

About the Authors

DONALD I. BAKER is a senior partner of the antitrust specialty firm of Baker & Miller PLLC, in Washington, D.C. His current practice covers a full range of antitrust law and enforcement, with special emphasis on appeals, joint ventures, mergers, takeovers, and the problems of regulated enterprises.

From 1966 to 1975, Mr. Baker served on the staff of the Antitrust Division of the U.S. Department of Justice, where, in 1972, he became Deputy Assistant Attorney General responsible for international trade, regulated industries, economics, and appeals. He received the Attorney General's Distinguished Service Award in 1972 and was the principal author of the Justice Department's *Antitrust Guide to International Operations* (1977). In 1976, President Ford nominated Mr. Baker as assistant attorney general in charge of the Antitrust Division (1976-1977).

Mr. Baker was a professor of law at Cornell Law School prior to becoming a partner of Jones, Day, Reavis & Pogue in 1978 and Sutherland, Asbill & Brennan in 1983. During the Reagan-Bush transition in 1981, Mr. Baker served as a senior advisor to the Federal Trade Commission transition team. He is currently special advisor to the Anti-Monopoly Committee of Ukraine. He is also a member of the NAFTA Task Force of the Antitrust Section of the American Bar Association, and is a Fellow of the American Bar Foundation. Mr. Baker is former Secretary of the Antitrust and International Trade Committee of the Business Law Section of the International Bar Association. He is member of the panel of Distinguished Neutrals, appointed by the Centre for Public Resources to serve as arbitrators and mediators and is a member of the Panel of Arbitrators appointed by the American Arbitration Association. He has been a member of the Advisory Board for the *Antitrust & Trade Regulation Report* in Washington, D.C., since 1975.

In April 1988, Mr. Baker was entered into the EFT Hall of Fame for his significant contribution to the growth of electronic funds transfer. Since leaving the government, Mr. Baker has actively participated in public debates and has also testified before congressional committees on various antitrust policies, budgets, and pending legislation. He is former chairman of the Federal Bar Association's Banking Law Committee and the Corporate and Antitrust Law Committee of the ABA Section on Corporation, Banking, and Business Law. He speaks regularly at antitrust and banking seminars, and has written numerous law review articles on these subjects. Mr. Baker was educated at Princeton University, the University of Cambridge, and the Harvard Law School. He is also a member of the bars of Massachusetts and the District of Columbia, as well as the Supreme Court of the United States.

ROLAND E. BRANDEL is a partner in the national law firm of Morrison & Foerster. He has specialized in consumer financial services law for nearly three decades, and has headed his firm's national financial services practice group. Mr. Brandel was a charter member of the Consumer Advisory Council to the Federal Reserve Board.

Within the Business Law Section of the American Bar Association, he chaired the Committee on Consumer Financial Services and its Subcommittee on EFT, chaired the Ad Hoc Committee on Payment Systems, which participated actively in the drafting of new Article 4A and substantially revised Articles 3 and 4 of the Uniform Commercial Code, and served as a member of the governing Council of the 55,000 member Section. Mr. Brandel served as a member of the Managing Committee and chaired the Legal Advisory Committee of the National Center on Financial Services, University of California at Berkeley. He recently served as the Chair of the 11,000 member Business Law Section of the State Bar of California and has also served as the chair of that section's Financial Institutions Committee.

Mr. Brandel has served as a member of the Study Group on Negotiable Instruments, and as a member of the Study Group on International Electronic Fund Transfer of the Secretary of State's Advisory Committee on Private International Law. Mr. Brandel received his J.D. (cum laude) from the University of Chicago Law School. He has written numerous books and articles on financial services topics and has lectured regularly on topics throughout the country.

About the Update Author

JAMES H. PANNABECKER practices law in Natural Bridge Station, Virginia, focusing on banking law and regulatory compliance. He formerly was a senior vice president and general counsel of Citicorp Mortgage, Inc., where he managed the provision of legal services for the nationwide origination of mortgage loans through Citicorp's affiliated first mortgage lenders. Before joining Citicorp, Mr. Pannabecker served as in-house counsel to Maryland National Bank, First Virginia Banks, Inc., and First American Mortgage.

Mr. Pannabecker is the author of numerous publications in the areas of banking law and mortgage lending. These include the *Banking Law Journal Digest* (A.S. Pratt); *The RESPA Manual: A Complete Guide to the Real Estate Settlement Procedures Act* (A.S. Pratt); *Compliance Examinations Update* (A.S. Pratt); and the *Bank Regulatory Forms Service*, also part of *Bank Compliance Expert on CD* (Sheshunoff). He also is the update author for the *Truth-in-Lending Manual* by Ralph C. Clontz, Jr. (Warren, Gorham & Lamont).

Mr. Pannabecker graduated in 1978 from the University of North Carolina School of Law and has been admitted to practice law in the District of Columbia, Georgia, Maryland, Missouri, North Carolina, and Virginia.