howard, *Deputy Director*
 Thomas A. Connors, *Associate Director*
 Dale W. Henderson, *Senior Adviser*
 Richard T. Freeman, *Deputy Associate
Director*
 Steven B. Kamin, *Deputy 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*
 Richard D. Porter, *Senior Adviser*
 Athanasios Orphanides, *Adviser*
 Normand R.V. Bernard, *Special Assistant
to the Board*

1. The designations as Chairman and Vice Chairman expire on June 20, 2004, 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*
Joyce K. Zickler, *Deputy
Associate Director*
J. Nellie Liang, *Assistant Director*
S. Wayne Passmore, *Assistant Director*
David L. Reifschneider, *Assistant Director*
Janice Shack-Marquez, *Assistant Director*
William L. Wascher III, *Assistant Director*
Mary M. West, *Assistant Director*
Alice Patricia White, *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*
Stephen C. Schemering, *Senior Adviser*
Deborah P. Bailey, *Associate Director*
Norah M. Barger, *Associate Director*
Mary Cross-Jacowski, *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*
William C. Schneider, Jr., *Project Director,
National Information Center*
Jon D. Greenlee, *Assistant Director*
Walt H. Miles, *Assistant Director*
William F. Treacy, *Assistant Director*

DIVISION OF CONSUMER AND COMMUNITY AFFAIRS

Dolores S. Smith, *Director*
Glenn E. Loney, *Deputy Director*
Sandra F. Braunstein, *Senior Associate
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*
Edgar A. Martindale III, *Assistant Director*
Marsha W. Reidhill, *Assistant Director*
Jeff J. Stehm, *Assistant Director*
Jack K. Walton II, *Assistant Director*

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*

Board of Governors—Continued

MANAGEMENT DIVISION

H. Fay Peters, *Director*
Stephen J. Clark, *Associate Director*
Darrell R. Pauley, *Associate Director*
Christine M. Fields, *Assistant Director*
Billy J. Sauls, *Assistant Director*
Donald A. Spicer, *Assistant Director*

OFFICE OF INSPECTOR GENERAL

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

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*

Federal Open Market Committee

December 31, 2003

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

J. ALFRED BROADDUS, JR., President, Federal Reserve Bank of Richmond

ROGER W. FERGUSON, JR., Board of Governors

EDWARD M. GRAMLICH, Board of Governors

JACK GUYNN, President, Federal Reserve Bank of Atlanta

DONALD L. KOHN, Board of Governors

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

MARK W. OLSON, Board of Governors

ROBERT T. PARRY, President, Federal Reserve Bank of San Francisco

Alternate Members

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

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

SANDRA PIANALTO, President, Federal Reserve Bank of Cleveland

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

JAMIE B. STEWART, JR., First Vice President, Federal Reserve Bank of New York

Officers

VINCENT R. REINHART, *Secretary and Economist*

NORMAND R.V. BERNARD, *Deputy Secretary*

MICHELLE A. SMITH, *Assistant Secretary*

J. VIRGIL MATTINGLY, JR., *General Counsel*

THOMAS C. BAXTER, JR., *Deputy General Counsel*

KAREN H. JOHNSON, *Economist*

DAVID J. STOCKTON, *Economist*

THOMAS A. CONNORS, *Associate Economist*

CHRISTINE M. CUMMING, *Associate Economist*

ROBERT A. EISENBEIS, *Associate Economist*

CHARLES L. EVANS, *Associate Economist*

MARVIN S. GOODFRIEND, *Associate Economist*

DAVID H. HOWARD, *Associate Economist*

JOHN P. JUDD, *Associate Economist*

BRIAN F. MADIGAN, *Associate Economist*

CHARLES S. STRUCKMEYER, *Associate Economist*

DAVID W. WILCOX, *Associate Economist*

DINO KOS, *Manager, System Open Market Account*

During 2003 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, 2003

Members

District 1—DAVID A. SPINA, *Chairman and Chief Executive Officer*, State Street Corporation, Boston, Massachusetts

District 2—DAVID A. COULTER, *Vice Chairman*, J.P. Morgan Chase & Co., 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*, National Bank of South Carolina, Columbia, South Carolina

District 6—L. PHILLIP HUMANN, *Chairman, President, and Chief Executive Officer*, SunTrust Banks, Inc., Atlanta, Georgia

District 7—ALAN G. MCNALLY, *Chairman and Chief Executive Officer*, Harris Bankcorp, Inc., Chicago, Illinois

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 Bankers Bank, Dallas, Texas

District 12—MICHAEL E. O'NEILL, *Chairman, Chief Executive Officer, and President*, Bank of Hawaii, Honolulu, Hawaii

Officers

L. PHILLIP HUMANN, *President*

ALAN G. MCNALLY, *Vice President*

JAMES E. ANNABLE, *Co-Secretary*

WILLIAM J. KORSVIK, *Co-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 6–7, May 1–2, September 4–5, and December 4–5, 2003. The Board met with the council on February 7, May 2, September 5, and December 5, 2003.

Consumer Advisory Council

December 31, 2003

Members

ANTHONY ABBATE, *President and Chief Executive Officer*, Interchange Bank, Saddle Brook, New Jersey

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*, Commerce Bank, N.A., Cherry Hill, New Jersey

MANUEL CASANOVA, JR., *Executive Vice President*, International Bank of Commerce, Brownsville, Texas

CONSTANCE CHAMBERLIN, *President and Chief Executive Officer*, Housing Opportunities Made Equal, Richmond, Virginia

ROBIN COFFEY, *Senior 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, Chicago, Illinois

JAMES GARNER, *Senior Vice President and General Counsel*, North America Consumer Finance for Citigroup, Baltimore, Maryland

CHARLES GATSON, *Vice President and Chief Operating Officer*, Swope Community Builders, Kansas City, Missouri

LARRY HAWKINS, *President and Chief Executive Officer*, Unity National Bank, Houston, Texas

EARL JAROLIMEK, *Vice President/Corporate Compliance Officer*, Community First Bankshares, Fargo, North Dakota

W. JAMES KING, *President and Chief Executive Officer*, Community Redevelopment Group, Cincinnati, Ohio

J. PATRICK LIDDY, *Director of Compliance*, Fifth Third Bancorp, Cincinnati, Ohio

RUHI MAKER, *Senior Attorney*, Law Office of Rochester, Rochester, New York

OSCAR MARQUIS, *Attorney*, Hunton and Williams, Park Ridge, Illinois

PATRICIA MCCOY, *Professor of Law*, University of Connecticut School of Law, Hartford, Connecticut

ELSIE MEEKS, *Executive Director*, First Nations Oweesta Corporation, Kyle, South Dakota

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

ELIZABETH RENUART, *Staff Attorney*, National Consumer Law Center, Boston, Massachusetts

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, *Senior Vice President, Strategy Management Executive*, Bank of America, Charlotte, North Carolina

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

RONALD REITER, *Chair*
Supervising Deputy Attorney General
California Department of Justice
San Francisco, California

AGNES BUNDY SCANLAN, *Vice Chair*
Managing Director and Chief
Compliance Officer
FleetBoston Financial
Boston, Massachusetts

The Consumer Advisory Council was established pursuant to the 1976 amendments to the Equal Credit Opportunity Act to advise the Board of Governors on consumer financial services. It is composed of academics, state and local government officials, representatives of the financial industry, and representatives of consumer and community interests. The council met with members of the Board on March 13, June 26, and October 23, 2003.

Thrift Institutions Advisory Council

December 31, 2003

Members

MICHAEL J. BROWN, SR., *President and Chief Executive Officer*, Harbor Federal Savings Bank, Fort Pierce, Florida

JOHN B. DICUS, *President*, Capitol Federal Savings Bank, Topeka, Kansas

RICHARD J. DRISCOLL, *President*, First Savings Bank, FSB, Arlington, Texas

CURTIS L. HAGE, *Chairman and Chief Executive Officer*, Home Federal Bank, Sioux Falls, South Dakota

OLAN O. JONES, JR., *President and Chief Executive Officer*, Eastman Credit Union, Kingsport, Tennessee

KIRK KORDELESKI, *President and Chief Executive Officer*, Bethpage Federal Credit Union, Bethpage, New York

D. TAD LOWREY, *Chairman, President, and Chief Executive Officer*, Jackson Federal Bank, Brea, California

KAREN L. MCCORMICK, *President and Chief Executive Officer*, First Federal Savings and Loan Association, Port Angeles, Washington

GEORGE W. NISE, *President and Chief Executive Officer*, Beneficial Savings Bank, Philadelphia, Pennsylvania

KEVIN E. PIETRINI, *President and Chief Executive Officer*, Queen City Federal Savings Bank, Virginia, Minnesota

WILLIAM J. SMALL, *Chairman and Chief Executive Officer*, First Federal Bank, Defiance, Ohio

Officers

KAREN L. MCCORMICK, *President*

WILLIAM J. SMALL, *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 February 28, July 11, and December 12, 2003.

Federal Reserve Banks and Branches

December 31, 2003

Officers

BANK or Branch	Chairman ¹ Deputy Chairman	President First Vice President	Vice President in charge of Branch
BOSTON ²	James J. Norton Samuel O. Thier	Cathy E. Minehan Paul M. Connolly	
NEW YORK ²	Peter G. Peterson John E. Sexton	Timothy F. Geithner Jamie B. Stewart, Jr.	
Buffalo	Marguerite D. Hambleton		Barbara L. Walter ³
PHILADELPHIA	Glenn A. Schaeffer Ronald J. Naples	Anthony M. Santomero William H. Stone, Jr.	
CLEVELAND ²	Robert W. Mahoney Charles E. Bunch	Sandra Pianalto Robert Christy Moore	
Cincinnati	Dennis C. Cuneo		Barbara B. Henshaw
Pittsburgh	Roy W. Haley		Robert B. Schaub
RICHMOND ²	Wesley S. Williams, Jr. Thomas J. Mackell, Jr.	J. Alfred Broaddus, Jr. Walter A. Varvel	
Baltimore	Owen E. Herrnstadt		William J. Tignanelli ³
Charlotte	Michael A. Almond		Jeffrey S. Kane ³
ATLANTA	Paula Lovell David M. Ratcliffe	Jack Guynn Patrick K. Barron	James M. McKee ³
Birmingham	W. Miller Welborn		Lee C. Jones
Jacksonville	William E. Flaherty		Christopher L. Oakley
Miami	Brian E. Keeley		James T. Curry III
Nashville	Whitney Johns Martin		Melvyn K. Purcell ³
New Orleans	Dave Dennis		Robert J. Musso ³
CHICAGO ²	Robert J. Darnall W. James Farrell	Michael H. Moskow Gordon R.G. Werkema	
Detroit	Timothy D. Leuliette		Glenn Hansen ³
ST. LOUIS	Charles W. Mueller Walter L. Metcalfe, Jr.	William Poole W. LeGrande Rives	
Little Rock	Vick M. Crawley		Robert A. Hopkins
Louisville	Norman E. Pfau, Jr.		Thomas A. Boone
Memphis	Gregory M. Duckett		Martha Perine Beard
MINNEAPOLIS	Ronald N. Zweg Linda Hall Whitman	Gary H. Stern James M. Lyon	
Helena	Thomas O. Markle		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 Robert A. Funk	Thomas M. Hoenig Richard K. Rasdall	
Denver	Robert M. Murphy		Pamela L. Weinstein
Oklahoma City	Patricia B. Fennell		Dwayne E. Boggs
Omaha	A. F. Raimondo		Steven D. Evans
DALLAS	Ray L. Hunt Patricia M. Patterson	Robert D. McTeer, Jr. Helen E. Holcomb	
El Paso	Gail S. Darling		Robert W. Gilmer ⁴
Houston	Lupe Fraga		Robert Smith III ³
San Antonio	Ron R. Harris		James L. Stull ³
SAN FRANCISCO	George M. Scalise Sheila D. Harris	Robert T. Parry John F. Moore	
Los Angeles	William D. Jones		Mark L. Mullinix ⁵
Portland	Karla S. Chambers		Richardson B. Hornsby
Salt Lake City	H. Roger Boyer		Andrea P. Wolcott
Seattle	Mic R. Dinsmore		Mark Gould

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.

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. Acting Vice President

5. 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. The deputy chairmen of the Federal Reserve Banks also attend these meetings. Conference meetings were held in Washington on May 28 and 29, and on December 3 and 4, 2003.

The members of the executive committee of the Conference of Chairmen during 2003 were Robert J. Darnall, chair; Wesley S. Williams, Jr., vice chair; and Ronald N. Zwiag, member.

On December 4, 2003, the conference elected its executive committee for 2004, naming Wesley S. Williams, Jr., as chair; George M. Scalise as vice chair; and Walter L. Metcalfe, Jr., 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 2003, 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.

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.

Paul M. Connolly, First Vice President of the Federal Reserve Bank of Boston, served as chair of the conference in 2003, and Walter A. Varvel, First Vice President of the Federal Reserve Bank of Richmond, served as its vice chair. David K. Park, of the Federal Reserve Bank of Boston, served as its secretary, and Janice E. Clatterbuck, of the Federal Reserve Bank of Richmond, served as its assistant secretary.

On September 29, 2003, the conference elected Walter A. Varvel as its chair for 2004–05, and Helen E. Holcomb, First Vice President of the Federal Reserve Bank of Dallas, as its vice chair.

Directors

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 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 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."

A list of the directors of Federal Reserve Banks and Branches follows. 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, <i>Category</i> Name	Title	Term expires Dec. 31
DISTRICT 1—BOSTON		
RESERVE BANK		
<i>Class A</i>		
Richard C. White	Chairman, President, and Chief Executive Officer, Community National Bank, Derby, Vermont	2003
Lawrence K. Fish	Chairman, President, and Chief Executive Officer, Citizens Financial Group, Inc., Providence, Rhode Island	2004
David S. Outhouse	President and Chief Executive Officer, First and Ocean National Bank, Newburyport, Massachusetts	2005
<i>Class B</i>		
Sherwin Greenblatt	Past President, Bose Corporation, Bolton, Massachusetts	2003
Robert K. Kraft	Chairman and Chief Executive Officer, The Kraft Group, Foxborough, Massachusetts	2004
Orit Gadiesh	Chairman, Bain & Company, Inc., Boston, Massachusetts	2005
<i>Class C</i>		
James J. Norton	Vice President, AFL-CIO, Washington, D.C.	2003
Samuel O. Thier	Professor of Medicine and Professor of Health Care Policy—Harvard Medical School, Massachusetts General Hospital, Boston, Massachusetts	2004
Blenda J. Wilson	President and Chief Executive Officer, Nellie Mae Education Foundation, Quincy, Massachusetts	2005
DISTRICT 2—NEW YORK		
RESERVE BANK		
<i>Class A</i>		
Sanford I. Weill	Chairman, Citigroup Inc., New York, New York	2003
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
<i>Class B</i>		
Jerry I. Speyer	President and Chief Executive Officer, Tishman Speyer Properties, New York, New York	2003
Ronay Menschel	Chairman, Phipps Houses, New York, New York	2004
Marta Tienda	Professor of Sociology and Public Affairs, Princeton University, Princeton, New Jersey	2005
<i>Class C</i>		
John E. Sexton	President, New York University, New York, New York	2003
Peter G. Peterson	Chairman, The Blackstone Group, New York, New York	2004
Loretta E. Lynch	Partner, Hogan & Hartson LLP, New York, New York	2005

Directors—Continued

BANK OR BRANCH, <i>Category</i> Name	Title	Term expires Dec. 31
BUFFALO BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Peter G. Humphrey	Chairman, President, and Chief Executive Officer, Financial Institutions, Inc., Warsaw, New York	2003
Maureen Torrey Marshall ..	Co-Owner, Torrey Farms, Inc., Elba, New York	2003
Emerson L. Brumback	President and Chief Operating Officer, Manufacturers and Traders Trust Company, Buffalo, New York	2004
Geraldine C. Ochocinska ...	Regional Director, Region 9, UAW, Buffalo, New York	2005
<i>Appointed by the Board of Governors</i>		
Katherine E. Keough	President, St. John Fisher College, Rochester, New York	2003
Marguerite D. Hambleton ..	President and Chief Executive Officer, AAA Western and Central New York, Buffalo, New York	2004
Brian J. Lipke	Chairman and Chief Executive Officer, Gibraltar, Buffalo, New York	2005
DISTRICT 3—PHILADELPHIA		
RESERVE BANK		
<i>Class A</i>		
Robert J. Vanderslice	President and Chief Operating Officer, Pennsville National Bank, Pennsville, New Jersey	2003
Walter E. Daller, Jr.	Chairman, President, and Chief Executive Officer, Harleysville National Corporation, Harleysville, Pennsylvania	2004
Kenneth R. Shoemaker	President and Chief Executive Officer, Orrstown Bank, Shippensburg, Pennsylvania	2005
<i>Class B</i>		
Garry L. Maddox	Chief Executive Officer, A. Pomerantz & Company, Philadelphia, Pennsylvania	2003
P. Coleman Townsend, Jr. ..	Chairman and Chief Executive Officer, Townsends, Inc., Wilmington, Delaware	2004
Robert E. Chappell	Chairman and Chief Executive Officer, Penn Mutual Life Insurance Co., Horsham, Pennsylvania	2005
<i>Class C</i>		
Glenn A. Schaeffer	President Emeritus, Pennsylvania Building and Construction Trades Council, Harrisburg, Pennsylvania	2003
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

BANK OR BRANCH, <i>Category</i> Name	Title	Term expires Dec. 31
DISTRICT 4—CLEVELAND		
RESERVE BANK		
<i>Class A</i>		
Stephen P. Wilson	President and Chief Executive Officer, Lebanon Citizens National Bank, Lebanon, Ohio	2003
John R. Cochran	Chairman and Chief Executive Officer, FirstMerit Corporation, Akron, Ohio	2004
Bick Weissenrieder	Chairman of the Board and Chief Executive Officer, Hocking Valley Bank, Athens, Ohio	2005
<i>Class B</i>		
Cheryl L. Krueger	President and Chief Executive Officer, Cheryl&Co., Westerville, Ohio	2003
Wayne R. Embry	Former President and Chief Operating Officer, Cleveland Cavaliers, Cleveland, Ohio	2004
Tanny Crane	President and Chief Executive Officer, Crane Plastics Company, LP, Columbus, Ohio	2005
<i>Class C</i>		
Robert W. Mahoney	Retired Chairman and Chief Executive Officer, Diebold, Incorporated, Uniontown, Ohio	2003
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
CINCINNATI BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Charlotte W. Martin	President and Chief Executive Officer, Great Lakes Bankers Bank, Gahanna, Ohio	2003
James H. Booth	President, Czar Coal Corporation, Lovely, Kentucky	2004
Glenn D. Leveridge	President, Bank One, NA, Lexington, Kentucky	2005
V. Daniel Radford	Executive Secretary-Treasurer, Cincinnati AFL-CIO Labor Council, Cincinnati, Ohio	2005
<i>Appointed by the Board of Governors</i>		
Charles Whitehead	Retired President, Ashland Inc. Foundation, Covington, Kentucky	2003
Herbert R. Brown	Senior Vice President, The Western and Southern Life Insurance Company, Cincinnati, Ohio	2004
Dennis C. Cuneo	Senior Vice President, Toyota Motor Manufacturing North America Inc., Erlanger, Kentucky	2005
PITTSBURGH BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Kristine N. Molnar	President and Chief Executive Officer, WesBanco Bank, Inc., Wheeling, West Virginia	2003
Michael J. Hagan	President and Chief Executive Officer, Iron and Glass Bank, Pittsburgh, Pennsylvania	2004

Directors—Continued

BANK OR BRANCH, <i>Category</i> Name	Title	Term expires Dec. 31
Ronnie L. Bryant	President and Chief Operating Officer, Pittsburgh Regional Alliance, Pittsburgh, Pennsylvania	2005
Georgiana N. Riley	President and Chief Executive Officer, TIGG Corporation, Bridgeville, Pennsylvania	2005
<i>Appointed by the Board of Governors</i>		
James I. Mitnick	Senior Vice President, Turner Construction Company, Pittsburgh, Pennsylvania	2003
Robert O. Agbede	President and Chief Executive Officer, Advanced Technology Systems, Inc., Pittsburgh, Pennsylvania	2004
Roy W. Haley	Chairman and Chief Executive Officer, WESCO International, Inc., Pittsburgh, Pennsylvania	2005
DISTRICT 5—RICHMOND		
RESERVE BANK		
<i>Class A</i>		
William W. Duncan, Jr.	President and Chief Executive Officer, St. Michaels Bank, St. Michaels, Maryland	2003
Eddie Canterbury	President/CEO, Logan Bank & Trust Company, Logan, West Virginia	2004
Barry J. Fitzpatrick	Chairman, Chief Executive Officer, and President, Branch Banking & Trust Co. of Virginia, Falls Church, Virginia	2005
<i>Class B</i>		
James E. Haden	President and Chief Executive Officer, Martha Jefferson Hospital, Charlottesville, Virginia	2003
Joe Edens	Chairman, Edens & Avant, Columbia, South Carolina	2004
W. Henry Harmon	President and Chief Executive Officer, Columbia Natural Resources, LLC, Charleston, West Virginia	2005
<i>Class C</i>		
Wesley S. Williams, Jr.	Partner, Covington & Burling, Washington, D.C.	2003
Theresa M. Stone	Chief Financial Officer, Jefferson-Pilot Corporation, and President, Jefferson-Pilot Communications Company, Greensboro, North Carolina	2004
Thomas J. Mackell, Jr.	President and Chief Operating Officer, The Kamber Group, Washington, D.C.	2005
BALTIMORE BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
William L. Jews	President and Chief Executive Officer, CareFirst BlueCross BlueShield, Owings Mills, Maryland	2003
Kenneth C. Lundeen	President, C. J. Langenfelder & Son, Inc., Baltimore, Maryland	2003
Donald P. Hutchinson	President and Chief Executive Officer, SunTrust Bank, Maryland, Baltimore, Maryland	2004

BANK OR BRANCH, <i>Category</i> Name	Title	Term expires Dec. 31
Dyan Brasington	President, Technology Council of Maryland, Rockville, Maryland	2005
<i>Appointed by the Board of Governors</i>		
William C. Handorf	Professor of Finance, School of Business and Public Management, George Washington University, Washington, D.C.	2003
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
CHARLOTTE BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Elleveen T. Poston	President, Quality Transport, Inc., Lake City, South Carolina	2003
Cecil W. Sewell, Jr.	Chairman Emeritus, RBC Centura Banks, Inc., Rocky Mount, North Carolina	2003
William H. Nock	President and Chief Executive Officer, Sumter National Bank, Sumter, South Carolina	2004
Lucy J. Reuben	Provost and Vice Chancellor for Academic Affairs, North Carolina Central University, Durham, North Carolina	2005
<i>Appointed by the Board of Governors</i>		
Jim Lowry	Dealer Operator, Crown Automotive, High Point, North Carolina	2003
James F. Goodman	President and Chief Executive Officer, Capitol Broadcasting Company, Inc., Raleigh, North Carolina	2004
Michael A. Almond	President and Chief Executive Officer, Charlotte Regional Partnership, Charlotte, North Carolina	2005
DISTRICT 6—ATLANTA		
RESERVE BANK		
<i>Class A</i>		
William G. Smith, Jr.	President and Chief Executive Officer, Capital City Bank Group, Inc., Tallahassee, Florida	2003
James F. Beall	Chairman, President, and Chief Executive Officer, Farmers & Merchants Bank, Centre, Alabama	2004
Richard G. Hickson	Chairman and Chief Executive Officer, Trustmark Corporation, Jackson, Mississippi	2005
<i>Class B</i>		
John Dane III	President and Chief Executive Officer, Trinity Yachts LLC, New Orleans, Louisiana	2003

Directors—Continued

BANK or BRANCH, <i>Category</i> Name	Title	Term expires Dec. 31
Suzanne E. Boas	President, Consumer Credit Counseling Service of Greater Atlanta, Inc., Atlanta, Georgia	2004
Egbert L. J. Perry	Chairman and Chief Executive Officer, The Integral Group, LLC, Atlanta, Georgia	2005
<i>Class C</i>		
Paula Lovell	President, Lovell Communications, Inc., Nashville, Tennessee	2003
David M. Ratcliffe	President and Chief Executive Officer, Georgia Power Company, Atlanta, Georgia	2004
V. Larkin Martin	Managing Partner, Martin Farm, Courtland, Alabama	2005
BIRMINGHAM BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Hundley Batts, Sr.	Owner and Managing General Agent, Hundley Batts & Associates, Huntsville, Alabama	2003
James A. Vickery	International Representative, Laborers' International Union of North America, Rainbow City, Alabama	2003
John B. Barnett III	Chairman, The Monroe County Bank, Monroeville, Alabama	2004
John H. Holcomb III	Chairman and Chief Executive Officer, Alabama National Bancorporation, Birmingham, Alabama	2005
<i>Appointed by the Board of Governors</i>		
W. Miller Welborn	President, Welborn and Associates, Inc., Lookout Mountain, Tennessee	2003
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
JACKSONVILLE BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Robert L. Fisher	President and Chief Executive Officer, MacDill Federal Credit Union, Tampa, Florida	2003
Michael W. Poole	Principal, Poole Carbone Eckbert, Inc., Winter Park, Florida	2003
Harvey R. Heller	President, Heller Brothers Packing Corp., Winter Garden, Florida	2004
Jerry M. Smith	Chairman and President, First National Bank of Alachua, Alachua, Florida	2005
<i>Appointed by the Board of Governors</i>		
William E. Flaherty	Retired Chairman, Blue Cross and Blue Shield of Florida, Inc., Jacksonville, Florida	2003
Julie K. Hilton	Vice President and Co-Owner, Paradise Found Resorts & Hotels, Panama City Beach, Florida	2004
Fassil Gabremariam	President and Founder, U.S.-Africa Free Enterprise Education Foundation, Tampa, Florida	2005

BANK or BRANCH, <i>Category</i> Name	Title	Term expires Dec. 31
MIAMI BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Miriam Lopez	President and Chief Executive Officer, TransAtlantic Bank, Miami, Florida	2003
Rudy E. 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
<i>Appointed by the Board of Governors</i>		
Brian E. Keeley	President and Chief Executive Officer, Baptist Health South Florida, Coral Gables, Florida	2003
Rosa Sugranes	Chairman, Iberia Tiles Corp., Miami, Florida	2004
Edwin A. Jones, Jr.	President, Angus Investments, Inc., Belle Glade, Florida	2005
NASHVILLE BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
James W. Spradley, Jr.	President, Standard Candy Company, Inc., Nashville, Tennessee	2003
Vacancy		2003
Sam O. Franklin III	Chairman, SunTrust Bank, Nashville, Nashville, Tennessee	2004
Michael B. Swain	President and Chief Executive Officer, First National Bank, Oneida, Tennessee	2005
<i>Appointed by the Board of Governors</i>		
Whitney Johns Martin	Chairman and Chief Executive Officer, Capital Across America, Nashville, Tennessee	2003
F. Rodney Lawler	Co-Founder and Chief Executive Officer, Lawler-Wood, LLC, Knoxville, Tennessee	2004
Beth Dortch Franklin	President and Chief Executive Officer, Star Transportation, Inc., Nashville, Tennessee	2005
NEW ORLEANS BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Teri G. Fontenot	President and Chief Executive Officer, Woman's Hospital, Baton Rouge, Louisiana	2003
David Guidry	President and Chief Executive Officer, Guico Machine Works, Inc., Harvey, Louisiana	2003
David E. Johnson	Chairman and Chief Executive Officer, The First Bancshares, Inc., and the First National Bank of South Mississippi, Hattiesburg, Mississippi	2004
C. R. Cloutier	President and Chief Executive Officer, MidSouth Bank, Lafayette, Louisiana	2005

Directors—Continued

BANK OR BRANCH, <i>Category</i> Name	Title	Term expires Dec. 31
<i>Appointed by the Board of Governors</i>		
Ben Tom Roberts	Senior Executive Vice President, Roberts Brothers, Inc., Realtors, Mobile, Alabama	2003
Dave Dennis	President, Specialty Contractors & Assoc., Inc., Gulfport, Mississippi	2004
Earl L. Shipp	Vice President and Site Director, The Dow Chemical Company, Louisiana Operations, Plaquemine, Louisiana	2005
DISTRICT 7—CHICAGO		
RESERVE BANK		
<i>Class A</i>		
Robert R. Yohanan	Managing Director and Chief Executive Officer, First Bank & Trust, Evanston, Illinois	2003
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
<i>Class B</i>		
Jack B. Evans	President, The Hall-Perrine Foundation, Cedar Rapids, Iowa	2003
James H. Keyes	Chairman of the Board and Chief Executive Officer, Johnson Controls, Inc., Milwaukee, Wisconsin	2004
Connie E. Evans	President and Chief Executive Officer, WSEP Ventures, Chicago, Illinois	2005
<i>Class C</i>		
W. James Farrell	Chairman and Chief Executive Officer, Illinois Tool Works Inc., Glenview, Illinois	2003
Miles D. White	Chairman and Chief Executive Officer, Abbott Laboratories, Abbott Park, Illinois	2004
Robert J. Darnall	Retired Chairman and Chief Executive Officer, Inland Steel Industries, Inc., Chicago, Illinois	2005
DETROIT BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
David J. Wagner	Retired Chairman, Fifth Third Bank, Grand Rapids, Michigan	2003
Robert E. Churchill	Chairman and Chief Executive Officer, Citizens National Bank, Cheboygan, Michigan	2004
Mark T. Gaffney	President, Michigan AFL-CIO, Lansing, Michigan	2005
Tommi A. White	Chief Operating Officer, Compuware Corporation, Detroit, Michigan	2005
<i>Appointed by the Board of Governors</i>		
Timothy D. Leuliette	President and Chief Executive Officer, Metaldyne, Plymouth, Michigan	2003
Irvin D. Reid	President, Wayne State University, Detroit, Michigan	2004
Edsel B. Ford II	Director, Ford Motor Company, Dearborn, Michigan	2005

BANK OR BRANCH, <i>Category</i> Name	Title	Term expires Dec. 31
DISTRICT 8—ST. LOUIS		
RESERVE BANK		
<i>Class A</i>		
Bradley W. Small	President and Chief Executive Officer, The Farmers and Merchants National Bank, Nashville, Illinois	2003
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
<i>Class B</i>		
Robert L. Johnson	Chairman and Chief Executive Officer, Johnson Bryce, Inc., Memphis, Tennessee	2003
Bert Greenwalt	Partner, Greenwalt Company, Hazen, Arkansas	2004
J. Stephen Barger	Executive Secretary-Treasurer, Kentucky State District Council of Carpenters, Frankfort, Kentucky	2005
<i>Class C</i>		
Walter L. Metcalfe, Jr.	Chairman, Bryan Cave LLP, St. Louis, Missouri	2003
Charles W. Mueller	Chairman and Chief Executive Officer, Ameren Corporation, St. Louis, Missouri	2004
Gayle P. W. Jackson	Managing Director, FondElec Clean Energy Group, Inc., St. Louis, Missouri	2005
LITTLE ROCK BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Raymond E. Skelton	Regional President, U.S. Bank, North Little Rock, Arkansas	2003
Lawrence A. Davis, Jr.	Chancellor, University of Arkansas at Pine Bluff, Pine Bluff, Arkansas	2004
Everett Tucker III	Chairman, Moses Tucker Real Estate, Inc., Little Rock, Arkansas	2005
David R. Estes	President and Chief Executive Officer, First State Bank, Lonoke, Arkansas	2005
<i>Appointed by the Board of Governors</i>		
Scott T. Ford	President and Chief Executive Officer, ALLTEL Corporation, Little Rock, Arkansas	2003
Vick M. Crawley	Retired Plant Manager, Baxter Healthcare Corporation, Mountain Home, Arkansas	2004
A. Rogers Yarnell II	President, Yarnell Ice Cream Co., Inc., Searcy, Arkansas	2005
LOUISVILLE BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Frank J. Nichols	Chairman, President, and Chief Executive Officer, Community Financial Services, Inc., Benton, Kentucky	2003

Directors—Continued

BANK or BRANCH, <i>Category</i> Name	Title	Term expires Dec. 31
David H. Brooks	Chairman and Chief Executive Officer, Stock Yards Bank & Trust Company, Louisville, Kentucky	2004
Thomas W. Smith	President, Thomas W. Smith & Associates, Inc., Danville, Kentucky	2005
Marjorie Soyugenc	Executive Director and Chief Executive Officer, Welborn Foundation, Evansville, Indiana	2005
<i>Appointed by the Board of Governors</i>		
Norman E. Pfau, Jr.	President and Chief Executive Officer, Geo. Pfau's Sons Company, Inc., Jeffersonville, Indiana	2003
Cornelius A. Martin	President and Chief Executive Officer, Martin Management Group, Bowling Green, Kentucky	2004
Maria Gerwing Hampton ...	President, The Housing Partnership, Inc., Louisville, Kentucky	2005
MEMPHIS BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
E. C. Neelly III	Management Consultant, First American National Bank, Iuka, Mississippi	2003
Walter L. Morris, Jr.	President, H&M Lumber Co., Inc., West Helena, Arkansas	2004
James A. England	Chairman, President, and Chief Executive Officer, Decatur County Bank, Decaturville, Tennessee	2005
Tom A. Wright	Chairman and Chief Executive Officer, Enterprise National Bank, Memphis, Tennessee	2005
<i>Appointed by the Board of Governors</i>		
Russell Gwatney	President, Gwatney Companies, Memphis, Tennessee	2003
Gregory M. Duckett	Senior Vice President and Corporate Counsel, Baptist Memorial Health Care Corporation, Memphis, Tennessee	2004
Meredith Baird Allen	Vice President, Marketing, Staple Cotton Cooperative Association, Greenwood, Mississippi	2005
DISTRICT 9—MINNEAPOLIS		
RESERVE BANK		
<i>Class A</i>		
Dan M. Fisher	Chief Information Officer, Community First Bankshares, Inc., Fargo, North Dakota	2003
Kay Clevidence	President, Farmers State Bank, Victor, Montana	2004
Robert Dickson	Chief Executive Officer, The First National Bank of Fairfax, Fairfax, Minnesota	2005
<i>Class B</i>		
D. Greg Heineman	Chairman, Williams Insurance Agency, Sioux Falls, South Dakota	2003
Jay F. Hoeschler	President, Hoeschler Corporation, La Crosse, Wisconsin	2004

BANK OR BRANCH, <i>Category</i> Name	Title	Term expires Dec. 31
Randy Peterson	General Manager, Precision Edge Surgical Products LLC, Sault Ste. Marie, Michigan	2005
<i>Class C</i>		
Ronald N. Zweg	President, United Food & Commercial Workers, Local 653, Plymouth, Minnesota	2003
Frank L. Sims	Corporate Vice President, Transportation, Cargill, Inc./Lake Office, Wayzata, Minnesota	2004
Linda Hall Whitman	Chief Executive Officer, MinuteClinic, Minneapolis, Minnesota	2005
HELENA BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Richard E. Hart	President, Senior Lender, and Director, Mountain West Bank, Kalispell, Montana	2003
Joy N. Ott	Regional President and Chief Executive Officer, Wells Fargo Bank Montana, N.A., Billings, Montana	2004
Marilyn F. Wessel	Former Dean and Director, Museum of the Rockies, Bozeman, Montana	2004
<i>Appointed by the Board of Governors</i>		
Tom Markle	President and Chief Executive Officer, Markle's Inc., Glasgow, Montana	2003
Dean Folkvord	President and Chief Executive Officer, Wheat Montana Farms and Bakery, Three Forks, Montana	2004
DISTRICT 10—KANSAS CITY		
RESERVE BANK		
<i>Class A</i>		
Bruce A. Schriefer	President, Bankers' Bank of Kansas, N.A., Wichita, Kansas	2003
Jeffrey L. Gerhart	President and Chief Executive Officer, First National Bank of Newman Grove, Newman Grove, Nebraska	2004
Rick L. Smalley	Chief Executive Officer, Dickinson Financial Corporation, Kansas City, Missouri	2005
<i>Class B</i>		
Hans C. Helmerich	President and Chief Executive Officer, Helmerich & Payne, Inc., Tulsa, Oklahoma	2003
Frank Moore	President, Spearhead Ranch Company, Douglas, Wyoming	2004
Dan L. Dillingham	Chief Executive Officer, Dillingham Insurance, Enid, Oklahoma	2005
<i>Class C</i>		
Robert A. Funk	Chairman of the Board and Chief Executive Officer, Express Personnel Services International, Oklahoma City, Oklahoma	2003

Directors—Continued

BANK OR BRANCH, <i>Category</i> Name	Title	Term expires Dec. 31
Richard H. Bard	Chairman and Chief Executive Officer, International Surface Preparation Corporation, Golden, Colorado	2004
Rhonda Holman	Interim Director, Entrepreneurial Growth Resource Center, University of Missouri–Kansas City, Kansas City, Missouri	2005
DENVER BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
John W. Hay III	President, Rock Springs National Bank, Rock Springs, Wyoming	2003
Kathryn A. Paul	President, Delta Dental Plan of Colorado, Denver, Colorado	2003
Thomas Williams	President and Chief Executive Officer, Williams Group LLC, Golden, Colorado	2004
Virginia K. Berkeley	President, Colorado Business Bank N.A., Denver, Colorado	2005
<i>Appointed by the Board of Governors</i>		
Robert M. Murphy	President, Sandia Properties Ltd., Co., Albuquerque, New Mexico	2003
James A. King	Chief Executive Officer, BT, Inc., Riverton, Wyoming	2004
Kathleen Avila	Managing Member, Avila Retail Development & Management, Albuquerque, New Mexico	2005
OKLAHOMA CITY BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Richard K. Ratcliffe	Chairman, Ratcliffe's Inc., Weatherford, Oklahoma	2003
Robert R. Gilbert III	President and Chief Operating Officer, The F&M Bank & Trust Company, Tulsa, Oklahoma	2004
W. Carlisle Mabrey III	President and Chief Executive Officer, Citizens Bank & Trust Co., Okmulgee, Oklahoma	2004
Tyree O. Minner	Plant Manager, General Motors, Oklahoma City, Oklahoma	2005
<i>Appointed by the Board of Governors</i>		
Patricia B. Fennell	Executive Director, Latino Community Development Agency, Oklahoma City, Oklahoma	2003
Vacancy		2004
Clifford Hudson	Chairman and Chief Executive Officer, Sonic Corp., Oklahoma City, Oklahoma	2005
OMAHA BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Frank L. Hayes	President, Hayes & Associates, LLC, CPAs, Omaha, Nebraska	2003
H. H. Kosman	Chairman, President, and Chief Executive Officer, Platte Valley National Bank, Scottsbluff, Nebraska	2003

BANK OR BRANCH, <i>Category</i> Name	Title	Term expires Dec. 31
Cynthia Hardin Milligan ...	Dean, College of Business Administration, University of Nebraska—Lincoln, Lincoln, Nebraska	2004
Judith A. Owen	President and Chief Executive Officer, Wells Fargo Bank Nebraska, N.A., Omaha, Nebraska	2005
<i>Appointed by the Board of Governors</i>		
A. F. Raimondo	Chairman and Chief Executive Officer, Behlen Mfg. Co., Columbus, Nebraska	2003
Vacancy		2004
James A. Timmerman	Chief Financial Officer and Secretary/Treasurer, Timmerman & Sons Feeding Co., Springfield, Nebraska	2005
DISTRICT 11—DALLAS		
RESERVE BANK		
<i>Class A</i>		
Matthew T. Doyle	Vice Chairman and Chief Executive Officer, Texas First Bank, Texas City, Texas	2003
David S. Barnard	Chairman and Chief Executive Officer, National Bank, Gatesville, Texas	2004
Richard W. Evans, Jr.	Chairman and Chief Executive Officer, Cullen/Frost Bankers, Inc., San Antonio, Texas	2005
<i>Class B</i>		
Judy Ley Allen	Owner, Allen Investments, Houston, Texas	2003
Julie Spicer England	Vice President, Texas Instruments, Dallas, Texas	2004
Malcolm Gillis	President, Rice University, Houston, Texas	2005
<i>Class C</i>		
Vacancy		2003
Ray L. Hunt	Chairman, President, and Chief Executive Officer, Hunt Consolidated, Inc., Dallas, Texas	2004
Patricia M. Patterson	President, Patterson Investments, Inc., Dallas, Texas	2005
EL PASO BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Gerald J. Rubin	President and Chief Executive Officer, Helen of Troy Limited, El Paso, Texas	2003
F. James Volk	Regional President, State National Bank, El Paso, Texas	2004
Pete Cook	Chief Executive Officer, First National Bank of Alamogordo, Alamogordo, New Mexico	2005
Fred Loya	Chairman, Fred Loya Insurance, El Paso, Texas	2005
<i>Appointed by the Board of Governors</i>		
Gail Darling	President, Gail Darling Staffing, El Paso, Texas	2003

Directors—Continued

BANK or BRANCH, <i>Category</i> Name	Title	Term expires Dec. 31
Cecilia O. Levine	President, MFI International Mfg., LLC, El Paso, Texas	2004
Ron C. Helm	Owner, Helm Cattle and Land Company, Van Horn, Texas	2005
HOUSTON BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Alan R. Buckwalter III	Retired Chairman and Chief Executive Officer, Chase Bank of Texas, Houston, Texas	2003
Richard W. Weekley	Chairman, Weekley Development Company, Houston, Texas	2004
Priscilla D. Slade	President, Texas Southern University, Houston, Texas	2005
S. Reed Morian	Chairman and President, DX Service Company, Inc., Houston, Texas	2005
<i>Appointed by the Board of Governors</i>		
Anthony R. Chase	Chairman and Chief Executive Officer, ChaseCom, LP, Houston, Texas	2003
James T. Hackett	President and Chief Executive Officer, Anadarko Petroleum Corporation, Houston, Texas	2004
Lupe Fraga	President and Chief Executive Officer, Tejas Office Products, Inc., Houston, Texas	2005
SAN ANTONIO BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Arthur R. Emerson	Chairman and Chief Executive Officer, Groves Rojas Emerson, San Antonio, Texas	2003
R. Tom Roddy	Chairman, Lone Star Capital Bank, N.A., San Antonio, Texas	2004
Matt F. Gorges	Chairman and Chief Executive Officer, Valley International Cold Storage, Harlingen, Texas	2005
Daniel B. Hastings, Jr.	President and Owner, Daniel B. Hastings, Inc., Laredo, Texas	2005
<i>Appointed by the Board of Governors</i>		
Marvin L. Ragsdale	President, Iron Workers District Council of the State of Texas, Georgetown, Texas	2003
Ron R. Harris	General Partner, Southwest Capital Partners, Austin, Texas	2004
Elizabeth Chu Richter	Chairman and Chief Executive Officer, Richter Architects, Corpus Christi, Texas	2005
DISTRICT 12—SAN FRANCISCO		
RESERVE BANK		
<i>Class A</i>		
Richard C. Hartnack	Vice Chairman, Union Bank of California, N.A., Los Angeles, California	2003
Richard W. Decker, Jr.	Chairman and Co-Founder, Belvedere Capital Partners LLC, San Francisco, California	2004
Candace H. Wiest	President, Inland Empire National Bank, Riverside, California	2005

BANK OR BRANCH, <i>Category</i> Name	Title	Term expires Dec. 31
<i>Class B</i>		
Barbara L. Wilson	Consultant and Regional Vice President (Retired), Qwest Corporation, Boise, Idaho	2003
Jack McNally	Principal, JKM Consulting, Sacramento, California	2004
David K. Y. Tang	Partner, Preston Gates & Ellis LLP, Seattle, Washington	2005
<i>Class C</i>		
Jay T. Harris	Wallis Annenberg Chair in Journalism and Communication, Annenberg School for Communication, University of Southern California, Los Angeles, California	2003
Sheila D. Harris	Director, Arizona Department of Housing, Phoenix, Arizona	2004
George M. Scalise	President, Semiconductor Industry Association, San Jose, California	2005
LOS ANGELES BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Linda Griego	Managing Partner, Engine Co. No. 28, Los Angeles, California	2003
D. Linn Wiley	President and Chief Executive Officer, Citizens Business Bank, Ontario, California	2003
Russell Goldsmith	Chairman and Chief Executive Officer, City National Bank, Beverly Hills, California	2004
Peter M. Thomas	Managing Partner, Thomas & Mack Co., Las Vegas, Nevada	2005
<i>Appointed by the Board of Governors</i>		
Lonnie Kane	President, Karen Kane, Inc., Los Angeles, California	2003
William D. Jones	Chairman, President, and Chief Executive Officer, CityLink Investment Corporation, San Diego, California	2004
Diane Donoghue	Executive Director, Esperanza Community Housing Corporation, Los Angeles, California	2005
PORTLAND BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Vacancy		2003
George J. Passadore	Chairman, Oregon Wells Fargo Bank, Portland, Oregon	2004
Judi Johansen	President and Chief Executive Officer, PacifiCorp, Portland, Oregon	2005
William D. Thorndike, Jr. ..	President, Medford Fabrication, Medford, Oregon	2005
<i>Appointed by the Board of Governors</i>		
Patrick Borunda	Principal, The Navigator Group, Vancouver, Washington	2003
Karla S. Chambers	Vice President and Co-Owner, Stahlbush Island Farms, Inc., Corvallis, Oregon	2004
Peter O. Kohler	President, Oregon Health & Science University, Portland, Oregon	2005

Directors—Continued

BANK OR BRANCH, <i>Category</i> Name	Title	Term expires Dec. 31
SALT LAKE CITY BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Vacancy		2003
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 National Bank, Salt Lake City, Utah	2005
Deborah Bayle Nielsen	President and Chief Executive Officer, United Way of Salt Lake, Salt Lake City, Utah	2005
<i>Appointed by the Board of Governors</i>		
William C. Glynn	President, Intermountain Industries, Inc., Boise, Idaho	2003
Gary L. Crocker	President, Crocker Ventures, Inc., Salt Lake City, Utah	2004
H. Roger Boyer	Chairman, The Boyer Company, Salt Lake City, Utah	2005
SEATTLE BRANCH		
<i>Appointed by the Federal Reserve Bank</i>		
Betsy Lawer	Vice Chair and Chief Operating Officer, First National Bank Alaska, Anchorage, Alaska	2003
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	President, Washington Commercial Banking, U.S. Bank, Seattle, Washington	2005
<i>Appointed by the Board of Governors</i>		
David W. Wyckoff	Chairman and Chief Executive Officer, Wyckoff Farms, Inc., Grandview, Washington	2003
Mic R. Dinsmore	Chief Executive Officer, Port of Seattle, Seattle, Washington	2004
James R. Gill	President, Pacific Northwest Title Holding Co., Seattle, Washington	2005

Members of the Board of Governors, 1913–2003

Appointed Members

Name	Federal Reserve District	Date initially took 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	Atlanta	May 19, 1933	Resigned Aug. 15, 1934.
M.S. Szymczak	Chicago	June 14, 1933	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	Philadelphia	Aug. 12, 1954	Served through Feb. 28, 1966.
Paul E. Miller	Minneapolis	Aug. 13, 1954	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
<i>Chairmen</i> 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
<i>Vice Chairmen</i> 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
Roger W. Ferguson, Jr.	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

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.

2. Successor took office on this date.

3. Before Aug. 23, 1935, Chairmen and Vice Chairmen were designated Governor and Vice Governor.

4. 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
<i>Secretaries of the Treasury</i>	
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
<i>Comptrollers of the Currency</i>	
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
