

FEDERAL ADVISORY COUNCIL REPRESENTATIVE

Ronald J. Kruszewski
Chairman and CEO,
Stifel Financial Corp.
St. Louis

The FAC 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.

RETIREES From the Boards of Directors and Advisory Councils

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

FROM THE BOARDS OF DIRECTORS

St. Louis

Cal McCastlain

Little Rock

Michael A. Cook
Mark White

Louisville

David P. Heintzman

FROM THE INDUSTRY COUNCILS

Agribusiness

Cecil C. "Barney" Barnett

Health Care

Anthony Zipple

Real Estate

Katherine A. Deck
Gregory J. Kozicz

FROM THE COMMUNITY DEPOSITORY INSTITUTIONS ADVISORY COUNCIL

Glenn D. Barks
John D. Haynes Sr.
Charles Horton
Dennis McIntosh

FROM THE COMMUNITY DEVELOPMENT ADVISORY COUNCIL

John Bucy
Terrance Clark
Brian Fogle
Rita Green
Ben Joergens
Keith Sanders
Sarina Strack