

# Federal Advisory Council Representative

The council is composed of one representative from each of the 12 Federal Reserve districts. Members confer with the Fed's Board of Governors at least four times a year on economic and banking developments and make recommendations on Fed System activities.

**Jeffrey G. Ludwig**

President, CEO and Vice Chairman, Midland States Bancorp Inc.;  
and CEO, Midland States Bank

*Effingham, Ill.*

## OUR RETIREES

*We'd like to thank the members of our boards of directors and councils who retired in the past year from their work with the Federal Reserve Bank of St. Louis.*

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