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.

FROM THE BOARD OF DIRECTORS

<table>
<thead>
<tr>
<th>Location</th>
<th>Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>St. Louis</td>
<td>Cal McCastlain</td>
</tr>
<tr>
<td>Little Rock</td>
<td>Michael A. Cook, Mark White</td>
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<tr>
<td>Louisville</td>
<td>David P. Heintzman</td>
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</tbody>
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FROM THE COMMUNITY DEPOSITORY INSTITUTIONS ADVISORY COUNCIL

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

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