ANNUAL REPORT 2020

Federal Advisory Council Representative

The council is composed of one representative from each of the 12 Federal Reserve districts. Members confer with the Fed's Board of Governors at least four times a year on economic and banking developments and make recommendations on Fed System activities.

D. Bryan Jordan

President and CEO, First Horizon Corp. *Memphis, Tenn.*

Our Retirees

We express our gratitude to members of our boards of directors and advisory councils who retired over the past year.

FROM THE BOARDS OF DIRECTORS

Federal Reserve Bank of St. Louis

John N. Roberts III

Little Rock Branch

Keith Glover

Karama Neal

Memphis Branch

Michael E. Cary

David T. Cochran Jr.

FROM THE INDUSTRY COUNCILS

Agribusiness

Henry N. "Hank" Reichle Jr.

Health Care

Michael Holmes

Real Estate

Martin Edwards Jr.

Transportation

Michael D. Garriga

FROM THE COMMUNITY DEPOSITORY INSTITUTIONS ADVISORY COUNCIL

Louisville Zone

Marvin Veatch

Memphis Zone

Roy Molitor "Mott" Ford Jr.

FROM THE COMMUNITY DEVELOPMENT ADVISORY COUNCIL

St. Louis Zone

Rodney Crim

Little Rock Zone

Marta Loyd

Hillis Schild

Louisville Zone

Kevin Dunlap

Memphis Zone

Timothy Lampkin