



SENIOR VICE PRESIDENTS FROM LEFT TO RIGHT

Front row: Joseph C. Ramage; Robert E. Wetzell, Jr.; Marvin S. Goodfriend Back row: James McAfee; Dan M. Bechter; William J. Tignanelli

Michael W. Newton was promoted to senior vice president and chief financial officer. Senior Vice President Joseph C. Ramage assumed responsibility for Richmond's Financial Services, including Business Development and Planning, Cash, Customer Support, Fiscal Agency and Savings Bond Operations, Retail Payments, Wholesale Payments, and the Charleston check processing center. Senior Vice President James D. Reese assumed responsibility for Richmond's Support Services, including Bank Security, Building and Equipment, Food Services, General Services, Human Resources, and Purchasing and Supplies, while also retaining responsibility over the Currency Technology Office and Information Systems.

Sharon M. Haley* was promoted to vice president and secretary in the Corporate Secretary's Office.

Howard S. Whitehead was promoted to vice president with responsibility for Reserve Accounts and Loans. Frederick B. Johnson was promoted to assistant vice president over

Reserve Accounts, and Claudia N. MacSwain was promoted to assistant vice president over the Financial Planning Department.

In the Banking Supervision and Regulation Department, Malcolm C. Alfriend* and Jeffrey S. Kane* were promoted to vice president. Edward B. Norfleet and Burrie E. Eaves, III*, were promoted to assistant vice president. Barbara J. Moss* was appointed examining officer.

In the Research Department, Gwen W. Byer was promoted to assistant vice president in the Public Affairs Division and Karen J. Williams* was promoted to assistant vice president in the Statistics Division. John A. Weinberg* was appointed research officer.

Howard S. Goldfine was promoted to assistant vice president in Retail Payments. John W. Moore, Jr.* was promoted to assistant vice president with continuing responsibility for the Fiscal Agency and Savings Bond Operations Departments. Roland Costa* was appointed currency technology officer.

Whitley K. Crane was appointed assistant vice president over Bank Security and Purchasing and Supplies. Charles L. Huffstetler* was promoted to assistant vice president, assuming responsibilities for the Building and Equipment and General Services Departments.

Hattie R. C. Barley* was appointed human resources officer.

William R. McCorvey, Jr.*, and P. A. L. Nunley* were appointed assistant general counsel.

In Charlotte, Lyle C. DeVane* was promoted to vice president with responsibility for the Building Services, Bank Security, and General Services Departments. Richard J. Kuhn was promoted to accounting officer. Vice President Jeff A. Walker* retired after 37 ½ years of service.

*indicates changes effective January 1, 1998

RICHMOND

J. Alfred Broaddus, Jr.
President

Walter A. Varvel
First Vice President

Lloyd W. Bostian, Jr.
Senior Vice President

Marvin S. Goodfriend
*Senior Vice President
and Director of Research*

James McAfee
*Senior Vice President
and General Counsel*

Michael W. Newton
*Senior Vice President
and Chief Financial Officer*

Joseph C. Ramage
Senior Vice President

James D. Reese
Senior Vice President

Fred L. Bagwell
Vice President

Kemper W. Baker, Jr.
Vice President

William H. Benner, Jr.
Vice President

Jackson L. Blanton
Vice President

William A. Bridenstine, Jr.
Associate General Counsel

Bradford N. Carden
Vice President

Michael Dotsey
Vice President

Betty M. Fahed
Vice President

Robert L. Hetzel
Vice President

Thomas M. Humphrey
Vice President

Eugene W. Johnson, Jr.
Vice President

Jeffrey M. Lacker
Vice President

Harold T. Lipscomb
Vice President

Yash P. Mehra
Vice President

Joseph F. Morrissette
Vice President

Virginus H. Rosson, Jr.
Vice President

G. Ronald Scharr
Vice President

John W. Scott
Vice President

Marsha S. Shuler
Vice President

Roy H. Webb
Vice President

Howard S. Whitehead
Vice President

Malcolm C. Alfriend
Assistant Vice President

Gwen W. Byer
Assistant Vice President

Janice E. Clatterbuck
Assistant Vice President

Whitley K. Crane
Assistant Vice President

A. Linwood Gill, III
Assistant Vice President

Howard S. Goldfine
Assistant Vice President

Sharon M. Haley
*Assistant Vice President and
Secretary*

Frederick B. Johnson
Assistant Vice President

Jeffrey S. Kane
Assistant Vice President

Thomas P. Kellam
Assistant Vice President

Claudia N. MacSwain
Assistant Vice President

Susan Q. Moore
Assistant Vice President

Edward B. Norfleet
Assistant Vice President

Ruth S. Pratt
Assistant Vice President

Arlene S. Saunders
Assistant Vice President

James R. Slate
Assistant General Counsel

Charlotte L. Waldrop
Assistant Vice President

John N. Weiss
Assistant Vice President

William F. White
Assistant Vice President

Arthur J. Zohab, Jr.
Assistant Vice President

J. Timothy Bass
Information Systems Officer

Floyd M. Dickinson, Jr.
Examining Officer

Burrie E. Eaves, III
Examining Officer

Charles L. Huffstetler
Information Systems Officer

John W. Moore, Jr.
Operations Officer

Raymond E. Owens, III
Associate Research Officer

Donna A. Stroup
Information Security Officer

John A. Weinberg
Associate Research Officer

Karen J. Williams
Statistical Officer

Robert E. Wetzel, Jr.
*Senior Vice President and
General Auditor*

B. Wayne Deal
Assistant Vice President

Susan A. Saavedra
Assistant Vice President

BALTIMORE

William J. Tignanelli
Senior Vice President

R. William Ahern
Vice President

Margaret M. Murphy
Vice President

David E. Beck
Assistant Vice President

John S. Frain
Assistant Vice President

Patricia S. Tunstall
Assistant Vice President

John I. Turnbull, II
Assistant Vice President

CHARLOTTE

Dan M. Bechter
Senior Vice President

Marsha H. Malarz
Vice President

Samuel W. Powell, Jr.
Vice President

Ronald D. Steele
Vice President

Jeff A. Walker
Vice President

Bobby D. Wynn
Vice President

Lyle C. DeVane
Assistant Vice President

Richard J. Kuhn
Accounting Officer

CHARLESTON

Richard L. Hopkins
Vice President

COLUMBIA

Ronald D. Steele
Vice President