

**FEDERAL RESERVE SYSTEM**  
**Consumer Advisory Council**  
**Solicitation of Nominations for Membership**

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Notice

**SUMMARY:** The Board is inviting the public to nominate qualified individuals for appointment to its Consumer Advisory Council, whose membership represents interests of consumers, communities, and the financial services industry. New members will be selected for three-year terms that begin in January 2010. The Board expects to announce the selection of new members in early January.

**DATE:** Nominations must be received by August 28, 2009.

**NOMINATIONS NOT RECEIVED BY AUGUST 28 MAY NOT BE CONSIDERED.**

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

<https://www.federalreserve.gov/secure/cacnomination/default.aspx>

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

**FOR FURTHER INFORMATION CONTACT:** Jennifer Kerslake, Secretary of the Council, Division of Consumer and Community Affairs, (202) 452-6470, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

**SUPPLEMENTARY INFORMATION:** The Consumer Advisory Council was established in 1976 at the direction of the Congress to advise the Federal Reserve Board on the exercise of its duties under the Consumer Credit Protection Act and on other consumer-related matters. The Council by law represents the interests both of consumers and of the financial services industry (15 USC 1691(b)). Under the Rules of Organization and Procedure of the Consumer Advisory Council (12 CFR 267.3), members serve three-year terms that are staggered to provide the Council with continuity.

New members will be selected for terms beginning January 1, 2010, to replace members whose terms expire in December 2009. The Board expects to announce its appointment of new members in early January.

Nomination letters should include:

- a résumé for each nominee;
- nominee's full name, organizational affiliation, title, address, phone and fax numbers, and email address;
- nominee organization's name, brief description of organization, address, and phone and fax numbers;
- information about past and present positions held by the nominee, dates, and description of responsibilities;
- a description of the nominee's special knowledge, interests, or experience related to community development and reinvestment, consumer protection regulations, consumer credit, or other consumer financial services issues;
- positions held in community organizations and on councils and boards; and
- nominator's full name, organizational affiliation, title, address, phone and fax numbers, and email address.

Individuals may nominate themselves.

The Board is interested in candidates who have familiarity with consumer financial services, community development and reinvestment, and consumer protection regulations, and who are willing to express their views. Candidates do not have to be experts on all levels of consumer financial services or community reinvestment, but they should possess some basic knowledge of the issues. They must be able and willing to make the necessary time commitment to participate in conference calls, and prepare for and attend meetings three times a year (usually for two days, including committee meetings). The meetings are held at the Board's offices in Washington, D.C. The Board pays travel expenses, lodging, and a nominal honorarium.

In making the appointments, the Board will seek to complement the background of continuing Council members in terms of affiliation and geographic representation and to ensure the representation of women and minority groups. The Board may consider prior years' nominees and does not limit consideration to individuals nominated by the public when making its selection.

Council members whose terms end as of December 31, 2009, are:

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

Joseph L. Falk  
Consultant  
Akerman Senterfitt  
Miami, Florida

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

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

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

Edna Sawady  
Economic Inclusion Consultant  
New York, New York

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

Stergios "Terry" Theologides  
Executive Vice President, General Counsel  
Saxon Mortgage  
Irving, Texas

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

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

Council members whose terms continue through 2010 and 2011 are:

Paula Bryant-Ellis  
Senior Vice President, Community Development Banking Group  
BOK Financial Corporation  
Tulsa, Oklahoma

Michael Calhoun  
President  
Center for Responsible Lending  
Durham, North Carolina

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

John Carey  
Executive Vice President and Chief Administrative Officer  
Citi Cards  
Long Island City, New York

Patricia Garcia Duarte  
President and Chief Executive Officer  
Neighborhood Housing Services of Phoenix, Inc.  
Phoenix, Arizona

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

Betsy E. Flynn  
President and Vice Chairman  
Community Financial Services Bank  
Benton, Kentucky

Ira Goldstein  
Director, Policy and Information Services  
The Reinvestment Fund  
North Philadelphia, Pennsylvania

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

Kirsten Keefe  
Senior Staff Attorney  
Empire Justice Center  
Albany, New York

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

Larry Litton, Jr.

President and Chief Executive Officer  
Litton Loan Servicing, LP  
Houston, Texas

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

Andres Navarrete  
Senior Vice President, Chief Counsel – National Lending  
Capital One Financial Corporation  
McLean, Virginia

Jim Park  
President and Chief Executive Officer  
New Vista Asset Management  
San Diego, California

Ronald Phillips  
President  
Coastal Enterprises, Inc.  
Wiscasset, Maine

Kevin Rhein  
Division President  
Wells Fargo Card Services  
Minneapolis, Minnesota

Shanna Smith  
President and Chief Executive Officer  
National Fair Housing Alliance  
Washington, District of Columbia

Jennifer Tescher  
Director  
Center for Financial Services Innovation  
Chicago, Illinois

Mary Tingerthal  
President, Capital Markets Companies  
Housing Partnership Network  
St. Paul, Minnesota

Jennifer J. Johnson (signed)

Jennifer J. Johnson  
Secretary of the Board