



Norwest Corporation
 Norwest Center
 Sixth and Marquette
 Minneapolis, Minnesota 55479-1026
 612/667-2085
 Fax: 612/667-4399

January 10, 1997

Steven Semeraro, Attorney
 U.S. Department of Justice
 Antitrust Division, Civil Task Force
 Liberty Place Building, Suite 300
 325 Seventh Street NW
 Washington, D.C. 20530

DEPT. OF JUSTICE
 ANTITRUST DIVISION
 RECEIVED
 97 JAN 21 PM 2:45
 CIVIL TASK FORCE

Dear Mr. Semeraro:

This letter is in response to your request for information in follow up to Norwest Corporation's Response to Civil Investigative Demand No. 15386.

Norwest Card Services ("Norwest") on behalf of Norwest Bank Iowa, N.A. and Norwest Corporation have determined that the following employees are serving or have served on a VISA or MasterCard committee:

Bill Branigan, Managing Director of Credit Card Operations, 7000 Vista Drive, West Des Moines, IA 50266-9310, (515) 222-8201, MasterCard International Security Committee, July 1992 - July 1996.

Philip Bishop, Managing Director of Risk Management, 7000 Vista Drive, West Des Moines, IA 50266-9310, (515) 222-8207, VISA U.S.A. ad hoc Fraud Committee, November 1996 - present.

Charles Drucker, Managing Director of Merchant Services and Sales, 7000 Vista Drive, West Des Moines, IA 50266-9310, (515) 222-8770, MasterCard International Acquirer Committee, 1995 - present.

Brian O'Hare, President of Norwest Card Services, 7000 Vista Drive, West Des Moines, IA 50266-9310, (515) 222-8200, (1) MasterCard, U.S. Region Business Committee, 1991 - present; (2) Visa Credit, Collections & Bankruptcy ad hoc Advisors, 1996; (3) MasterCard, MasterBanking Steering Committee, 1994; (4) Visa Marketing Advisors, 1992 - 1994; (5)

P-0971

DOJC-006917

Steven Semeraro
January 10, 1997
Page 2

Visa Consumer Credit Product Working Group, 1993; and (6) Visa ad hoc Advisors Payment System Risk Reduction, 1993.

Beverly Bryant-Jones, Business Center Manager, Commercial Card Products, 7000 Vista Drive, West Des Moines, IA 50266-9310, (515) 222-8034, (1) MasterCard Purchasing Card Committee, 1991 - 1994; (2) MasterCard ad hoc Marketing Committee, 1994; (3) Visa Business Card ad hoc Committee, 1993; and (4) Visa Commercial Card Advisory Committee, 1997.

Susan Barnes, Counsel, 7000 Vista Drive, West Des Moines, IA 50266-9310, (515) 222-8217, Visa/MasterCard Legal Advisors Committee, 1993 - present.

Ed Kadletz, Managing Director of EFT Business, Instant Cash Services, 255 Second Avenue South, Minneapolis, MN 55479-0005, (612) 667-0827, VISA U.S.A. Visa Check ad hoc Advisors, 1993 - 1995.

Tony Tonti, former Managing Director of Marketing, no longer employed at Norwest, Visa Marketing Committee, 1995- 1996.

There may be cases where former employees of Norwest served on various committees but Norwest does not have any formal records regarding that service and therefore is unable to provide any additional information about those employees. Norwest searched the files of Brian O'Hare, Tony Tonti and Charles Drucker when it responded to the CID in October.

Norwest has not hired any consultants relating to the issues that Norwest has previously responded to in its response to CID No. 15386.

If I can provide any additional information regarding this matter please feel free to contact me directly at 612-667-4611.

Very truly yours,


Susan E. Flint
Senior Counsel

SFI573

DOJC-006918