

## Management Committee

**Jeffrey M. Lacker**

*President*

**Mark L. Mullinix**

*First Vice President and  
Chief Operating Officer*

**Becky C. Bareford**

*Senior Vice President,  
Human Resources*

**David E. Beck**

*Senior Vice President and  
Baltimore Regional Executive*

**Jennifer J. Burns**

*Senior Vice President,  
Supervision, Regulation and Credit*

**Janice E. Clatterbuck**

*Senior Vice President and  
Chief Information Officer*

**Roland Costa**

*Senior Vice President  
and Chief Technology Officer,  
Currency Technology Office*

**Michelle H. Gluck**

*Senior Vice President and  
General Counsel*

**Claudia N. MacSwain**

*Senior Vice President and  
Chief Financial Officer*

**Matthew A. Martin**

*Senior Vice President and  
Charlotte Regional Executive*

**Michael D. Stough**

*Senior Vice President and  
General Auditor*

**John A. Weinberg**

*Senior Vice President and  
Director of Research*



*Front row, from left:* Jeffrey M. Lacker, Mark L. Mullinix;  
*Second row:* Becky C. Bareford, David E. Beck, Claudia N. MacSwain;  
*Third row:* Michelle H. Gluck, Jennifer J. Burns, John A. Weinberg,  
Janice E. Clatterbuck; *Last row:* Roland Costa, Michael D. Stough,  
Matthew A. Martin

## Officers

**Kartik B. Athreya**  
*Group Vice President*

**Thomas A. Lubik**  
*Group Vice President*

**Lisa T. Oliva**  
*Group Vice President*

**Michael L. Wilder**  
*Group Vice President and Principal Financial Officer*

**Christy R. Cleare**  
*Vice President*

**Todd E. Dixon**  
*Vice President*

**Kevin W. Fergusson**  
*Vice President and Medical Director*

**Joan T. Garton**  
*Vice President*

**Richard B. Gilbert**  
*Vice President*

**Rebecca Goldberg**  
*Vice President*

**Howard S. Goldfine**  
*Vice President*

**Anne C. Gossweiler**  
*Vice President*

**Bruce E. Grinnell**  
*Vice President*

**Mattison W. Harris**  
*Vice President*

**Cathy I. Howdyshell**  
*Vice President*

**Gregory A. Johnson**  
*Vice President*

**Malissa M. Ladd**  
*Vice President*

**Rongerlis C. Levine**  
*Vice President*

**Ann B. Macheras**  
*Vice President*

**Andrew S. McAllister**  
*Vice President*

**Diane H. McDorman**  
*Vice President*

**James T. Nowlin**  
*Vice President*

**P.A.L. Nunley**  
*Deputy General Counsel*

**Edward S. Prescott**  
*Vice President*

**Dennis P. Smith**  
*Vice President and Deputy General Counsel*

**Alexander L. Wolman**  
*Vice President*

**Gail S. Ball**  
*Assistant Vice President*

**Hattie R.C. Barley**  
*Assistant Vice President*

**Niranjan Chandramowli**  
*Assistant Vice President*

**Cary B. Crabtree**  
*Assistant Vice President*

**Bary M. Dalton**  
*Assistant Vice President*

**Jeffrey B. Deibel**  
*Assistant Vice President*

**Adam M. Drimer**  
*Assistant Vice President*

**Kimberley D. Fuller**  
*Assistant Vice President*

**Jeffrey R. Gerlach**  
*Assistant Vice President*

**Keith R.G. Goodwin**  
*Assistant Vice President and Assistant General Counsel*

**Jennifer J. Hall**  
*Assistant Vice President and Assistant General Counsel*

**Ann S. Harrison**  
*Assistant Vice President*

**James R. Hart**  
*Assistant Vice President*

**James K. Hayes**  
*Assistant Vice President*

**Kathleen R. Houghtaling**  
*Assistant Vice President*

**John S. Insley, Jr.**  
*Assistant Vice President*

**Diane R. Knapp**  
*Assistant Vice President*

**D. Keith Larkin**  
*Assistant Vice President*

**Steve V. Malone**  
*Assistant Vice President*

**Randal C. Manspile**  
*Assistant Vice President*

**Page W. Marchetti**  
*Assistant Vice President and Corporate Secretary*

**Jonathan P. Martin**  
*Assistant Vice President*

**Robert J. Minter**  
*Assistant Vice President*

**Bennie R. Moore**  
*Assistant Vice President*

**Cheryl R. Moore**  
*Assistant Vice President*

**Johnnie E. Moore**  
*Assistant Vice President*

**C. Kim Nguyen**  
*Assistant Vice President*

**Dennis H. Ott, Jr.**  
*Assistant Vice President*

**Christopher J. Palumbo**  
*Assistant Vice President*

**Patricia A. Perry**  
*Assistant Vice President*

**Michael J. Seifert**  
*Assistant Vice President*

**Brent M. Stanton**  
*Assistant Vice President*

**Markus A. Summers**  
*Assistant Vice President*

**Alexander T. Swartz**  
*Assistant Vice President*

**Jeffrey K. Thomas**  
*Assistant Vice President*

**Sandra L. Tormoen**  
*Assistant Vice President*

**James Trotta**  
*Assistant Vice President*

**Lauren E. Ware**  
*Assistant Vice President*

**Karen J. Williams**  
*Assistant Vice President*

**H. Julie Yoo**  
*Assistant Vice President*

### BALTIMORE BRANCH

**Steven T. Bareford**  
*Assistant Vice President*

### CHARLOTTE BRANCH

**Lisa A. White**  
*Group Vice President*

**Jeremy B. Caldwell**  
*Vice President*

**Richard F. Westerkamp, Jr.**  
*Vice President*

**Terry J. Wright**  
*Vice President and Charlotte Deputy Regional Executive*

**Joshua R. Daulton**  
*Assistant Vice President*

**Melissa M. Gill**  
*Assistant Vice President*

**Kelly J. Stewart**  
*Assistant Vice President*

## Senior Professionals

### RESEARCH

**Huberto Ennis**  
*Research Advisor*

**Borys M. Grochulski**  
*Senior Economist*

**Robert L. Hetzel**  
*Research Advisor*

**Andreas L. Hornstein**  
*Senior Advisor*

**Raymond E. Owens, III**  
*Policy Advisor*

**Gary Richardson**  
*Federal Reserve System Historian*

**Pierre-Daniel G. Sarte**  
*Senior Advisor*

**John R. Walter**  
*Policy Advisor*

**Zhu Wang**  
*Senior Economist*

**Roy H. Webb**  
*Policy Advisor*

### SUPERVISION, REGULATION, AND CREDIT

**Eliana Balla**  
*Senior Financial Economist*

**Craig S. Edwards**  
*Large Bank Principal Examiner*

**D. Keith Maglinger**  
*Large Bank Principal Examiner*

**Nada Mora**  
*Senior Financial Economist*

**Hemangini R. Parekh**  
*Large Bank Principal Examiner*

**Stanley F. Poszywak**  
*Risk and Policy Team Leader*

**Todd M. Ryan**  
*Large Complex Banking Organization Deputy Central Point of Contact*

**Steven D. Sanderford**  
*Large Bank Principal Examiner*

**David C. Schwartz**  
*Large Bank Principal Examiner*

**Phillip C. Watts**  
*Large Complex Banking Organization Central Point of Contact*

Listings include officers, senior professionals, and titles as of December 31, 2014.