

Board of Directors

Kansas City



(From top left)
Back Row: Mr. Dillingham,
Mr. Helmerich, Mr. Gerhart;
Center Row: Mr. Moore,
Mr. Schriefer, Mr. Smalley;
Front Row: Mr. Funk, Mr. Bard,
Ms. Holman.



Richard H. Bard – Chairman
Chairman
and Chief Executive Officer
International Surface
Preparation Corporation
Golden, Colorado

Robert A. Funk –
Deputy Chairman
Chairman of the Board
and Chief Executive Officer
Express Personnel Services
International
Oklahoma City, Oklahoma

Dan L. Dillingham
Chief Executive Officer
Dillingham Insurance
Enid, Oklahoma

Jeffrey L. Gerhart
President
and Chief Executive Officer
First National Bank
of Newman Grove
Newman Grove, Nebraska

Hans C. Helmerich
President
and Chief Executive Officer
Helmerich & Payne, Inc.
Tulsa, Oklahoma

Rhonda Holman
Interim Director
Entrepreneurial Growth
Resource Center
University of Missouri –
Kansas City
Kansas City, Missouri

Frank Moore
President
Spearhead Ranch Company
Douglas, Wyoming

Bruce A. Schriefer
President
Bankers' Bank
of Kansas, N.A.
Wichita, Kansas

Rick L. Smalley
Chief Executive Officer
Dickinson Financial
Corporation
Kansas City, Missouri

Federal Advisory Council Member

Byron G. Thompson
Chairman
Country Club Bank, N.A.
Kansas City, Missouri

Board of Directors

Denver



(From top left)

Back Row: Ms. Berkeley,

Mr. King, Mr. Hay;

Front Row: Ms. Avila,

Mr. Murphy, Ms. Paul,

Mr. Williams.

Robert M. Murphy – Chairman
President
Sandia Properties Ltd., Co.
Albuquerque, New Mexico

Kathleen Avila
Managing Member
Avila Retail Development &
Management
Albuquerque, New Mexico

Virginia K. Berkeley
President
Colorado Business Bank, N.A.
Denver, Colorado

John W. Hay, III
President
Rock Springs National Bank
Rock Springs, Wyoming

James A. King
Chief Executive Officer
BT Incorporated
Riverton, Wyoming

Kathryn A. Paul
President
Delta Dental Plan of Colorado
Denver, Colorado

Thomas Williams
President
and Chief Executive Officer
Williams Group LLC
Golden, Colorado

Board of Directors *Oklahoma City*



(From left)

*Mr. Mabrey, Ms. Fennell,
Mr. Minner, Mr. Funk,
Mr. Gilbert, Mr. Hudson.*

(Not pictured: Mr. Ratcliffe)

Patricia B. Fennell – Chairman
Executive Director
Latino Community Development
Agency
Oklahoma City, Oklahoma

Robert A. Funk*
Chairman of the Board
and Chief Executive Officer
Express Personnel Services
International
Oklahoma City, Oklahoma

**Appointed by the Board of Governors
in August 2003 to the Kansas City
Board of Directors.*

Robert R. Gilbert, III
President
and Chief Operating Officer
The F&M Bank & Trust
Company
Tulsa, Oklahoma

J. Clifford Hudson
Chairman of the Board
and Chief Executive Officer
Sonic Corp.
Oklahoma City, Oklahoma

W. Carlisle Mabrey, III
President
and Chief Executive Officer
Citizens Bank & Trust Co.
Okmulgee, Oklahoma

Tyree O. Minner
Plant Manager
General Motors,
Oklahoma City
Assembly Plant
Oklahoma City, Oklahoma

Richard K. Ratcliffe
Chairman
Ratcliffe's Inc.
Weatherford, Oklahoma



Board of Directors

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(From top left)

*Back Row: Mr. Raimondo,
Mr. Timmerman,
Ms. Milligan;*

*Front Row: Mr. Hayes,
Ms. Owen, Mr. Kosman.*

A. F. "Tony" Raimondo –
Chairman
Chairman
and Chief Executive Officer
Behlen Mfg. Co.
Columbus, Nebraska

Frank L. Hayes
President
Hayes & Associates, L.L.C.,
CPAs
Omaha, Nebraska

H. H. "Hod" Kosman
Chairman, President,
and Chief Executive Officer
Platte Valley National Bank
Scottsbluff, Nebraska

Cynthia Hardin Milligan
Dean, College of Business
Administration
University of Nebraska-Lincoln
Lincoln, Nebraska

Judith A. Owen
President
and Chief Executive Officer
Wells Fargo Bank, N.A.
Omaha, Nebraska

James A. Timmerman
Chief Financial Officer
and Secretary/Treasurer
Timmerman & Sons Feeding Co.
Springfield, Nebraska

Advisory Councils

Economic Advisory Council

David W. Burkholder

President
Will Feed, Inc. and Island Dehy, Inc.
Cozad, Nebraska

Lu Cordova

President
CTEK
Boulder, Colorado

Ralph King

Owner and Operator
King's Management Company, Inc.
Kansas City, Kansas

Terry L. Moore

President
Omaha Federation of Labor, AFL-CIO
Omaha, Nebraska

John D. Novak

President
Ash Grove Materials Corporation
Shawnee Mission, Kansas

Kevin Nunnink

Managing Director
Integra Realty Resources Kansas City
Westwood, Kansas

Russell M. Perry

President
Perry Publishing
and Broadcasting Company
Oklahoma City, Oklahoma

Tom B. Price

President
UFCW District Union Local Two,
AFL-CIO
Kansas City, Missouri

Anthony F. Prinster

Hoskin, Farina, Aldrich & Kampf
Grand Junction, Colorado

Clint Roush

Clint Roush Farms, Inc.
Arapaho, Oklahoma

Michael Shaw

President and Owner
Mike Shaw Chevrolet, Buick, Saab
Denver, Colorado

Community Development Advisory Council

Grace M. Buckley

Director of Housing Resources
Mercy Housing
Denver, Colorado

Dan V. Clark

Clark Consulting Group
Arvada, Colorado

Kevin S. Biltz-Ruegg

Executive Director
Family Housing Advisory Services
Omaha, Nebraska

Carol A. Grimaldi

Executive Director
Brush Creek Community Partners
Kansas City, Missouri

Thomas G. Johnson

Director
Community Policy Analysis Center
University of Missouri
Columbia, Missouri

A. Thomas Loy

Chairman and President
MetaFund
Oklahoma City, Oklahoma

Michael H. Martinez

CRA Director
Vectra Bank Colorado
Denver, Colorado

Evalin E. McClain

Assistant to the City Manager
City of Overland Park
Overland Park, Kansas

Peter G. Merrill

Design Services
Santa Fe, New Mexico

Mary E. Randolph

Executive Director
Wyoming Rural Development Council
Cheyenne, Wyoming

John L. Rolfe

President and Chief Executive Officer
Greater Wichita Convention and
Visitors Bureau
Wichita, Kansas

Lou E. Trost

Vice Chairman
and Chief Executive Officer
Lincoln National Bank
Oklahoma City, Oklahoma

Credit Union Customer Advisory Council – Oklahoma City Branch

Janice Caster

Managing Officer
El Reno RIL Credit Union
El Reno, Oklahoma

Terri Davis

Vice President
66 Federal Credit Union
Bartlesville, Oklahoma

Tom Eaton

Managing Officer
St. Francis Employees
Federal Credit Union
Tulsa, Oklahoma

Denise Floyd

President and Chief Executive Officer
Fort Sill Federal Credit Union
Fort Sill, Oklahoma

Mark W. Kelly

President and Chief Executive Officer
Oklahoma Employees Credit Union
Oklahoma City, Oklahoma

Mike Kloiber

President and Chief Executive Officer
Tinker Federal Credit Union
Oklahoma City, Oklahoma

Lynette Leonard

President
Allegiance Credit Union
Oklahoma City, Oklahoma

Steve Rasmussen

President and Chief Executive Officer
FAA Employees Credit Union
Oklahoma City, Oklahoma

Donald D. Stivers

President and Chief Executive Officer
Oil Capital Community Credit Union
Tulsa, Oklahoma



Customer Advisory Council on Financial Services



Kansas City

Tim Connealy
Executive Vice President
and Chief Operating Officer
Bank Midwest
Kansas City, Missouri

Lloyd Davidson
President
First Bank Kansas
Salina, Kansas

William Esry
President
and Chief Operating Officer
Blue Ridge Bank & Trust Company
Kansas City, Missouri

Steve Hipp
Executive Vice President
Intrust Bank, N.A.
Wichita, Kansas

Danny Little
President
and Chief Executive Officer
Lamar Bank and Trust Company
Lamar, Missouri

L.D. McDonald
President and Chief Executive Officer
Midwest Independent Bank
Jefferson City, Missouri

Bruce B. Morgan
President and Chief Executive Officer
The Valley State Bank
Roeland Park, Kansas

Bruce Schriefer
President and Chief Executive Officer
Bankers' Bank of Kansas
Wichita, Kansas

Larry Snyder
President and Chief Executive Officer
The Hamilton Bank
Hamilton, Missouri



Denver

Adam P. Coyle
President
Integrated Payment Systems Inc.
Englewood, Colorado

Don A. Childears
President and Chief Executive Officer
Colorado Bankers Association
Denver, Colorado

Mark Frank
Senior Operations Executive
American Business Bank
Denver, Colorado

Roger R. Reiling
President
Bankers' Bank of the West
Denver, Colorado

James A. Reuter
President
FirstBankData Corporation
Lakewood, Colorado

Polly Thorsness
Senior Vice President
Community First Service Corporation
Fargo, North Dakota

Barbara M.A. Walker
Executive Manager
Independent Bankers of Colorado
Denver, Colorado

Oklahoma City

Don Abernathy
President and Chief Executive Officer
The Bankers Bank
Oklahoma City, Oklahoma

Scott Copeland
Executive Vice President
BancFirst
Oklahoma City, Oklahoma

Kerby E. Crowell
Executive Vice President
Stillwater National Bank & Trust Co.
Stillwater, Oklahoma

Mike Elvir
Executive Vice President
and Chief Information Officer
Bank of Oklahoma
Tulsa, Oklahoma

Bob Horn
Vice President
MidFirst Bank
Oklahoma City, Oklahoma

Jan Miller
President, Chief Executive Officer,
and Chief Financial Officer
Bank of Commerce
Chelsea, Oklahoma

Steve Rahill
President
First Bank & Trust
Duncan, Oklahoma

Omaha

Sid Dinsdale
President
Pinnacle Bank
Omaha, Nebraska

Alan L. Fosler
Senior Vice President and Cashier
Union Bank and Trust Company
Lincoln, Nebraska

Don G. Johnson
Chairman of the Board
Midwest Bank
Pierce, Nebraska

Jim E. Kozal
Vice President
Platte Valley National Bank
Scottsbluff, Nebraska

William W. Marshall, III
Chairman and President
Five Points Bank
Grand Island, Nebraska

Gerald E. Wortman
President
and Chief Executive Officer
Sherman County Bank
Loup City, Nebraska

Tenth District *Officers*

Kansas City

Thomas M. Hoenig
President
and Chief Executive Officer

Richard K. Rasdall, Jr.
First Vice President
and Chief Operating Officer

Charles L. Bacon, Jr.
General Counsel,
Senior Vice President,
and Secretary

Kelly J. Dubbert
Senior Vice President

Carl M. Gambs
Senior Vice President

Esther L. George
Senior Vice President

Craig S. Hakkio
Senior Vice President
and Director of Research

Roberta E. Hearn
Senior Vice President

Stephen E. McBride
Senior Vice President
and General Auditor

Barbara S. Pacheco
Senior Vice President

Kent M. Scott
Senior Vice President

John E. Yorke
Senior Vice President

Alan D. Barkema
Vice President

Todd E. Clark
Vice President
and Economist

Denise I. Connor
Vice President

Mark R. Drabenstott
Vice President and Director,
Center for the Study
of Rural America

Janel K. Frisch
Vice President
and Chief Financial Officer

Carol A. Hefley
Vice President

George A. Kahn
Vice President
and Associate Director
of Research

Sharon Koziicki
Vice President
and Economist

Kevin L. Moore
Vice President

Dawn B. Morhaus
Vice President
and Assistant Secretary

Charles S. Morris
Vice President

Karen A. Pennell
Vice President

Randy M. Schartz
Vice President

Stacey L. Schreft
Vice President
and Economist

Linda S. Schroeder
Vice President

Veronica M. Sellers
Associate General Counsel
and Vice President

Gordon H. Sellon, Jr.
Vice President
and Economist

Stuart E. Weiner
Vice President
and Economist

Dick H. Woods, Jr.
Vice President

Susan E. Zubradt
Vice President

Josias A. Aleman
Assistant Vice President
and Assistant General
Auditor

Stanley R. Beatty
Assistant Vice President

Debra L. Bronston
Assistant Vice President

Harriet I. Chern
Assistant Vice President

Michael R. Childs
Assistant Vice President

Paul S.J. Coquillette
Assistant Vice President

Anita F. Costanza
Assistant Vice President

Kelley D. Courtright
Assistant Vice President

Kristi A. Coy
Assistant Vice President

Nigel S. Davis
Assistant Vice President

James R. Deis
Assistant Vice President

Linda K. Edwards
Assistant Vice President

C. Alan Garner
Assistant Vice President
and Economist



Lori D. Haley
Assistant Vice President

Ann L. Hoelting
Assistant Vice President

James H. Hunter
Assistant Vice President

William Keeton
Assistant Vice President
and Economist

W. Todd Mackey
Assistant Vice President

D. Michael Manies
Assistant Vice President

Renu A. Mehra
Assistant Vice President

Korie Miller
Assistant Vice President

Randall L. Mueller
Assistant Vice President

Wayne M. Powell
Assistant Vice President

Diane M. Raley
Assistant Vice President
and Public Information
Officer

Lawrence D. Taft
Assistant Vice President

Leesa M. Thompson
Assistant Vice President

Wilmer R. Ullmann
Associate General Counsel
and Ethics Officer

Donna J. Ward
Assistant Vice President

Kathryn A. Webster
Assistant Vice President

Margaret L. Yarrington
Assistant Vice President

Catherine A. Zeigler
Assistant Vice President

Denver

Pamela L. Weinstein
Vice President
and Branch Manager

Thomas P. Bennett
Assistant Vice President

Gary E. Darby
Assistant Vice President

Debbie L. Meyers
Assistant Vice President

Oklahoma City

Dwayne E. Boggs
Vice President
and Branch Manager

Mark E. Clem
Assistant Vice President

Tara B. Koenigs
Assistant Vice President

Robert W. Toler
Assistant Vice President

Omaha

Steven D. Evans
Vice President
and Branch Manager

Ronald M. Ryan
Assistant Vice President
and Assistant Branch
Manager

Kevin A. Drusch
Assistant Vice President

D. Rick Lay
Assistant Vice President