



**FIRST CHICAGO**  
The First National Bank of Chicago

One First National Plaza  
Mail Suite 0286  
Chicago, Illinois 60670-0286  
Telephone: (312) 732-5099  
Telecopier: (312) 732-3596

John C. Simone  
Vice President & Legal Counsel

January 31, 1997

CIVIL TASK FORCE

97 JAN - 3 AM 9:07

DEPT. OF JUSTICE  
ANTITRUST DIVISION

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

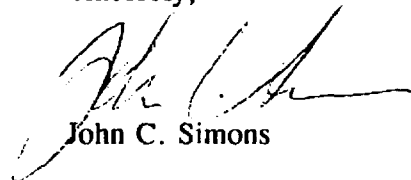
Re: Civil Investigative Demand Nos. 15322 and 15370

Dear Mr. Semeraro:

In connection with the above-captioned subpoena, I enclose a list of all "committees" on which FCCNB personnel have served since 1990. Given the number of committees, the breadth of your definition of that term, and the fact that FCCNB does not retain the information you seek in the normal course of its business, it is impossible to state with any confidence that the enclosed list comprises all "committees" on which FCCNB personnel have served. However the list does represent our best efforts to compile the information sought.

I expect to forward the information you seek on "consultants" shortly. However, as with the list on committees, the information is difficult to locate.

Sincerely,

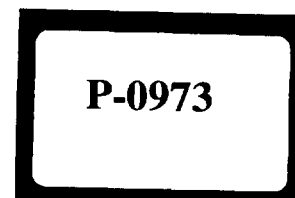


John C. Simons

JCS:lmn

Enclosure

s:\ntj\scid\visa.1tr



DOJC-007501

Committee	Name/Title	Committee Position	Dates
MasterCard International Regional Legislative Ad Hoc Group	John Shinovich VP-Cr Admin	Committee Member	Since first organized 3 years ago
Visa Credit Bureau Working Group	John Shinovich VP- Cr Admin	Committee Member	Met and disbanded in 1996
	Charlotte Desbles VP-Credit	Committee Member	One meeting 1-25-96
Visa USA Bankruptcy Recovery Program	Ron Bohnsak VP-Acct Svcs	Committee Member	9-92
Visa Ad Hoc Advisors Group for Credit, Collections & Bankruptcy	Ralph Mueller, SVP	Committee Member	3-20/21 1996
	Angel Vargas		
Visa Member Executive Committee	Ralph Mueller, SVP	Committee Member	1993
Visa USA Risk Control Advisors Committee	Ron Bohnsak VP-Acct Svcs	Committee Member	3/91 - 11/93
	Don Gibbins Sr. VP/IBC		3/94 to present
Visa Service Quality Ad Hoc Advisors Group	Steve Magnino		
Visa International Counterfeit Task Force	Ron Bohnsak VP-Acct Svcs	Committee Member	12-91
Visa Oil Industry Forum	Ron Bohnsak VP-Acct Svcs	Participant	2-94
Visa Oil Industry Meeting	Ron Bohnsak VP-Acct Svcs	Participant	5/93 - 2-94
Visa International Risk Control Advisors Committee	Don Gibbins Sr. VP/IBC		No attendance yet - 1/96
	Ron Bohnsak VP-AcctSvcs	Committee Member	11/91 - 12/93

MasterCard International Operations Committee	Don Gibbins Sr. VP/IBC		4/90 - present
MasterCard International Security Committee	Ron Bohnsak VP-Acct Svcs	Committee Member	1/93 - 2/96
MasterCard U.S. Quality Committee (a.k.a. U.S. Region Standards Ad Hoc Committee)	Don Gibbins Sr. VP/IBC		4/92 - 1/95
MasterCard Credit & Risk Policy Ad Hoc Committee	Don Gibbins Sr. VP/IBC  Tim Weber VP/		4/91 only  10/90 only
MasterCard Quality & Customer Service Ad Hoc Committee	Don Gibbins Sr. VP/IBC		6/90 only
Visa Ad Hoc Meeting on Payment Settlement (Dallas)	Pete Nowak Sr. VP	Panel Member	1-93
Visa Ad Hoc Meeting on Payment Settlement (Arizona)	Pete Nowak Sr. VP	Panel Member	4-93
MasterCard Dispute Processing Working Committee	Kathy Seifert VP	Committee Member	1990 (1 meeting)
Visa USA International Card Products Association	Bruce Gooden Sr. VP	Committee Member	4/94-Present
Visa USA Marketing Advisors	Bruce Gooden Sr. VP	Committee Member	1989-Present
MasterCard International U.S. Region Business Committee	Bruce Gooden Sr. VP	Committee Member	1988-Present
MasterCard International Marketing Committee (formerly known as the Gold Product Committee)	Former employee: Paul Murray, VP  Current employee: Jim Hinderaker, FVP	Committee Member  Committee Member	1/90 - 1/93  2/93-6/96
MasterCard International Premium Card Strategy Council	Jim Hinderaker, FVP	Committee Member	5/96-Present

MasterCard International Ad Hoc Electronic Commerce Advisory Group	Steven Magnino, VP	Participant	1995-1996 (one meeting)
Visa USA Marketing Research Advisors Group	Steven Magnino, VP former employee: Donna Arnold, VP	Committee Member  Committee Member	1994-Present  1991-1994
Visa USA Service Quality Advisors Group	Steven Magnino, VP	Committee Member	1991-1992
Visa USA Chip Working Group	Steven Magnino, VP	Participant	1995 (one meeting)
Visa USA Gold Ad Hoc Work Group	Gordon Koppin FVP	Committee Member	9/93-9/94
Visa USA Targeted Awards	Gordon Koppin, FVP  Sarah Traxler, VP	Committee Member  Committee Member	4/96 (no longer member)  8/96 (current member)
MasterCard International U.S. Region Customer Satisfaction Committee	Gordon Koppin, FVP	Committee Member	2/96-11/96
MasterCard International & Visa USA Marketing Committees	Former employees: Diane Bruhl, VP Don Kilpatrick, VP Patrick Weller, VP Robert Stock, VP Hatch Toffey, VP Connie Ness, VP Beverly Bryant-Jones, VP	All were Committee Members	N/A
Visa USA, Inc., Card Operations Committee	A.K. Metta President-FCC National Bank	Advisor	1990-Present
Visa International Card Products Committee	A.K. Metta President-FCC National Bank	Advisor	1990-1993
Visa International Payment Systems Advisors	John Totten Sr. VP	Member	1994-Present

Visa USA Delivery Systems Advisors	John Totten Sr. VP	Member	1991-Present
MasterCard International Technology Forum	John Totten Sr. VP	Member	1996-Present
Visa Base II Ad Hoc Advisors Group	Bob Teiken, FVP	Member	1990-1992
Visa Base II Edit Package Focus Group	Bob Teiken, FVP	Member	1990-1992
MasterCard/Cirrus/Maestro Operations Committee for USA & Canada	Ken Palm, VP	Member	1991-1996
	Don Knapp, VP	Member	1990-1991
MasterCard/Cirrus/Maestro USA Regional Operations Committee	Greg Krueger, AVP	Member	1997
MasterCard Electronic Commerce Advisory Board	Aziz Jamnagerwalla, VP	Member	1996-Present
Visa Interactive Electronic Banking/Epay Ad Hoc Advisor Committee	Angel Vargas, FVP	Member	10/95 - 3/96
Visa Consumer Bankruptcy Exchange	Ralph Mueller Sr. VP		
Visa Acquirer Risk & Fraud Reduction Working Group	Ricardo Barrera VP-Security Mgr.	Participant	5/94
Visa Best Practices Symposium	Ricardo Barrera VP-Security Mgr.	Participant	12/94; 10/95
	Linda Carrasco, AVP, Fraud Control Mgr.	Participant	12/94
	Former Employees: M. Cunningham, AVP-Investigations Mgr	Participant	12/94
	M. Farmer, AVP- Fraud Referral Mgr.	Participant	12/94
Visa Fraud Application Roundtable Working Group	Ricardo Barrera	Participant	8/95

MasterCard International Security Steering Committee	Ricardo Barrera	Member	4/96
Visa C.R.I.S. Users Group	Ricardo Barrera	Member	4/96
Visa Computer Theft	Ricardo Barrera	Participant	12/96
Visa Service Quality Authorization Referral Working Group	Former Employee: Tim Weber-VP Security	Member	3/92; 9/92; 3/93
	Mike Farmer-AVP Fraud Referral	Member	9/95
	Linda Carrasco AVP-Fraud Control Mgr	Member	8/93; 4/94; 9/94; 8/96
Visa Travel Awards Meeting	Dena Jakubosky, AVP, Fraud Referral Mgr.	Participant	7/94
MasterCard Issuers Meeting	Sandy O'Kane AVP Correspondence/ Customer Service	Participant	10/92
Visa Special Mtg. on 1993 Regulation Changes	Former Employee: John Cushma-VP	Attendee	1992

visamc.wpd:revised on 1/23/96

DOJC-007506