

FEDERAL RESERVE SYSTEM**Formations of, Acquisitions by, and Mergers of Bank Holding Companies**

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at www.ffiec.gov/nic/.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than June 23, 2000.

A. Federal Reserve Bank of Philadelphia (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105-1521:

1. *Fulton Financial Corporation*, Lancaster, Pennsylvania; to acquire 100 percent of the voting shares of, and merge with Skyland Financial Corporation, Hackettstown, New Jersey, and thereby indirectly acquire voting shares of Skylands Community Bank, Hackettstown, New Jersey.

Board of Governors of the Federal Reserve System, May 23, 2000.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 00-13339 Filed 5-26-00; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RESERVE SYSTEM**Consumer Advisory Council; Solicitation of Nominations for Membership**

AGENCY: Board of Governors of the Federal Reserve System.

ACTION: Notice.

SUMMARY: The Board is inviting the public to nominate qualified individuals for appointment to its Consumer Advisory Council, whose membership represents interests of consumers, communities, and the financial services industry. Seven new members will be selected for three-year terms that will begin in January 2001. The Board expects to announce the selection of new members by year-end 2000.

DATES: Nominations should be received by August 1, 2000.

ADDRESSES: Nominations should be submitted in writing and mailed (not sent by facsimile) to Sandra F. Braunstein, Assistant Director, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

FOR FURTHER INFORMATION CONTACT: Ann Bistay, Secretary to the Council, Division of Consumer and Community Affairs, (202) 452-6470. For Telecommunications Device for the Deaf (TDD) users only: Diane Jenkins, (202) 452-3544, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

SUPPLEMENTARY INFORMATION: The Consumer Advisory Council was established in 1976 at the direction of the Congress to advise the Federal Reserve Board on the exercise of its duties under the Consumer Credit Protection Act and on other consumer-related matters. The Council by law represents the interests both of consumers and of the financial services industry (15 USC 1691(b)). Under the Rules of Organization and Procedure of the Consumer Advisory Council (12 CFR 267.3), members serve three-year terms that are staggered to provide the Council with continuity.

New members will be selected for terms beginning January 1, 2001, to replace members whose terms expire in December 2000; the Board expects to announce its appointment of new members by year-end. Nomination letters should include information about past and present positions held by the nominee; a description of special knowledge, interests or experience related to community reinvestment, consumer protection regulations,

consumer credit, or other consumer financial services; and the full name, title, organization name, organization description, current address, telephone and fax numbers for both the nominee and the nominator. Individuals may nominate themselves.

The Board is interested in candidates who have familiarity with consumer financial services, community reinvestment, consumer protection regulations, and who are willing to express their viewpoints. Candidates do not have to be experts on all levels of consumer financial services or community reinvestment, but they should possess some basic knowledge of the area. They must be able and willing to make the necessary time commitment to participate in conference calls, and prepare for and attend meetings three times a year (usually for two days, including committee meetings), held at the Board's offices in Washington, D.C. The Board pays travel expenses, lodging, and a nominal honorarium.

In making the appointments, the Board will seek to complement the background of continuing Council members in terms of affiliation and geographic representation, and to ensure the representation of women and minority groups. The Board may consider prior years' nominees and does not limit consideration to individuals nominated by the public when making its selection.

Council members whose terms end as of December 31, 2000, are:

Walter Boyer, Chairman, The Diamond Group, Dallas, Texas
 Jeremy Eisler, Director of Litigation, South Mississippi Legal Services Corp., Biloxi, Mississippi
 Robert Elliott, Retired Vice Chairman, Household International, Prospect Heights, Illinois
 Dwight Golann, Professor of Law, Suffolk University Law School, Boston, Massachusetts
 Karla Irvine, Executive Director, Housing Opportunities Made Equal of Greater Cincinnati, Inc., Cincinnati, Ohio
 Gwenn Kyzer, Vice President, Experian, Inc., Allen, Texas
 John Lamb, Senior Staff Counsel, Department of Consumer Affairs, Sacramento, California
 Martha Miller, President, Choice Federal Credit Union, Greensboro, North Carolina
 Daniel Morton, Vice President and Senior Counsel, The Huntington National Bank, Columbus, Ohio
 David Ramp, Assistant Attorney General, 1400 NCL Tower, St. Paul, Minnesota

Robert Schwemm, Professor of Law,
University of Kentucky, Lexington,
Kentucky

David Shirk, Senior Manager,
Framework, Inc., Tarrytown, New
York

Council members whose terms
continue through 2001 and 2002 are:

Lauren Anderson, Executive Director,
Neighborhood Housing Services of
New Orleans, Inc., New Orleans,
Louisiana

Malcolm Bush, President, The
Woodstock Institute, Chicago, Illinois

Dorothy Broadman, Senior Vice
President, Cal Fed Bank, San
Francisco, California

Teresa A. Bryce, General Counsel, Bank
of America Mortgage, Charlotte, North
Carolina

Robert Cheadle, Chief Executive Officer,
Mortgage Express, Ada, Oklahoma

Mary Ellen Domeier, President, State
Bank & Trust Company of New Ulm,
New Ulm, Minnesota

Lester Wm. Firstenberger, Senior Vice
President and General Counsel,
Mortgage Lenders Network USA, Inc.,
Middletown, Connecticut

John Gamboa, Executive Director, The
Greenlining Institute, San Francisco,
California

Vincent Giblin, Chief Executive Officer,
International Union of Operating
Engineers, West Caldwell, New Jersey

Willie Jones, Deputy Director, The
Community Builders, Inc., Boston,
Massachusetts

Dean Keyes, Senior Vice President,
Mercantile Bancorporation, Inc., St.
Louis, Missouri

Anne Li, Executive Director, New Jersey
Community Loan Fund, Trenton, New
Jersey

Jeremy Nowak, Chief Executive Officer,
The Reinvestment Fund,
Philadelphia, Pennsylvania

Marta Ramos, Vice President & CRA
Officer, Banco Popular De Puerto
Rico, San Juan, Puerto Rico

Russell Schrader, Senior Vice President
and Assistant General Counsel, Visa
U.S.A., San Francisco, California

Gary Washington, Senior Vice
President, ABN AMRO, Chicago,
Illinois

Robert Wynn, II, Financial Education
Officer, Department of Financial
Institutions, Madison, Wisconsin

Board of Governors of the Federal Reserve
System, May 24, 2000.

Jennifer J. Johnson,
Secretary of the Board.

[FR Doc. 00-13434 Filed 5-26-00; 8:45 am]

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FEDERAL RESERVE SYSTEM

[Docket No. R-1072]

Privacy Act of 1974; Notice of New System of Records

AGENCY: Board of Governors of the
Federal Reserve System.

ACTION: Notice of new system of records.

SUMMARY: In accordance with the
Privacy Act, the Board of Governors of
the Federal Reserve System (Board) is
publishing notice of one new system of
records, entitled Multi-rater Feedback
Records (BGFRS-25). We invite public
comment on this new system of records.

DATES: Comment must be received on or
before June 29, 2000.

ADDRESSES: Comments, which should
refer to Docket No. R-1072, may be
mailed to Ms. Jennifer J. Johnson,
Secretary, Board of Governors of the
Federal Reserve System, 20th Street and
Constitution Avenue, N.W.,
Washington, D.C. 20551 or mailed
electronically to

regs.comments@federalreserve.gov.

Comments addressed to Ms. Johnson
also may be delivered to the Board's
mail room between 8:45 a.m. and 5:15
p.m. weekdays and to the security
control room outside of those hours.

The mail room and the security control
room are accessible from the Eccles
Building courtyard entrance, located on
20th Street between Constitution
Avenue and C Street, NW. Comments
may be inspected in Room MP-500
between 9 a.m. and 5 p.m.

FOR FURTHER INFORMATION CONTACT:

Elaine M. Boutilier, Senior Counsel,
Legal Division (202/452-2418), or Chris
Fields, Manager, Human Resources
Function, Management Division (202/
452-3654), Board of Governors of the
Federal Reserve System, 20th Street and
Constitution Avenue, NW, Washington,
DC 20551. For users of the
Telecommunications Device for the Deaf
(TDD) only, contact Janice Simms at
202/452-4984.

SUPPLEMENTARY INFORMATION: The Board
is instituting a feedback program for its
managers and officers. Under this Multi-
rater Feedback program, Board
employees who work for or with a
particular manager or officer are asked
to complete a voluntary, confidential
questionnaire regarding the performance
of that manager/officer and send it
directly to a consultant hired by the
Board for this program. The consultant
analyzes the completed questionnaires
and compiles a report for the manager/
officer that summarizes the comments
from the questionnaires. This report
does not identify individual comments

or those who completed the
questionnaires. The report is given only
to the manager/officer being evaluated;
no other Board employee or officer
receives a copy of the report. The
consultant maintains all of the data
connected with this program, identified
only by the name of the manager/officer
being evaluated. The data is stored by
name of the officer/manager being
evaluated, and thus is considered to be
a system of records under the Privacy
Act.

In accordance with 5 U.S.C. 552a(r), a
report of this new system of records is
being filed with the Chair of the House
Committee on Government Reform and
Oversight, the Chair of the Senate
Committee on Governmental Affairs,
and the Office of Management and
Budget. This new system of records will
become effective on June 28, 2000,
without further notice, unless the Board
publishes a notice to the contrary in the
Federal Register.

BGFRS-25

SYSTEM NAME:

Multi-rater Feedback Records.

SECURITY CLASSIFICATION:

None.

SYSTEM LOCATION:

Board of Governors of the Federal
Reserve System, 20th Street and
Constitution Avenue, NW., Washington,
DC 20551.

The completed multi-rater
questionnaires and the resulting
feedback reports are maintained by an
outside consultant ("Contractor")
pursuant to a contract with the Board.
Based on the information provided by
the completed questionnaires, the
Contractor will provide an individual
feedback report to the individual being
evaluated. With the exception of the
feedback report that is provided to the
individual being evaluated, no
individually-identifiable information is
maintained on the Board's premises.

CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:

Current and former employees of the
Board.

CATEGORIES OF RECORDS IN THE SYSTEM:

Questionnaires completed by
employees, analyses of the
questionnaires, and feedback reports
compiled by the Contractor based upon
the analyses.

AUTHORITY FOR MAINTENANCE OF THE SYSTEM:

Section 11 of the Federal Reserve Act
(12 U.S.C. 248(i) and 248(l)).