

Federal Reserve Bank of San Francisco  
101 Market Street, San Francisco, California 94105

June 25, 2010

To State Member Banks, Bank  
Holding Companies, Financial Holding  
Companies, and Foreign Bank Offices  
in the Twelfth Federal Reserve District

**Consumer Advisory Council Appointment**

The Federal Reserve Board has named Maeve Elise Brown, Executive Director of Housing and Economic Rights Advocates (HERA) in Oakland, California, to fill a vacancy on its Consumer Advisory Council.

The Council advises the Board on the exercise of its responsibilities under the Consumer Credit Protection Act and on other matters in the area of consumer financial services. More information about the Council is available at: <http://www.federalreserve.gov/aboutthefed/cac.htm>

Ms. Brown leads HERA, a California legal service and advocacy organization. HERA's core practice areas are predatory or unfair mortgage lending, foreclosure prevention, and fair housing, and the organization offers technical assistance, training, and capacity-building services in addition to direct legal representation.

Previously, Ms. Brown worked at the National Housing Law Project, where she directed the organization's initiatives on predatory lending, Section 8 homeownership, and Rural Housing Service foreclosure avoidance. She also founded and served as the director of the community economic development unit at a community law center in Berkeley, California. She is a board member of Americans for Fairness in Lending and is a member of the National Association of Consumer Attorneys.

Ms. Brown's term on the Council will end in December 2012.

**Additional Information**

All circulars and documents are available on the Internet through the Federal Reserve Bank of San Francisco's website, at <http://www.frbsf.org/banking/letters>.

For additional information, please contact:

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