



# NEWS

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## **FHFB APPOINTS 36 PUBLIC INTEREST DIRECTORS FOR FHLBANK BOARDS OF DIRECTORS**

Federal Housing Finance Board Chairman John T. Korsmo today announced that the Board has appointed 36 individuals to fill public interest director positions on the boards of the 12 Federal Home Loan Banks.

For the public interest director appointments, the Finance Board selected a diverse group of community leaders who have distinguished themselves in the private and public sectors, particularly in housing finance and development, community revitalization, and many facets of the banking industry. The Board approved the appointments at an open meeting this morning, instead of by notational vote.

“Public interest director appointments should be made at an open meeting. These are serious jobs that carry significant fiduciary responsibility – the average asset size of an FHLBank is \$58 billion,” said Chairman Korsmo. “The Finance Board has a statutory duty to choose highly qualified people for the FHLBank boards, and we owe it to the public to make these decisions in full view of everyone.”

“The individuals we have selected will be valuable assets to the boards of the FHLBanks and can serve as models for future appointments. They represent a wide range of expertise, including ordained ministers involved in community development, state legislators, attorneys, home builders, lenders, banking regulators, retired bank presidents, a college president, and a former governor. They may have varied backgrounds, but they share a sense of public service and commitment to their communities.

There are a total of 81 public interest directors on the Boards of the FHLBanks, with each Bank having a minimum of six. Two public interest directors at each FHLBank are designated as Community Interest Directors, because of a history of involvement in their communities. Following are biographies of the newly appointed directors.

### **BIOS OF 2002 FHLBANK PUBLIC INTEREST DIRECTORS**

**Federal Home Loan Bank of Boston**

**Brian P. Golden (3-Year Term)**

Brian P. Golden, of Boston, a Democratic member of the Massachusetts House of Representatives since 1998, serves as Vice Chairman of the Committee on Education, Arts and Humanities. In the legislature, he focuses on urban education, health care expansion, affordable housing, and urban beautification

efforts. A Major in the U.S. Army Reserves, Mr. Golden is currently on active duty in Tuzla, Bosnia, part of the Operation Joint Force peacekeeping mission. After receiving a J.D. degree from the College of William and Mary in 1992, he was commissioned as a first lieutenant in the U.S. Army Judge Advocate General's Corps. Mr. Golden is former General Counsel of the Suffolk County Sheriff's Department and has served as a legislative assistant to State Representatives Richard Rouse and Thomas Finneran.

Alexander Dante Hurt (3-Year Term) (CID)

Alexander Dante Hurt, an ordained Elder in the Church of God in Christ, is a lecturer in Philosophy and Ethics at Newbury College in Boston, where he was valedictorian of his class as a student. Rev. Hurt enrolled in Newbury in 1989 after leaving Chicago, where he grew up in the crime-ridden Henry Horner housing project. In 1995, Rev. Hurt founded Hurt Inner-City Ministries (HIM) to develop ways that churches and other faith-based organizations could expand the pool of resources available to them. HIM has been chosen as the lead consultant for the largest church-based economic development project in New England. Rev. Hurt was named among Outstanding Young Men of America in 1996, was an Invitee for the President's Summit on America's Future in 1997, and is a founding member of the Board of Directors for the Ten Point Coalition.

Jay F. Malcynsky (3-Year Term)

Jay F. Malcynsky is a co-founder and managing partner of Gaffney, Bennett and Associates, a New Britain, Connecticut-based corporation specializing in government relations and political consulting. In addition to managing that company's daily operations, Mr. Malcynsky has been operating his own law office in New Britain since 1996. Mr. Malcynsky is a former trial attorney for the U.S. Department of Education and Minority Counsel for the District of Columbia Committee in the U.S. House of Representatives. He serves on the Board of Directors of Connecticut Legal Services, is a incorporator of New Britain General Hospital and is a member of the Judicial Selection Commission. Mr. Malcynsky has managed the election campaigns of Senator Lowell Weicker, Congressman Stewart McKinney and Congresswoman Nancy Johnson.

Federal Home Loan Bank of New York

Elias Behar-Ybarra (3-Year Term)

Elias Behar-Ybarra heads Behar-Ybarra and Associates, an architectural and engineering firm he founded in 1984 which has offices in San Juan, Puerto Rico and in Miami and Tampa, Florida. Mr. Behar-Ybarra specializes in the design and management of infrastructure projects, including long span bridges, highways, marine structures, schools, buildings and water and sewer systems. In the last 12 years, he has been involved in the design of projects with construction costs totaling over \$1 billion. Mr. Behar-Ybarra was named the 1992 Distinguished Civil Engineer of the Year in Puerto Rico by the Puerto Rico Board of Engineers and Land Surveyors and received the Henry H. Edwards Industry Advancement Award from the Prestressed Concrete Institute in 1992.

Michael M. Horn (3-Year Term) (CID)

Michael M. Horn has been a partner since 1990 in the law firm of McCarter & English in Newark, New Jersey. From 1986 to 1990, Mr. Horn was Executive Vice President of Ryan, Beck & Co., Investment Bankers and Bank/Thrift Consultants.

Mr. Horn was Commissioner of Banking for the State of New Jersey from 1982 to 1984 and was State Treasurer from 1984 to 1986. He received the "Outstanding Service to State Government Award" from the National Governors' Association in 1985. Mr. Horn is a Board Member of the Community Foundation of New Jersey, is former Chairman of the New Jersey Pension and Health Benefits Review Commission and actively assists community organizations that promote affordable housing. Mr. Horn previously served on the FHLBank of New York Board of Directors from 1988 to 1999.

Richard S. Mroz (2-Year Term)

Richard S. Mroz, of Haddonfield, New Jersey, is an attorney with the law firm of Stradley, Ronon, Stevens & Young. He acts as lead attorney for the Government and Public Affairs Group and serves as New Jersey Counsel to the Delaware River & Bay Authority. Mr. Mroz was Chief Counsel to New Jersey Governor Christine Todd Whitman, a cabinet level position, from May 1999 to June 2000, having formerly served since January 1998 as Special Counsel to the Governor. From 1994 to 1998, he was Director of the Authorities Unit in the Office of the Governor and was County Counsel in Camden, New Jersey from 1991 to 1994. Mr. Mroz is a Board Member of the New Jersey Alliance for Action, Past President of the University of Delaware Alumni Association, and is a former instructor with the National Academy of Paralegal Studies.

Federal Home Loan Bank of Pittsburgh

K. Scott Baker (3-Year Term)

K. Scott Baker is a Government Affairs Consultant for the Pittsburgh-based firm of Klett Rooney Lieber and Scherling. Previously, Mr. Baker was Vice President of the Pittsburgh Regional Alliance, serving as the public and government affairs executive for that economic and community development organization. Prior to that, Mr. Baker was a member of Pennsylvania Governor Tom Ridge's Cabinet, as Secretary for Legislative Affairs. He is a former Director of Congressional and External Affairs at the Federal Housing Finance Board, was a Legislative Advisor at the Federal Deposit Insurance Corporation (FDIC), and served as Executive Assistant to U.S. Senator John Heinz.

Mr. Baker is a member of the Board of Directors of Pittsburgh Social Venture Partners and the Pittsburgh Convention Center Design Commission.

Luis Antonio Cortes, Jr. (3-Year Term) (CID)

Luis Antonio Cortes, Jr. is an ordained Minister who is Executive Director of Nueva Esperanza, Inc., a faith-based community development corporation in Philadelphia. Founded in 1987 by Rev. Cortes, Nueva Esperanza is dedicated to the establishment of Hispanic-owned and operated institutions that foster familial, social, economic and spiritual development in the community. Rev. Cortes was the first Executive Director of the Hispanic Clergy of Philadelphia and is a founder and Board Member of the United Bank of Philadelphia, Pennsylvania's first African American commercial bank. Rev. Cortes is Chairperson of the National Hispanic Religious Partnership for Community Health and serves on the boards of North Park University in Chicago and Regional Housing Legal Services in Philadelphia.

Cecil H. Underwood (2-Year Term) (CID)

Cecil H. Underwood recently completed his second term as Governor of West Virginia, serving from 1997 to 2001. He was first elected governor in 1956 at the age of 34, becoming the youngest governor in the state's history. Mr. Underwood is a former President of Bethany College, is a former Vice President of Salem College and served six terms in the West Virginia House of Delegates. He is former President of the Farnsworth Corporation, Software Valley, and Princess Coal, Inc., and was Vice President for Monsanto Corporation and Island Creek Coal Company. Mr. Underwood is President of the Huntington Foundation, is a Board Member of the American Cancer Society and Appalachian Regional Health Care and is former President and Chairman of the Board of the Morgantown Industrial Research Park Inc.

Federal Home Loan Bank of Atlanta

Charles M. Asensio (3-Year Term)

Charles M. Asensio is a real estate developer from Duluth, Georgia. In the past two years, Mr. Asensio has developed four commercial sites with a total market value of over \$20 million and is currently co-developing Soapstone Mountain retreat, a 40-acre residential parcel in Hiawassee, Georgia. He has over 15 years of experience in originating and underwriting commercial real estate loan requests for private investors and his own portfolio. A native of Arecibo, Puerto Rico, Mr. Asensio serves as an advisory consultant to Michner Construction & Industrial Developers, a firm with assets over \$50 million, and is

Vice President and Member of the Board of Directors of Surf Villa Condominium Association in Ponte Vedra, Florida.

Robert F. Dozier, Jr. (3-Year Term)

Robert F. Dozier, Jr. has been president since March 2000 of Homeowners Mortgage in Columbia, South Carolina, and was executive vice president of that firm for eight years. Mr. Dozier since 1997 has been a National Trainer with Fannie Mae's Housing Finance Institute, responsible for delivering Fannie Mae underwriting and origination seminars. He was a mortgage columnist from 1998 to 2000 for The State, a Knight-Ridder newspaper in Columbia, and is a former residential real estate appraiser. Mr. Dozier serves on the South Carolina Commission on Higher Education Foundation and the Midlands Technical College Board of Trustees. He was formerly a commissioner for the East Richland Public Service District and Chairman of the Richland School District Board of Trustees.

Ellen R. Sauerbrey (3-Year Term) (CID)

Ellen R. Sauerbrey was the Republican nominee for Governor of Maryland in 1994 and in 1998. From 1986 to 1994, Ms. Sauerbrey was Minority Leader of the Maryland House of Delegates, serving on committees such as Appropriations and Ways and Means. She is former National Chairman of the American Legislative Exchange Council and was appointed to the U.S. Trade Representative's Intergovernmental Policy Advisory Committee in 1992. Ms. Sauerbrey's community service includes serving on the Boards of the Better Business Bureau, the American Alliance for Better Schools, the Multiple Sclerosis Society, and Kids in Trouble, Inc. She has been Honorary Chairwoman of United Citizens for Maryland's Future and was a member of the Private/Public Sector Task Force for Affordable Housing.

Federal Home Loan Bank of Cincinnati

Robert T. Bennett (3-Year Term)

Robert T. Bennett is serving his sixth term as full-time Chairman of the Ohio Republican Party, a position he has held since 1988. He has been a member of the Republican National Committee since 1988 and serves as Chairman of the Midwestern State Chairmen's Association of the RNC. Mr. Bennett is a Certified Public Accountant and attorney who formerly was a partner in the law firms of Bennett & Harbarger and Bartunek, Bennett, Garofali & Hill, specializing in tax and business law. He is a former Finance Director for the City of Strongsville and was a CPA for Ernst & Ernst.

Mr. Bennett is a member of the Board of University Hospitals, Southwest General Health Center of Cleveland, the Cuyahoga County Board of Elections and the Great Lakes Industrial Technology Center Advisory Board.

Charles J. Ruma (3-Year Term)

Charles J. Ruma is President and CEO of Davidson Phillips, Inc., a home building company in Columbus, Ohio. Mr. Ruma was President in 1999 of the National Association of Homebuilders (NAHB) and is a former National Vice President, Member of the Executive Committee and Chairman of the Budget Committee at NAHB. He is a former President of the Ohio Home Builders association and the Building Industry Association of Central Ohio. Mr. Ruma is Director of the National Foundation for Environmental Education, a non-profit group set up by NAHB to create more understanding of the environmental issues that affect housing. He has worked with Fannie Mae and Freddie Mac to develop new financing programs for affordable housing and is a Trustee of the National Housing Endowment Fund.

Stephen B. Smith (2-Year Term) (CID)

Stephen B. Smith is Principal/Secretary-Treasurer of Haury & Smith Contractors, Inc., of Nashville, a Middle Tennessee development and home building company.

Mr. Smith is also a farmer and horse and cattle breeder and is a former President and National Board

member of the Tennessee Walking Horse Breeders & Exhibitors Association. He served on the Metropolitan Nashville Planning Commission from 1996 to 2000 and is a former Chairman and Board member of Metropolitan Nashville Parks and Recreation. Mr. Smith served on the Southern Region Advisory Board of First Union National Bank of Tennessee and was a member from 1988 to 1992 of the Regional Transit Authority. Mr. Smith was Finance Co-Chairman of the Lamar Alexander for President Campaigns in 1996 and 2000.

#### Federal Home Loan Bank of Indianapolis

##### Valde Garcia (2-Year Term)

Valde Garcia was elected to the Michigan State Senate in 2001, having previously served in the Michigan House since 1998 as a Representative from Clinton County. Mr. Garcia, the first Hispanic elected to the Michigan Senate, is Chairman of the Senate Banking and Financial Institutions Committee and is currently the sponsor of predatory lending legislation. He holds the rank of lieutenant colonel in the Michigan Army National Guard. Mr. Garcia is a former Chief of Staff for State Senators Doug Carl and Mike Rogers and taught economics, government and history at Laingsburg Christian School. Mr. Garcia was a territory manager for the National Federation of Business (NFIB) and was named a Guardian of Small Business by NFIB for his record on small business issues.

##### David L. Porteous (3-Year Term)

David L. Porteous has had a private law practice in Reed City, Michigan, since 1978, specializing in banking, corporate and municipal law. Mr. Porteous was also of counsel from 1990 to 1996 with the law firm of Varnum Riddering Schmidt & Howlett in Grand Rapids, Michigan. He is a member of the Advisory Board for the Michigan Region of Huntington National Bank and served on the Board of Directors of Reed City State Bank for 15 years. Mr. Porteous serves on the Board of Trustees of Michigan State University, and the Board of Trustees of Michigan State University-Detroit College of Law. He is a member of the Board of Chemical Bank Central, the Michigan Economic Development Corporation, the Michigan Chamber of Commerce, the Supreme Court Historical Society and Jackson National Life Insurance Company.

##### Robert Shumake (3-Year Term)

Robert Shumake is the President of First Equity Holdings, a Detroit-based real estate and business lending corporation that he founded in 1996. Mr. Shumake was appointed to the Board of Real Estate Brokers and Salespersons by Governor John Engler and was appointed by the Detroit City Council as Chairman of the Alternative Finance Committee Commercial Strip Revitalization Task Force. Mr. Shumake serves on the Board of Trustees for the Lewis College of Business, the only Historically Black College and University in the country with a primary concentration on business. He serves on the capital campaign and financial leadership committees for the Benjamin E. Mays Male Academy and is a member of the Charles H. Wright Museum of African American History.

#### Federal Home Loan Bank of Chicago

##### Richard W. Graber (3-Year Term)

Richard W. Graber has been a lawyer since 1981 with the firm of Reinhart, Boerner, Van Deuren, Norris & Rieselbach in Milwaukee, concentrating on mergers and acquisitions, government relations and corporate finance. Mr. Graber has been a Member of the Board of Directors of the firm since 1996. Since 1999, Mr. Graber has been Chairman of the Republican Party of Wisconsin and a Member of the Republican National Committee. He is a former Finance Chairman of the Republican Party of Wisconsin and was a 2000 Delegate to the Republican Convention. Mr. Graber is a Trustee and Chairman of the Investment Committee of the Medical College of Wisconsin. He is Chairman of the Village of Shorewood Board of Appeals and is a Member of the Federal Nominating Commission.

##### Terry W. Grosenheider (2-Year Term)

Terry W. Grosenheider has been Deputy Secretary of the Wisconsin Department of Financial Institutions since February 2000, serving as Chief Operating Officer for an agency that oversees the safety and soundness of 267 state banks and 25 state savings institutions. Previously, Mr. Grosenheider spent eight years at the Wisconsin Department of Commerce, serving as a Division Administrator over such areas as economic development and community development, and spent his last year there as Executive Assistant. Mr. Grosenheider initiated and directed the creation of the Governor's Summit on Venture Capital. He also initiated and led the development of the Governor's "Next Economy" proposal which provided greater organizational flexibility for Wisconsin businesses and reduced the cost of business formation and capital raising in the state.

Sarah D. Vega (3-Year Term) (CID)

Sarah D. Vega was named Director of the Illinois Department of Financial Institutions in 1999, becoming the only female Hispanic in Governor George Ryan's cabinet. Ms. Vega is responsible for the oversight and enforcement of statutes governing state-chartered credit unions, consumer finance and title insurance companies and other related consumer credit institutions. From 1991 to 1999, Ms. Vega was that agency's Administrator of the Credit Union Division, responsible for the regulation of state-chartered credit unions in Illinois. She is also a former enforcement attorney in the Securities Department in the Office of the Illinois Secretary of State. Ms. Vega is a member and former Chairman of the Board of Directors of the National Association of State Credit Union Supervisors.

Federal Home Loan Bank of Des Moines

Darlys J. Baum (3-Year Term)

Darlys J. Baum has served since 1995 as Executive Director of the South Dakota Housing Development Authority (SDHDA), a state housing finance agency that administers \$130 million annually for housing programs that promote homeownership and affordable housing. Ms. Baum has been involved with SDHDA for more than 25 years, including serving as Manager of Multifamily Housing Programs and Manager of Section 8 Programs. She is a member of the National Association of Housing & Redevelopment Officials, the National Council of State Housing Finance Agencies, the South Dakota Home Builders Association, the South Dakota Association of Realtors, the South Dakota Independent Living Council, and the South Dakota Mental Health Planning & Advisory Council.

Wendy Grassley Speckerman (3-Year Term)

Wendy Grassley Speckerman, of Cedar Falls, Iowa, has been Director since 2000 of Conference & Trade Show Management Services for the Franklin Management Company, Inc. From 1982 to 2000, Ms. Speckerman worked for Oster Communications, Inc., Financial Communications Company, Inc., and the Adams Media Group, conducting direct marketing campaigns, managing and training customer service representatives, and providing general accounting, including budget development and financial reporting. Her public sector experience includes public and media relations assignments for the Grassley for Senator Committee, the Congressman Cooper Evans Committee and the Senate Committee on Agriculture, Nutrition and Forestry.

Thomas E. Woods (3-Year Term) (CID)

Thomas E. Woods is President and Owner of T.E. Woods Construction, Inc., and Heritage Homes Designer and Builders, Inc., in Blue Springs, Missouri. Mr. Woods has been a home builder for over 35 years and his professional experience also includes being a Missouri real estate broker, serving as Vice President of B.M.W. Communities, Inc., and President of Hickory Woods Development. He is the former Mayor of Blue Springs and served on its City Council. Mr. Woods serves on the Kansas City Mayor's Task Force and the Jackson County Economic Development Commission. He has been a Board Member and Chairman of numerous committees of the National Association of Home Builders (NAHB), leading efforts to resolve labor shortages and related cost problems in the housing industry. He is actively involved with Habitat for Humanity.

Federal Home Loan Bank of Dallas

Patricia Brister (3-Year Term) (CID)

Patricia (Pat) Brister, of Mandeville, Louisiana, is currently St. Tammany Parish Councilwoman, representing District Four. Ms. Brister has served since 1997 as President of Orion College and is Chairman of the Republican Party of Louisiana, the first woman elected to that position. She is Vice Chairman of the Rules Committee of the Republican National Committee and was National Committeewoman from Louisiana from 1996 to 2000. Ms. Brister was appointed by Louisiana Governor Mike Foster to represent his office at the Presidents' Summit on Volunteerism in 1997, and has since been involved in initiating Louisiana's Promise, Colin Powell's organization that resulted from the Summit. She was elected Chairman of the St. Tammany Environmental Service Committee and is a Board Member of the Lake Pontchartrain Basin Foundation.

Stephen Guy French (3-Year Term)

Stephen Guy French has been owner and manager since 1993 of French & Associates, an Albuquerque law firm specializing in civil rights litigation, criminal law and employment law. From 1990 to 1993, Mr. French was Chief of Litigation for the Legal Bureau, Risk Management Division, for the State Of New Mexico, where he managed a civil rights and governmental tort defense law office. Prior to that, he was with the law firm of Walz & French, involved in civil rights cases, criminal law and divorce law. Mr. French is a Member of the Board of Directors of the New Mexico Defense Lawyers Association and is a former Chairman of its Civil Rights and Governmental Torts Section. He served for four years on the City of Albuquerque Personnel Board and taught seminars for the New Mexico Black Lawyers' Association.

Willard Jackson, Jr. (3-Year Term)

Willard Jackson, Jr. has been President and Chief Executive Officer since 1990 of Metroplex Industries, Inc., of Houston, a firm he founded to address the growing environmental concerns of industries, governments and communities. Mr. Jackson has served since 1989 on the Board of Directors of the Zina Garrison All Court Tennis Academy, a free tennis program for inner city children. He is a Member and former Chairman of the Board of Regents of Texas Southern University. Mr. Jackson's other professional and community service affiliations include the National Minority Supplier Developmental Council, the Texas Association of Business and Chamber of Commerce, the Houston Minority Business Council and the United Negro College Fund.

Federal Home Loan Bank of Topeka

J. Michael Davis (3-Year Term) (CID) J. Michael (Mike) Davis, of Greenwood, Colorado, served as Executive Vice President and Chief Operating Officer of the Farm Credit Council from 1990 until his retirement in 1997. From 1985 to 1990, Mr. Davis was Executive Vice President and CEO of the Farm Credit Corporation of America, created to lead the Farm Credit System through its financial crisis and recovery. He is the former CEO of Farmbank Services in Denver and was a Vice President for six years of Federal Intermediate Credit Bank of Texas. Since 1997, Mr. Davis has served as Chairman of the Planned Giving Committee and Secretary of the Endowment Board of Trustees of The Gathering Place, a homeless shelter for impoverished women and children.

Joe Robson (2-Year Term)

Joe Robson is President and CEO of The Robson Companies in Broken Arrow, Oklahoma. The Robson Companies include Robson Development Company (affordable single-family homes), Tara Homes (single-family homes) and Robson Realty (specializes in the sale of new homes). Mr. Robson has been active in the home building and real estate business since 1976. He is a Life Director and Executive Committee member of the National Association of Home Builders. Mr. Robson has been named Tulsa Builder of the Year and Oklahoma Builder of the Year and is past president of the Tulsa Home Builders Association and the Oklahoma State Builders Association. He is a Board Member of the Oklahoma

State Chamber of Commerce and Industry, the Metropolitan Tulsa Chamber of Commerce and the Broken Arrow Public Schools Foundation.

**Dan Witt (3-Year Term)**

Dan Witt, the President and Founder of Dan Witt Homes, Inc., has been building custom homes in Omaha, Nebraska, for 26 years and the innovative designs of his homes and communities have earned numerous awards. Mr. Witt has been selected as Omaha's #1 Homebuilder five years in a row and has been recognized as Nebraska's Most Trusted Homebuilder. He was named a National Quality Award Winner by the National Association of Home Builders in 1995 as one of the top 22 homebuilders in the country. Mr. Witt was selected as "Builder of the Millennium" by Omaha Magazine in 2000 and has been named to the Excellence in Customer Service Honor Roll by the Better Business Bureau every year since 1998.

**Federal Home Loan Bank of San Francisco**

**Charles R. Rinehart (3-Year Term)**

Charles R. Rinehart became President and Chief Operating Officer in 1990 of Home Savings of America, one of the largest thrifts in the United States, and its parent company, H.F.Ahmanson Co. Mr. Rinehart subsequently served as Chairman and CEO of both companies from 1993 until their sale to Washington Mutual in 1998. Mr. Rinehart was President and CEO of AVCO Financial Services from 1983 to 1989 and is former Executive Vice President of the Fireman's Fund Insurance Companies. He has served on the Board of Directors of the FHLBank of San Francisco, the Thrift Advisory Board to the Federal Reserve and the Urban League of Los Angeles. He has been a Board Member of the Freedom Fund of Oakland, an inner-city economic empowerment entity, and Outreach Concern, which provides counseling to troubled youths.

**David T.C. Wright (3-Year Term)**

David T.C. Wright was President and Chief Executive Officer of Compass Bank of Tucson, Arizona, in 1998 and 1999, when he retired. Mr. Wright was President and CEO of Arizona Bank in Tucson from 1984 until its sale to Compass Bank in 1998. From 1995 to 1999, Mr. Wright was a Director and Chairperson of the Audit Committee of the FHLBank of San Francisco. He has been a Chairperson or President of the Arizona Bankers Association, the National Association of Bank Loan and Credit Officers, Tucson Metropolitan YMCAs and the United Way of Tucson. Mr. Wright is a former Board Member of the Greater Tucson Economical Council, the Domestic Lending Council and El Dorado Hospital. He was named Volunteer of the Year by the United Way of Tucson.

**Charlene Gonzales Zettel (2-Year Term) (CID)**

Charlene Gonzales Zettel was elected to the California Legislature in 1998 as Assemblywoman for the 75th District, representing northern and eastern portions of San Diego County. Ms. Zettel, the first Republican Latina elected to the State Assembly, was recently named Vice Chair of the Assembly Committee on Jobs, Economic Development and Economy. She also serves on the Energy Costs and Availability, Appropriations, Education, Health and Governmental Organizations Committees. Ms. Zettel was appointed Chairwoman of the Republican Caucus during her first term in the Assembly and has received numerous awards, including San Diego BIOCUM's 2000 Legislator of the Year, the California School Board's Outstanding Freshman Legislator, and Crime Victims United's 2001 Legislator of the Year.

**Federal Home Loan Bank of Seattle**

**Michael P. Radway (Reappointment / 3-Year Term) (CID)**

Michael P. Radway, of Portland, Oregon, is Chairman of the Council of Federal Home Loan Banks and has served as Chairman of the FHLBank of Seattle since 1999. Mr. Radway is also a strategic planning and legislative strategy consultant to Sallie Mae, the nation's premier financier of student loans. He was

Legislative Director from 1985 to 1999 for U.S. Representative Paul Kanjorski (D-PA) and served from 1995 through 1999 as the Democratic staff of the Subcommittee on Capital Markets, Securities and Government Sponsored Enterprises for the House Banking Committee. On that subcommittee, Mr. Radway worked on legislation to modernize the Federal Home Loan Bank System. Mr. Radway is also former Deputy Staff Director of the Subcommittee on Economic Growth and Credit Formation for the House Banking Committee.

Vicki Varela (3-Year Term)

Vicki Varela is a Partner in Wilkinson, Ferrari & Varela, a Salt Lake City strategic communications firm established in 1992. Ms. Verela is also President of the Office of Special Projects for Utah Governor Mike Leavitt, a private entity that manages the Governor's political agenda. From 1992 to 2001, she served as Governor Leavitt's Deputy Chief of Staff, serving as spokesperson and chief strategist on policy and communications. Ms. Verela was Assistant Commissioner of Higher Education for Public Affairs for the State of Utah from 1986 to 1992. She is a former Education Editor and reporter with the Deseret News and reporter for the Associated Press. As Executive Director of the Olympics Referendum Campaign in 1989, she directed a statewide campaign to capture citizen support for Utah's effort to host the Winter Olympics.

Randal S. Yoshida (3-Year Term)

Randal S. Yoshida, of Aiea, Hawaii, has operated his own law firm since 1999, specializing in civil and criminal litigation, labor law, family law, and administrative law. From 1994 to 1998, Mr. Yoshida was a partner in the law firm of Yoshida & Ching and from 1992 to 1994 he was a partner in the firm of Graulty, Ikeda, Ching & Yoshida. He is a former Chief Administrator of the Honolulu Liquor Commission and was a Deputy Prosecuting Attorney for eight years in the Honolulu Prosecuting Attorney's Office.

Mr. Yoshida was a member of the State Board of Education from 1981 to 1992, serving as Chairperson from 1985 to 1987. He is an instructor at Chaminade University and the Honolulu Police Academy.