

FEDERAL COMMUNICATIONS COMMISSION**Federal Advisory Committee Act Notice of Public Meeting**

AGENCY: Federal Communications Commission.

ACTION: Notice of public meeting.

SUMMARY: In accordance with the Federal Advisory Committee Act, Public Law 92-463, as amended, this notice advises interested persons that the Advisory Committee on Diversity for Communications in the Digital Age has been established and is holding its second meeting, which will be held at the Federal Communications Commission in Washington, DC. The Diversity Committee was established by the Federal Communications Commission to examine current opportunities and develop recommendations for policies and practices that will further enhance the ability of minorities and women to participate in telecommunications and related industries.

DATES: January 26, 2004, 2 p.m. to 5 p.m.

ADDRESSES: Federal Communications Commission, Commission Meeting Room, Room TW-C305, 445 12th St. SW., Washington, DC 20554.

FOR FURTHER INFORMATION CONTACT: Jane E. Mago, Designated Federal Officer of the Committee on Diversity, or Maureen C. McLaughlin, Alternate Designated Federal Officer of the Committee on Diversity, 445 12th St. SW., Washington, DC 20554; telephone 202-418-2030, e-mail Jane.Mago@fcc.gov, Maureen.McLaughlin@fcc.gov. Press Contact, Audrey Spivak, Office of Public Affairs, 202-418-0512, aspivak@fcc.gov.

SUPPLEMENTARY INFORMATION: The Diversity Committee was established by the Federal Communications Commission to examine current opportunities and develop recommendations for policies and practices that will further enhance the ability of minorities and women to participate in telecommunications and related industries. The Diversity Committee will tap the expertise of high-level players in the communications sector as well as the financial and technology communities. The Diversity Committee will prepare periodic and final reports to aid the FCC in its oversight responsibilities and its regulatory reviews in this area. In conjunction with such reports and analyses, the Diversity Committee will make recommendations to the FCC concerning the need for any guidelines,

incentives, regulations or other policy approaches to promote diversity of participation in the communications sector. The Diversity Committee will also develop a description of best practices within the communications sector for promoting diversity of participation.

Information concerning the activities of the Diversity Committee can be reviewed at the Committee's Web site <http://www.fcc.gov/DiversityFAC>. Material relevant to the January 26th meeting will be posted there. Members of the general public may attend the meeting. The Federal Communications Commission will attempt to accommodate as many people as possible. However, admittance will be limited to the seating available. A live RealAudio feed will be available over the Internet; information on how to tune in can be found at the Commission's Web site <http://www.fcc.gov>.

The public may submit written comments to the Council's designated Federal Officer before the meeting.

Federal Communications Commission.

William F. Caton,

Deputy Secretary.

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FEDERAL HOUSING FINANCE BOARD

[No. 2003-N-12]

Federal Home Loan Bank Members Selected for Community Support Review

AGENCY: Federal Housing Finance Board.

ACTION: Notice.

SUMMARY: The Federal Housing Finance Board (Finance Board) is announcing the Federal Home Loan Bank (Bank) members it has selected for the 2002-03 eighth quarter review cycle under the Finance Board's community support requirements regulation. This notice also prescribes the deadline by which Bank members selected for review must submit Community Support Statements to the Finance Board.

DATES: Bank members selected for the 2002-03 eighth quarter review cycle under the Finance Board's community support requirements regulation must submit completed Community Support Statements to the Finance Board on or before February 27, 2004.

ADDRESSES: Bank members selected for the 2002-03 eighth quarter review cycle under the Finance Board's community support requirements regulation must

submit completed Community Support Statements to the Finance Board either by regular mail at the Federal Housing Finance Board, Office of Supervision, Community Investment and Affordable Housing, 1777 F Street, NW., Washington, DC 20006, or by electronic mail at FITZGERALDE@FHFB.GOV.

FOR FURTHER INFORMATION CONTACT:

Emma J. Fitzgerald, Program Analyst, Office of Supervision, Community Investment and Affordable Housing, by telephone at 202/408-2874, by electronic mail at FITZGERALDE@FHFB.GOV, or by regular mail at the Federal Housing Finance Board, 1777 F Street, NW., Washington, DC 20006.

SUPPLEMENTARY INFORMATION:**I. Selection for Community Support Review**

Section 10(g)(1) of the Federal Home Loan Bank Act (Bank Act) requires the Finance Board to promulgate regulations establishing standards of community investment or service Bank members must meet in order to maintain access to long-term advances. See 12 U.S.C. 1430(g)(1). The regulations promulgated by the Finance Board must take into account factors such as the Bank member's performance under the Community Reinvestment Act of 1977 (CRA), 12 U.S.C. 2901 *et seq.*, and record of lending to first-time homebuyers. See 12 U.S.C. 1430(g)(2). Pursuant to section 10(g) of the Bank Act, the Finance Board has promulgated a community support requirements regulation that establishes standards a Bank member must meet in order to maintain access to long-term advances, and review criteria the Finance Board must apply in evaluating a member's community support performance. See 12 CFR part 944. The regulation includes standards and criteria for the two statutory factors—CRA performance and record of lending to first-time homebuyers. 12 CFR 944.3. Only members subject to the CRA must meet the CRA standard. 12 CFR 944.3(b). All members, including those not subject to CRA, must meet the first-time homebuyer standard. 12 CFR 944.3(c).

Under the rule, the Finance Board selects approximately one-eighth of the members in each Bank district for community support review each calendar quarter. 12 CFR 944.2(a). The Finance Board will not review an institution's community support performance until it has been a Bank member for at least one year. Selection for review is not, nor should it be construed as, any indication of either the financial condition or the

community support performance of the member.

Each Bank member selected for review must complete a Community Support Statement and submit it to the Finance Board by the February 27, 2004 deadline prescribed in this notice. 12 CFR 944.2(b)(1)(ii) and (c). On or before January 26, 2004, each Bank will notify the members in its district that have

been selected for the 2002–03 eighth quarter community support review cycle that they must complete and submit to the Finance Board by the deadline a Community Support Statement. 12 CFR 944.2(b)(2)(i). The member's Bank will provide a blank Community Support Statement Form, which also is available on the Finance

Board's Web site: <http://WWW.FHFB.GOV>. Upon request, the member's Bank also will provide assistance in completing the Community Support Statement.

The Finance Board has selected the following members for the 2002–03 eighth quarter community support review cycle:

Member	City	State
Federal Home Loan Bank of Boston—District 1		
Savings Bank of Danbury	Danbury	Connecticut.
American Eagle Federal Credit Union	East Hartford	Connecticut.
VantisLife Insurance Company	East Hartford	Connecticut.
The Dime Savings Bank of Norwich	Norwich	Connecticut.
Stafford Savings Bank	Stafford Springs	Connecticut.
Sikorsky Federal Credit Union	Stratford	Connecticut.
Torrington Savings Bank	Torrington	Connecticut.
Constitution State Corporate Credit Union, Inc	Wallingford	Connecticut.
Webster Bank	Waterbury	Connecticut.
Maine State Employees Credit Union	Augusta	Maine.
Biddeford Savings Bank	Biddeford	Maine.
Atlantic Regional Federal Credit Union	Brunswick	Maine.
Ocean National Bank	Kennebunk	Maine.
Rainbow Federal Credit Union	Lewiston	Maine.
Community Credit Union	Lewiston	Maine.
Ste. Croix Regional Federal Credit Union	Lewiston	Maine.
Seabcooke Valley Federal Credit Union	Pittsfield	Maine.
Greater Portland Municipal Credit Union	South Portland	Maine.
Town and County Federal Credit Union	South Portland	Maine.
Evergreen Credit Union	Westbrook	Maine.
The Provident Bank	Amesbury	Massachusetts.
Athol-Clinton Co-operative Bank	Athol	Massachusetts.
Citizens Bank of Massachusetts	Boston	Massachusetts.
Massachusetts State Employees Credit Union	Boston	Massachusetts.
Mercantile Bank and Trust Company	Boston	Massachusetts.
Brookline Municipal Credit Union	Brookline	Massachusetts.
Metropolitan Credit Union	Chelsea	Massachusetts.
Postal Community Credit Union	East Boston	Massachusetts.
Everett Co-operative Bank	Everett	Massachusetts.
St. Anne's Credit Union of Fall River, Mass	Fall River	Massachusetts.
I.C. Federal Credit Union	Fitchburg	Massachusetts.
Holyoke Credit Union	Holyoke	Massachusetts.
Hyde Park Cooperative Bank	Hyde Park	Massachusetts.
Jeanne d'Arc Credit Union	Lowell	Massachusetts.
TeleCom Cooperative Bank	Malden	Massachusetts.
St. Mary's Credit Union	Marlborough	Massachusetts.
Pilgrim Co-operative Bank	Marshfield	Massachusetts.
Medway Co-operative Bank	Medway	Massachusetts.
Merrimac Savings Bank	Merrimac	Massachusetts.
Millbury National Bank	Millbury	Massachusetts.
Direct Federal Credit Union	Needham	Massachusetts.
The Village Bank	Newton	Massachusetts.
Merrimack Valley Federal Credit Union	North Andover	Massachusetts.
Greylock Federal Credit Union	Pittsfield	Massachusetts.
Legacy Banks	Pittsfield	Massachusetts.
Bridgewater Savings Bank	Raynham	Massachusetts.
The Cooperative Bank	Rosindale	Massachusetts.
Saugus Federal Credit Union	Saugus	Massachusetts.
Member Plus Credit Union	Somerville	Massachusetts.
Winter Hill Bank	Somerville	Massachusetts.
MBTA Employees Credit Union	South Boston	Massachusetts.
Mt. Washington Co-operative Bank	South Boston	Massachusetts.
The Savings Bank	Wakefield	Massachusetts.
Wakefield Co-operative Bank	Wakefield	Massachusetts.
Webster Five Cents Savings Bank	Webster	Massachusetts.
Webster First Federal Credit Union	Webster	Massachusetts.
Massachusetts Credit Union Share Insurance Corporation	Westborough	Massachusetts.
Mutual Federal Savings Bank of Plymouth County	Whitman	Massachusetts.
Winchester Savings Bank	Winchester	Massachusetts.
Eastern Corporate Federal Credit Union	Woburn	Massachusetts.

Member	City	State
Ledyard National Bank	Hanover	New Hampshire.
Monadnock Community Bank	Peterborough	New Hampshire.
Pemigewasset National Bank	Plymouth	New Hampshire.
Northeast Credit Union	Portsmouth	New Hampshire.
Woodsville Guaranty Savings Bank	Woodsville	New Hampshire.
The Peoples Credit Union	Middleton	Rhode Island.
Pawtucket Credit Union	Pawtucket	Rhode Island.
Coastway Credit Union	Providence	Rhode Island.
Fleet National Bank	Providence	Rhode Island.
Vermont Development Credit Union	Burlington	Vermont.
Community National Bank	Derby	Vermont.
The First National Bank of Orwell	Orwell	Vermont.
Wells River Savings Bank	Wells River	Vermont.

Federal Home Loan Bank of New York—District 2

Summit Federal Savings & Loan Association	Dunellen	New Jersey.
Sterling Bank	Mt. Laurel	New Jersey.
Roselle Savings Bank	Roselle	New Jersey.
Greater Community Bank	Totowa	New Jersey.
Sun National Bank	Vineland	New Jersey.
Valley National Bank	Wayne	New Jersey.
Marathon National Bank of New York	Astoria	New York.
Seneca Federal Savings and Loan Association	Baldwinsville	New York.
Ballston Spa National Bank	Ballston Spa	New York.
Bath National Bank	Bath	New York.
New York National Bank	Bronx	New York.
The Dime Savings Bank of Williamsburgh	Brooklyn	New York.
The North Country Savings Bank	Canton	New York.
Community Bank, National Association	Canton	New York.
Carthage Federal Savings and Loan Association	Carthage	New York.
Lake Shore Savings & Loan Association	Dunkirk	New York.
Ellenville National Bank	Ellenville	New York.
City National Bank & Trust Company	Gloversville	New York.
Sound Federal Savings and Loan Association	Mamaroneck	New York.
North Fork Bank	Melville	New York.
Interaudi Bank	New York	New York.
Ridgewood Savings Bank	New York	New York.
Alliance Bank, NA	Oneida	New York.
The Seneca Falls Savings Bank	Seneca Falls	New York.
Geddes Federal Savings and Loan Association	Syracuse	New York.
The National Bank of Delaware County	Walton	New York.
RG Premier Bank of PR	Hato Rey	Puerto Rico.
Banco Popular de Puerto Rico	San Juan	Puerto Rico.
EuroBank	San Juan	Puerto Rico.

Federal Home Loan Bank of Pittsburgh—District 3

Chase Manhattan Bank USA, N.A	Wilmington	Delaware.
Sun East Federal Credit Union	Aston	Pennsylvania.
Allegiance Bank of North America	Bala Cynwyd	Pennsylvania.
Philadelphia Indemnity Insurance Company	Bala Cynwyd	Pennsylvania.
Philadelphia Insurance Company	Bala Cynwyd	Pennsylvania.
The First National Bank of Berwick	Berwick	Pennsylvania.
American Eagle Savings Bank	Boothwyn	Pennsylvania.
Commerce Bank/Harrisburg, N.A	Camp Hill	Pennsylvania.
First National Bank of Canton	Canton	Pennsylvania.
Croydon Savings Bank	Croydon	Pennsylvania.
FNB Bank, N.A	Danville	Pennsylvania.
Bank of Lancaster County, N.A	East Petersburg	Pennsylvania.
Marquette Savings Bank	Erie	Pennsylvania.
First United National Bank	Fryburg	Pennsylvania.
Adams County National Bank	Gettysburg	Pennsylvania.
First National Bank of Greencastle	Greencastle	Pennsylvania.
Legacy Bank of Harrisburg	Harrisburg	Pennsylvania.
Huntingdon Savings Bank	Huntingdon	Pennsylvania.
Huntingdon Valley Bank	Huntingdon Valley	Pennsylvania.
First Commonwealth Bank	Indiana	Pennsylvania.
Abington Bank	Jenkintown	Pennsylvania.
Reliance Federal Credit Union	King of Prussia	Pennsylvania.
The Merchants National Bank of Kittanning	Kittanning	Pennsylvania.
Fulton Bank	Lancaster	Pennsylvania.
Citizens National Bank	Lansford	Pennsylvania.
The First National Bank of Lilly	Lilly	Pennsylvania.

Member	City	State
Millennium Bank	Malvern	Pennsylvania.
Savings and Loan Association of Milton, Pa	Milton	Pennsylvania.
The First National Bank of Newport	Newport	Pennsylvania.
Progress Bank	Norristown	Pennsylvania.
The Northumberland National Bank	Northumberland	Pennsylvania.
First National Bank of Palmerton	Palmerton	Pennsylvania.
Tioga Franklin Savings Bank	Philadelphia	Pennsylvania.
United Savings Bank	Philadelphia	Pennsylvania.
Fidelity Bank PaSb	Pittsburgh	Pennsylvania.
Landmark Community Bank	Pittston	Pennsylvania.
Wilmington Trust of Pennsylvania	Villanova	Pennsylvania.
West Milton State Bank	West Milton	Pennsylvania.
PeoplesBank, a Codurus Valley Company	York	Pennsylvania.
Citizens National Bank of Berkeley Springs	Berkeley Springs	West Virginia.
Bank of Charles Town	Charles Town	West Virginia.
Star USA Federal Credit Union	Charleston	West Virginia.
Davis Strust Company	Elkins	West Virginia.
Pendleton County Bank	Franklin	West Virginia.
Guaranty Bank & Trust Company	Huntington	West Virginia.
Summit Community Bank	Moorefield	West Virginia.
Capon Valley Bank	Wardensville	West Virginia.
First National Bank in West Union	West Union	West Virginia.
The Citizens Bank of Weston, Inc	Weston	West Virginia.

Federal Home Loan Bank of Atlanta—District 4

First National Bank of Central Alabama	Aliceville	Alabama.
The First National Bank of Atmore	Atmore	Alabama.
Alabama Central Credit Union	Birmingham	Alabama.
Regions Bank	Birmingham	Alabama.
The Bank	Birmingham	Alabama.
Farmers and Merchants Bank	Centre	Alabama.
Merchants & Farmers Bank of Greene County	Eutaw	Alabama.
First Lowndes Bank, Incorporated	Fort Deposit	Alabama.
Alabama Teachers Credit Union	Gadsden	Alabama.
First Metro Bank	Muscle Shoals	Alabama.
Farmers and Merchants Bank	Piedmont	Alabama.
West Alabama Bank & Trust	Reform	Alabama.
Bank Independent	Sheffield	Alabama.
First Southern National Bank	Stevenson	Alabama.
Turnberry Bank	Aventura	Florida.
Palm Beach County Bank	Boynton Beach	Florida.
Coast Bank of Florida	Bradenton	Florida.
Horizon Bank	Bradenton	Florida.
Riverside Bank of the Gulf Coast	Cape Cora	Florida.
Gulf State Community Bank	Carrabelle	Florida.
EuroBank	Coral Gables	Florida.
Destin Bank	Destin	Florida.
Englewood Bank	Englewood	Florida.
City County Credit Union of Fort Lauderdale	Fort Lauderdale	Florida.
First Community Bank of Southwest Florida	Fort Myers	Florida.
Beach Community Bank	Fort Walton Beach	Florida.
Equitable Bank	Ft. Lauderdale	Florida.
Florida Citizens Bank	Gainesville	Florida.
First Bank of Indiantown	Indiantown	Florida.
Jax Federal Credit Union	Jacksonville	Florida.
The Jacksonville Bank	Jacksonville	Florida.
Jacksonville Fireman's Credit Union	Jacksonville	Florida.
CNB National Bank	Lake City	Florida.
Community United Bank of Florida	Lake Mary	Florida.
Heritage Bank of Florida	Lutz	Florida.
BAC Florida Bank	Miami	Florida.
Executive National Bank	Miami	Florida.
Gulf Bank	Miami	Florida.
Fifth Third Bank, Florida	Naples	Florida.
Madison Bank	Palm Harbor	Florida.
Sunshine State FS&L Association	Plant City	Florida.
Dorsey State Bank	Abbeville	Georgia.
Wheeler County State Bank	Alamo	Georgia.
First National Bank of South Georgia	Albany	Georgia.
Integrity Bank	Alpharetta	Georgia.
Sumter Bank & Trust Company	Americus	Georgia.
Colony Bank Ashburn	Ashburn	Georgia.
Community National Bank	Ashburn	Georgia.

Member	City	State
The National Bank of Georgia	Athens	Georgia.
Bank of America Georgia, NA	Atlanta	Georgia.
Capitol City Bank & Trust Company	Atlanta	Georgia.
United Community Bank	Blairsville	Georgia.
Atlantic National Bank	Brunswick	Georgia.
Peoples Bank & Trust	Buford	Georgia.
United National Bank	Cairo	Georgia.
Bartow County Bank	Cartersville	Georgia.
Peoples Community Bank	Colquitt	Georgia.
Columbus Bank and Trust	Columbus	Georgia.
First National Bank	Covington	Georgia.
Lumpkin County Bank	Dahlonega	Georgia.
Bank of Dawson	Dawson	Georgia.
Bank of Terrell	Dawson	Georgia.
Horizon Bank	Decatur	Georgia.
Global Commerce Bank	Doraville	Georgia.
Farmers State Bank	Dublin	Georgia.
First National Bank of Gwinnett	Duluth	Georgia.
Heritage Bank	Jonesboro	Georgia.
Charter Bank and Trust Company	Marietta	Georgia.
First Capital Bank	Norcross	Georgia.
Waycross Bank & Trust	Waycross	Georgia.
UnitedBank	Zebulon	Georgia.
The Harbor Bank of Maryland	Baltimore	Maryland.
Educational Systems Employees Federal C.U.	Bladensburg	Maryland.
The National Bank of Cambridge	Cambridge	Maryland.
First Peoples Community Federal Credit Union	Cumberland	Maryland.
The Peoples Bank of Maryland	Denton	Maryland.
Freedom of Maryland Federal Credit Union	EA-APG (Aberdeen)	Maryland.
County First Bank	La Plata	Maryland.
Bank of Ocean City	Ocean City	Maryland.
Farmers and Merchants Bank	Upperco	Maryland.
Old Line National Bank	Waldorf	Maryland.
Westminster Union Bank	Westminster	Maryland.
High Country Bank	Boone	North Carolina.
New Century Bank	Dunn	North Carolina.
Four Oaks Bank & Trust Company	Four Oaks	North Carolina.
Alamance National Bank	Graham	North Carolina.
SterlingSouth Bank & Trust Company	Greensboro	North Carolina.
BB & T of SC	Lumberton	North Carolina.
Bank of Carolinas	Mocksville	North Carolina.
Trinity Bank	Monroe	North Carolina.
Bank of Currituck	Moyock	North Carolina.
Bank of Oak Ridge	Oak Ridge	North Carolina.
North State Bank	Raleigh	North Carolina.
First-Citizens Bank & Trust Company	Raleigh	North Carolina.
Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	North Carolina.
KS Bank	Smithfield	North Carolina.
Jackson Savings Bank, S.S.B	Sylva	North Carolina.
Tarboro Savings Bank, SSB	Tarboro	North Carolina.
Members Credit Union	Winston Salem	North Carolina.
Security Federal Bank	Aiken	South Carolina.
Bank of Anderson	Anderson	South Carolina.
Lowcountry National Bank	Beaufort	South Carolina.
Summit National Bank	Greenville	South Carolina.
CapitalBank	Greenwood	South Carolina.
Palmetto State Bank	Hampton	South Carolina.
Hartsville Community Bank, N.A.	Hartsville	South Carolina.
Beach First National Bank	Myrtle Beach	South Carolina.
Nexity Bank	Myrtle Beach	South Carolina.
Newberry Federal Savings Bank	Newberry	South Carolina.
First National Bank of the South	Spartanburg	South Carolina.
Highlands Union Bank	Abingdon	Virginia.
The First Bank and Trust Company	Abingdon	Virginia.
Treasury Bank, N.A.	Alexandria	Virginia.
Common Wealth One Federal Credit Union	Alexandria	Virginia.
The First National Bank of Altavista	Altavista	Virginia.
Bank of Clarke County	Berryville	Virginia.
Guaranty Bank	Charlottesville	Virginia.
Constellation Federal Credit Union	Falls Church	Virginia.
Capital One, F.S.B	Falls Church	Virginia.
The Bank of Floyd	Floyd	Virginia.
Miners and Merchants Bank and Trust Company	Grundy	Virginia.
Rockingham Heritage Bank	Harrisonburg	Virginia.

Member	City	State
Bank of Northumberland, Inc	Heathsville	Virginia.
The Bank of Marion	Marion	Virginia.
Heritage Bank and Trust	Norfolk	Virginia.
Bank of Essex	Tappahannock	Virginia.
Resource Bank	Virginia Beach	Virginia.
The Fauquier Bank	Warrenton	Virginia.

Federal Home Loan Bank of Cincinnati—District 5

Town Square Bank, Inc	Ashland	Kentucky.
The Peoples Exchange Bank of Beattyville	Beattyville	Kentucky.
Central Appalachian Peoples Federal Credit Union	Berea	Kentucky.
Farmers State Bank	Booneville	Kentucky.
American Bank & Trust Company, Inc	Bowling Green	Kentucky.
Citizens First Bank, Inc	Bowling Green	Kentucky.
The First National Bank of Brooksville	Brooksville	Kentucky.
Brownsville Deposit Bank	Brownsville	Kentucky.
Heritage Bank, Inc	Burlington	Kentucky.
Bank of Caneyville	Caneyville	Kentucky.
Clinton Bank	Clinton	Kentucky.
Bank of Corbin	Corbin	Kentucky.
Bank of Ohio County	Dundee	Kentucky.
Elkton Bank and Trust Company	Elkton	Kentucky.
Farmers Deposit Bank	Eminence	Kentucky.
The Bank of Kentucky	Florence	Kentucky.
First Federal Savings Bank of Frankfort	Frankfort	Kentucky.
The Commercial Bank of Grayson	Grayson	Kentucky.
The First National Bank of Grayson	Grayson	Kentucky.
Ohio Valley National Bank	Henderson	Kentucky.
Hyden Citizens Bank	Hyden	Kentucky.
Citizens Guaranty Bank	Irvine	Kentucky.
The First National Bank of Jackson	Jackson	Kentucky.
Citizens Bank & Trust Company of Jackson	Jackson	Kentucky.
Peoples Bank	Lebanon	Kentucky.
Lewisburg Banking Company	Lewisburg	Kentucky.
KUE Federal Credit Union	Lexington	Kentucky.
Members Heritage Federal Credit Union	Lexington	Kentucky.
University of Kentucky Federal Credit Union	Lexington	Kentucky.
First National Bank and Trust	London	Kentucky.
Park Federal Credit Union	Louisville	Kentucky.
Stock Yards Bank & Trust Company	Louisville	Kentucky.
The Peoples Bank	Marion	Kentucky.
Security Bank & Trust Company	Maysville	Kentucky.
The Citizens Bank	Morehead	Kentucky.
Citizens Bank of Campbell County, Inc	Newport	Kentucky.
First Farmers Bank & Trust Company	Owenton	Kentucky.
Paducah Bank & Trust Company	Paducah	Kentucky.
Kentucky Bank	Paris	Kentucky.
Salysersville National Bank	Salysersville	Kentucky.
Citizens Union Bank of Shelbyville	Shelbyville	Kentucky.
Somerset National Bank	Somerset	Kentucky.
Peoples Bank of Kentucky, Inc	Stanford	Kentucky.
Bank of the Mountains	West Liberty	Kentucky.
Winchester Federal Savings Bank	Winchester	Kentucky.
North Akron Savings Bank	Akron	Ohio.
The Andover Bank	Andover	Ohio.
The Sutton State Bank	Attica	Ohio.
United Bank, N.A	Bucyrus	Ohio.
Farmers National Bank	Canfield	Ohio.
The Cincinnati Savings & Loan Company	Cheviot	Ohio.
Foundation Savings	Cincinnati	Ohio.
The Provident Bank	Cincinnati	Ohio.
Corporate One Federal Credit Union	Columbus	Ohio.
CME Federal Credit Union	Columbus	Ohio.
Prospect Bank	Columbus	Ohio.
The Union Bank Company	Columbus Grove	Ohio.
Cuyahoga Falls Savings Bank	Cuyahoga Falls	Ohio.
Heartland Federal Credit Union	Dayton	Ohio.
The State Bank and Trust Company	Defiance	Ohio.
Fremont Federal Credit Union	Fremont	Ohio.
The Ohio Valley Bank Company	Gallipolis	Ohio.
The Sycamore National Bank	Groesbeck	Ohio.
The Harrison Building and Loan Association	Harrison	Ohio.
Oak Hill Banks	Jackson	Ohio.

Member	City	State
Lebanon Citizens National Bank	Lebanon	Ohio.
Buckeye Community Bank	Lorain	Ohio.
The Lorain National Bank	Lorain	Ohio.
The Marion Bank	Marion	Ohio.
Minster Bank	Minster	Ohio.
The Mount Victory State Bank	Mount Victory	Ohio.
First National Bank of New Bremen	New Bremen	Ohio.
Farmers State Bank	New Madison	Ohio.
Miami Employees Federal Credit Union	Oxford	Ohio.
Desco Federal Credit Union	Portsmouth	Ohio.
Portage Community Bank	Ravenna	Ohio.
The Richwood Banking Company	Richwood	Ohio.
The Sherwood State Bank	Sherwood	Ohio.
The First National Bank of Sycamore	Sycamore	Ohio.
First Bank of Ohio	Tiffin	Ohio.
Great Lakes Credit Union, Inc	Toledo	Ohio.
The Citizens National Bank of Urbana	Urbana	Ohio.
Seven Seventeen Credit Union, Inc	Warren	Ohio.
National Bank and Trust Company	Wilmington	Ohio.
Woodsfield Savings Bank	Woodsfield	Ohio.
Community B&T Company of Cheatham County	Ashland City	Tennessee.
Citizens Bank & Trust Company	Atwood	Tennessee.
First South Bank	Bolivar	Tennessee.
Southeast Financial Credit Union	Brentwood	Tennessee.
UnumProvident Federal Credit Union	Chattanooga	Tennessee.
Southern Heritage Bank	Cleveland	Tennessee.
The Community Bank of East Tennessee	Clinton	Tennessee.
First Alliance Bank	Cordova	Tennessee.
Union Planters Bank, NA	Cordova	Tennessee.
Tristar Bank	Dickson	Tennessee.
First State Bank	Dresden	Tennessee.
Franklin National Bank	Franklin	Tennessee.
Tennessee Commerce Bank	Franklin	Tennessee.
Bank of Friendship	Friendship	Tennessee.
Renasant Bank	Germantown	Tennessee.
DuPont Community Credit Union	Hixon	Tennessee.
Cornerstone Community Bank	Hixson	Tennessee.
The First National Bank of LaFollette	LaFollette	Tennessee.
Academy Bank	Lebanon	Tennessee.
Bank of Perry County	Lobelville	Tennessee.
Bank of Mason	Mason	Tennessee.
McKenzie Banking Company	McKenzie	Tennessee.
Security Federal Savings Bank	McMinnville	Tennessee.
Financial Federal Savings Bank	Memphis	Tennessee.
First Tennessee Bank NA	Memphis	Tennessee.
Tri-State Bank of Memphis	Memphis	Tennessee.
Pinnacle National Bank	Nashville	Tennessee.
Community Trust & Banking Company	Ooletewah	Tennessee.
Bank of Ripley	Ripley	Tennessee.
First Community Bank of East Tennessee	Rogersville	Tennessee.
The Citizens Bank of East Tennessee	Rogersville	Tennessee.
Hardin County Bank	Savannah	Tennessee.
Peoples State Bank	Trenton	Tennessee.
First National Bank of Tullahoma	Tullahoma	Tennessee.
The Traders National Bank	Tullahoma	Tennessee.
Wayne County Bank	Waynesboro	Tennessee.

Federal Home Loan Bank of Indianapolis—District 6.

Central National Bank & Trust Company	Attica	Indiana.
Hoosier Hills Credit Union	Bedford	Indiana.
Bloomfield State Bank	Bloomfield	Indiana.
IU Employees Federal Credit Union	Bloomington	Indiana.
Wayne Bank and Trust Company	Cambridge City	Indiana.
Heritage Community Bank	Columbus	Indiana.
Chiphone Federal Credit Union	Elkhart	Indiana.
Fire Police City County Federal Credit Union	Fort Wayne	Indiana.
MidWest America Federal Credit Union	Fort Wayne	Indiana.
Peoples State Bank of Francesville	Francesville	Indiana.
The Friendship State Bank	Friendship	Indiana.
Sand Ridge Bank	Highland	Indiana.
German American Bank	Jasper	Indiana.
Lafayette Bank & Trust	Lafayette	Indiana.
Union County National Bank	Liberty	Indiana.

Member	City	State
Lynnville National Bank	Lynnville	Indiana.
Citizens State Bank	New Castle	Indiana.
Notre Dame Federal Credit Union	Notre Dame	Indiana.
State Bank of Oxford	Oxford	Indiana.
First Federal Savings Bank	Rochester	Indiana.
1st Source Bank	South Bend	Indiana.
First National Bank of Valparaiso	Valparaiso	Indiana.
CentreBank	Veedersburg	Indiana.
The Merchants Bank & Trust Company	West Harrison	Indiana.
Centier Bank	Whiting	Indiana.
Motor Parts Federal Credit Union	Auburn Hills	Michigan.
Chemical Bank—Shoreline	Benton Harbor	Michigan.
State Bank of Caledonia	Caledonia	Michigan.
Chelsea State Bank	Chelsea	Michigan.
Century Bank and Trust	Coldwater	Michigan.
Southern Michigan Bank and Trust	Coldwater	Michigan.
First State Bank	Decatur	Michigan.
Detroit Commerce Bank	Detroit	Michigan.
Baybank	Gladstone	Michigan.
Founders Trust Personal Bank	Grand Rapids	Michigan.
West Michigan Community Bank	Hudsonville	Michigan.
The Miners State Bank of Iron River	Iron River	Michigan.
Peninsula Bank of Ishpeming	Ishpeming	Michigan.
Kent Commerce Bank	Kentwood	Michigan.
West Shore Bank	Ludington	Michigan.
The Dart Bank	Mason	Michigan.
Citizens State Bank	New Baltimore	Michigan.
Onsted State Bank	Onsted	Michigan.
Oxford Bank	Oxford	Michigan.
The Bank of Northern Michigan	Petoskey	Michigan.
Community Plus Savings Bank	Rochester Hills	Michigan.
Independent Bank	Rockford	Michigan.
Old Mission Bank	Sault Saint Marie	Michigan.
FirstBank—St. Johns	St. Johns	Michigan.
Berrien Teachers Credit Union	St. Joseph	Michigan.
TBA Education Credit Union	Traverse City	Michigan.
Warren Bank	Warren	Michigan.

Federal Home Loan Bank of Chicago—District 7

State Bank of Augusta	Augusta	Illinois.
Benchmark Bank	Aurora	Illinois.
The Old Second National Bank of Aurora	Aurora	Illinois.
State Bank of Aviston	Aviston	Illinois.
Tompkins State Bank	Avon	Illinois.
Beardstown Savings s.b.	Beardstown	Illinois.
First Bank, bc	Belvidere	Illinois.
Citizens Bank—Illinois, National Association	Berwyn	Illinois.
Bloomington Bank & Trust	Bloomington	Illinois.
Great Lakes Bank, National Association	Blue Island	Illinois.
Capstone Bank, N.A.	Bourbonnais	Illinois.
Bowen State Bank	Bowen	Illinois.
The Bank of Lawrence County	Bridgeport	Illinois.
Brimfield Bank	Brimfield	Illinois.
MidAmerican National Bank	Canton	Illinois.
Marine Trust Company	Carthage	Illinois.
Bank of Chenoa	Chenoa	Illinois.
Buena Vista National Bank	Chester	Illinois.
Chester National Bank	Chester	Illinois.
Cosmopolitan Bank and Trust Company	Chicago	Illinois.
Lakeside Bank	Chicago	Illinois.
LaSalle Northwest National Bank	Chicago	Illinois.
Pacific Global Bank	Chicago	Illinois.
Pullman Bank and Trust Company	Chicago	Illinois.
The First Commercial Bank	Chicago	Illinois.
The Northern Trust Company	Chicago	Illinois.
Vesta Fire Insurance Corporation	Chicago	Illinois.
State Bank of Chrisman	Chrisman	Illinois.
Amicus FSB	Cicero	Illinois.
American Savings Bank of Danville	Danville	Illinois.
Republic Bank of Chicago	Darien	Illinois.
Citizens Community Bank of Decatur	Decatur	Illinois.
First National Bank of Decatur	Decatur	Illinois.
Community Bank Delavan	Delavan	Illinois.

Member	City	State
The First National Bank of Dieterich	Dieterich	Illinois.
First State Bank of Dix	Dix	Illinois.
East Dubuque Savings Bank	East Dubuque	Illinois.
Citizens Bank of Edinburg	Edinburg	Illinois.
Florists' Mutual Insurance Company	Edwardsville	Illinois.
The Bank of Edwardsville	Edwardsville	Illinois.
C.P. Burnett & Sons, Bankers	Eldorado	Illinois.
First State Bank of Eldorado	Eldorado	Illinois.
The Elgin State Bank	Elgin	Illinois.
Advantage National Bank	Elk Grove Village	Illinois.
First Bank & Trust	Evanston	Illinois.
Fairfield National Bank	Fairfield	Illinois.
Flora Savings Bank	Flora	Illinois.
Micro Switch Employee's Credit Union	Freeport	Illinois.
Marquette Bank Illinois	Galesburg	Illinois.
Glasford State Bank	Glasford	Illinois.
Heritage Community Bank	Glenwood	Illinois.
The Bank of Godfrey	Godfrey	Illinois.
Golden State Bank	Golden	Illinois.
Goodfield State Bank	Goodfield	Illinois.
Farmers National Bank of Griggsville	Griggsville	Illinois.
Clay County State Bank	Louisville	Illinois.
Peoples State Bank of Mansfield	Mansfield	Illinois.
HomeStar Bank	Manteno	Illinois.
First Federal Savings Bank of Mascoutah	Mascoutah	Illinois.
First Federal Savings & Loan Association	Mattoon	Illinois.
Amcore Bank, N.A., Mendota	Mendota	Illinois.
Morton Community Bank	Morton	Illinois.
Mt. Morris Savings & Loan	Mt. Morris	Illinois.
The First National Bank of Mt. Pulaski	Mt. Pulaski	Illinois.
Oak Brook Bank	Oak Brook	Illinois.
TrustBank	Olney	Illinois.
First Federal Savings Bank	Ottawa	Illinois.
First Bank and Trust, S.B.	Paris	Illinois.
Corn Belt Bank & Trust Company	Pittsfield	Illinois.
Bank of Rantoul	Rantoul	Illinois.
The First National Bank & Trust Company of Rochelle	Rochelle	Illinois.
Northwest Bank of Rockford	Rockford	Illinois.
1st Community Bank	Sherrard	Illinois.
Independent Bankers' Bank	Springfield	Illinois.
Sterling Federal Bank, FSB	Sterling	Illinois.
Streator Home Building and Loan Association	Streator	Illinois.
First National Bank of Sullivan	Sullivan	Illinois.
Thomson State Bank	Thomson	Illinois.
Tempo Bank, A FSB	Trenton	Illinois.
Heritage Bank of Central Illinois	Trivoli	Illinois.
Iroquois Federal Savings and Loan Association	Watseka	Illinois.
Bank of Waukegan	Waukegan	Illinois.
Wemple State Bank	Waverly	Illinois.
State Bank of Illinois	West Chicago	Illinois.
Abottsford State Bank	Abottsford	Wisconsin.
Sterling Bank	Barron	Wisconsin.
Brill State Bank	Brill	Wisconsin.
RidgeStone Bank	Brookfield	Wisconsin.
First Banking Center	Burlington	Wisconsin.
Cambridge State Bank	Cambridge	Wisconsin.
Community Bank of Cameron	Cameron	Wisconsin.
Chetek State Bank	Chetek	Wisconsin.
Northwestern Bank	Chippewa Falls	Wisconsin.
Bank of Buffalo	Cochrane	Wisconsin.
Community Bank of Central Wisconsin	Colby	Wisconsin.
Cuba City State Bank	Cuba City	Wisconsin.
DMB Community Bank	DeForest	Wisconsin.
Royal Credit Union	Eau Claire	Wisconsin.
Charter Bank Eau Claire	Eau Claire	Wisconsin.
Grafton State Bank	Grafton	Wisconsin.
Grand Marsh State Bank	Grand Marsh	Wisconsin.
Hartford Savings Bank	Hartford	Wisconsin.
Farmers State Bank	Hillsboro	Wisconsin.
Citizens State Bank	Hudson	Wisconsin.
The Bank of Kaukauna	Kaukauna	Wisconsin.
F&M Bank Wisconsin	Kaukauna	Wisconsin.
La Farge State Bank	La Farge	Wisconsin.
State Capitol Credit Union	Madison	Wisconsin.

Member	City	State
National Guardian Life Insurance Company	Madison	Wisconsin.
University of Wisconsin Credit Union	Madison	Wisconsin.
First National Bank in Manitowoc	Manitowoc	Wisconsin.
Investors Community Bank	Manitowoc	Wisconsin.
Farmers & Merchants Bank and Trust	Marinette	Wisconsin.
The Stephenson National Bank & Trust	Marinette	Wisconsin.
Marshfield Savings Bank	Marshfield	Wisconsin.
Mayville Savings Bank	Mayville	Wisconsin.
McFarland State Bank	McFarland	Wisconsin.
Lincoln County Bank	Merrill	Wisconsin.
North Milwaukee State Bank	Milwaukee	Wisconsin.
Wells Fargo Bank Wisconsin, National Assn	Milwaukee	Wisconsin.
Monona State Bank	Monona	Wisconsin.
First National Bank of Niagara	Niagara	Wisconsin.
Oostburg State Bank	Oostburg	Wisconsin.
United Bank	Osseo	Wisconsin.
Pigeon Falls State Bank	Pigeon Falls	Wisconsin.
Port Washington State Bank	Port Washington	Wisconsin.
Peoples State Bank	Prairie du Chien	Wisconsin.
Bank of Prairie du Sac	Prairie du Sac	Wisconsin.
Community State Bank of Prentice	Prentice	Wisconsin.
Community First Bank	Rosholt	Wisconsin.
First National Bank of Stoughton	Stoughton	Wisconsin.
Stratford State Bank	Stratford	Wisconsin.
Bank of Turtle Lake	Turtle Lake	Wisconsin.
First National Bank	Waupaca	Wisconsin.
Peoples State Bank	Wausau	Wisconsin.
State Bank of Withee	Withee	Wisconsin.

Federal Home Loan Bank of Des Moines—District 8

The First National Bank of Akron	Akron	Iowa.
First Iowa State Bank	Albia	Iowa.
Farmers State Bank	Algona	Iowa.
Iowa State Bank	Algona	Iowa.
Ames Community Bank	Ames	Iowa.
Greater IA Credit Union	Ames	Iowa.
Rolling Hills Bank & Trust	Atlantic	Iowa.
Benton County State Bank	Blainstown	Iowa.
First State Bank	Britt	Iowa.
Poweshiek County Savings Bank	Brooklyn	Iowa.
Farmers & Merchant Bank & Trust	Burlington	Iowa.
1st Gateway Credit Union	Camanche	Iowa.
Great Western Bank	Clive	Iowa.
Carroll County State Bank	Carroll	Iowa.
Tri-County Bank & Trust	Cascade	Iowa.
Transamerica Life Insurance Company	Cedar Rapids	Iowa.
Center Point Bank & Trust Company	Center Point	Iowa.
Iowa State Bank	Clarksville	Iowa.
Citizens First Bank	Clinton	Iowa.
Clinton National Bank	Clinton	Iowa.
First State Bank of Colfax	Colfax	Iowa.
Frontier Savings Bank	Council Bluffs	Iowa.
Northwest Bank and Trust Company	Davenport	Iowa.
Viking State Bank & Trust	Decorah	Iowa.
Defiance State Bank	Defiance	Iowa.
Bankers Trust Company, N.A.	Des Moines	Iowa.
First Central State Bank	DeWitt	Iowa.
Iowa Savings Bank	Dike	Iowa.
American Trust and Savings Bank	Dubuque	Iowa.
Du Trac Community Credit Union	Dubuque	Iowa.
Emmet County State Bank	Estherville	Iowa.
Employees Credit Union	Estherville	Iowa.
First Security State Bank	Evansdale	Iowa.
Manufacturers Bank & Trust Company	Forest City	Iowa.
The Garavillo Savings Bank	Garavillo	Iowa.
George State Bank	George	Iowa.
Union State Bank	Greenfield	Iowa.
Heritage Bank, N.A.	Holstein	Iowa.
Iowa State Bank	Hull	Iowa.
United Bank of Iowa	Ida Grove	Iowa.
Iowa State Bank & Trust Company	Iowa City	Iowa.
University of Iowa Community Credit Union	Iowa City	Iowa.
Community Choice Credit Union	Johnston	Iowa.

Member	City	State
Primebank	Le Mars	Iowa.
Luana Savings Bank	Luana	Iowa.
Central State Bank	Muscatine	Iowa.
MidWestOne Bank & Trust	Oskaloosa	Iowa.
Central Valley Bank	Ottumwa	Iowa.
Bank Iowa	Red Oak	Iowa.
Pioneer Bank	Sergeant Bluff	Iowa.
Central Bank	Storm Lake	Iowa.
First State Bank	Stuart	Iowa.
American Savings Bank	Tripoli	Iowa.
West Des Moines State Bank	West Des Moines	Iowa.
Farmers Trust & Savings Bank	Williamsburg	Iowa.
Rural American Bank—Ada	Ada	Minnesota.
Adrian State Bank	Adrian	Minnesota.
Security State Bank of Aitkin	Aitkin	Minnesota.
Americana National Bank	Albert Lea	Minnesota.
1st Regions Bank	Andover	Minnesota.
Annandale State Bank	Annandale	Minnesota.
First National Bank	Bagley	Minnesota.
First National Bank of Battle Lake	Battle Lake	Minnesota.
State Bank of Belle Plaine	Belle Plaine	Minnesota.
First Federal Bank	Bemidji	Minnesota.
Security Bank USA	Bemidji	Minnesota.
Preferred Bank	Big Lake	Minnesota.
State Bank of Blomkest	Blomkest	Minnesota.
Mid Minnesota. Federal Credit Union	Brainerd	Minnesota.
Bonanza Valley State Bank	Broton	Minnesota.
Cenbank	Buffalo Lake	Minnesota.
Community Bank Corporation	Chaska	Minnesota.
Root River State Bank	Chatfield	Minnesota.
Crookston National Bank	Crookston	Minnesota.
Crow River State Bank	Delano	Minnesota.
Community Bank of the Red River Valley	East Grand Forks	Minnesota.
Crown Bank	Edina	Minnesota.
Excel Bank Minnesota	Edina	Minnesota.
First National Bank of Elk River	Elk River	Minnesota.
The Bank of Elk River	Elk River	Minnesota.
Boundary Waters Community Bank	Ely	Minnesota.
Elysian Bank	Elysian	Minnesota.
Anchor Bank Farmington, N.A.	Farmington	Minnesota.
Security State Bank of Fergus Falls	Fergus Falls	Minnesota.
First State Bank of Finlayson	Finlayson	Minnesota.
First State Bank of Fountain	Fountain	Minnesota.
State Bank of Gibbon	Gibbon	Minnesota.
Grand Marais State Bank	Grand Marais	Minnesota.
Grand Rapids State Bank	Grand Rapids	Minnesota.
First National Bank	Hawley	Minnesota.
State Bank of Hawley	Hawley	Minnesota.
Rural American Bank—Hector/Fairfax	Hector	Minnesota.
First National Bank of Herman	Herman	Minnesota.
Security State Bank of Hibbing	Hibbing	Minnesota.
Woodlands National Bank	Hinckley	Minnesota.
Stearns Bank Holdingford National Association	Holdingford	Minnesota.
Eastwood Bank	Kasson	Minnesota.
American Bank Lake City	Lake City	Minnesota.
Farmers State Bank	Madelia	Minnesota.
Security State Bank of Mankato	Mankato	Minnesota.
Pioneer Bank	Mapleton	Minnesota.
State Bank of McGregor	McGregor	Minnesota.
Kanabec State Bank	Mora	Minnesota.
Alliance Bank	New Ulm	Minnesota.
Farmers and Merchants State Bank of NY Mills, Inc.	New York Mills	Minnesota.
Valley Bank	North Mankato	Minnesota.
HomeTown Bank	Redwood Falls	Minnesota.
First National Bank of the North	Sandstone	Minnesota.
First National Bank of Sauk Centre	Sauk Centre	Minnesota.
Stearns Bank N.A.	St. Cloud	Minnesota.
The Lake Bank N.A.	Two Harbors	Minnesota.
Stearns Bank Upsala National Association	Upsala	Minnesota.
Mid-Central Federal Savings Bank	Wadena	Minnesota.
1st National Bank of Waseca	Waseca	Minnesota.
Arsenal Credit Union	Arnold	Missouri.
Bank 10	Belton	Missouri.
Bank of Belton	Belton	Missouri.

Member	City	State
Branson Bank	Branson	Missouri.
Vantage Credit Union	Bridgeton	Missouri.
Chariton County Bank	Brunswick	Missouri.
Mainstreet Bank	Bunceton	Missouri.
The First National Bank of Cainesville	Cainesville	Missouri.
Farmers State Bank	Cameron	Missouri.
Hometown Bank, N.A.	Carthage	Missouri.
First State Bank and Trust Company, Inc.	Caruthersville	Missouri.
First Security State Bank of Southeast MO	Caruthersville	Missouri.
Citizens Bank of Charleston	Charleston	Missouri.
Citizens Bank & Trust Company	Chillicothe	Missouri.
First National Bank of Clinton	Clinton	Missouri.
Reliance Bank	Des Peres	Missouri.
Community Bank of El Dorado Springs	El Dorado Springs	Missouri.
United Security Bank	Fulton	Missouri.
First Bank of Missouri.	Gladstone	Missouri.
Bank of Holden	Holden	Missouri.
Hume Bank	Hume	Missouri.
Unico Bank	Irondale	Missouri.
Peoples Bank of Jamestown	Jamestown	Missouri.
Home Savings Bank	Jefferson City	Missouri.
Mid America Bank	Jefferson City	Missouri.
River Region Credit Union	Jefferson City	Missouri.
First State Bank of Joplin	Joplin	Missouri.
Commerce Bank, N.A.	Kansas City	Missouri.
First Bank of Kansas City	Kansas City	Missouri.
NorthStar Bank, National Association	Kansas City	Missouri.
Bank of Lee's Summit	Lee's Summit	Missouri.
The Farmers Bank of Lincoln	Lincoln	Missouri.
First National Bank of Mt. Vernon	Mt. Vernon	Missouri.
Community Bank & Trust	Neosho	Missouri.
Citizens Bank	New Haven	Missouri.
Bank Star	Pacific	Missouri.
The Paris National Bank	Paris	Missouri.
Bank Star of the LeadBelt	Park Hills	Missouri.
Phelps County Bank	Rolla	Missouri.
Systematic Savings and Loan Association	Springfield	Missouri.
Farmers & Merchants Bank	St. Clair	Missouri.
Allegiant Bank	St. Louis	Missouri.
Heartland Bank	St. Louis	Missouri.
Osage Valley Bank	Warsaw	Missouri.
McIntosh County Bank	Ashley	North Dakota.
First Security Bank-West	Beulah	North Dakota.
Kirkwood Bank and Trust Company	Bismarck	North Dakota.
Dakota Western Bank	Bowman	North Dakota.
First State Bank	Buxton	North Dakota.
United Valley Bank	Cavaller	North Dakota.
Western State Bank	Devils Lake	North Dakota.
Union State Bank of Hazen	Hazen	North Dakota.
The First State Bank of LaMoure	LaMoure	North Dakota.
Commercial Bank of Mott	Mott	North Dakota.
First National Bank & Trust Co. of Williston	Williston	North Dakota.
Citizens State Bank of Arlington	Arlington	South Dakota.
First State Bank	Armour	South Dakota.
First Fidelity Bank	Burke	South Dakota.
Deuel County National Bank	Clear Lake	South Dakota.
Farmers State Bank	Faith	South Dakota.
Merchants State Bank	Freeman	South Dakota.
Langford State Bank	Langford	South Dakota.
Community State Bank	Milbank	South Dakota.
Sunrise Bank Dakota	Onida	South Dakota.
Highmark Federal Credit Union	Rapid City	South Dakota.
Minnwest Bank Sioux Falls	Sioux Falls	South Dakota.

Federal Home Loan Bank of Dallas—District 9

The First National Bank	Ashdown	Arkansas.
First Western Bank	Booneville	Arkansas.
First Bank of South Arkansas.	Camden	Arkansas.
Chambers Bank	Danville	Arkansas.
Decatur State Bank	Decatur	Arkansas.
First State Bank of DeQueen	DeQueen	Arkansas.
First Service Bank	Dermott	Arkansas.
Timberland Bank	El Dorado	Arkansas.

Member	City	State
The Bank of Fayetteville, N.A	Fayetteville	Arkansas.
Superior Bank	Fort Smith	Arkansas.
Farmers Bank	Hamburg	Arkansas.
Heritage Bank	Jonesboro	Arkansas.
Eagle Bank & Trust	Little Rock	Arkansas.
First National Bank in Mena	Mena	Arkansas.
First Security Bank	Mountain Home	Arkansas.
TrustBanc	Mountain Home	Arkansas.
Bank of Paragould	Paragould	Arkansas.
First State Bank	Plainview	Arkansas.
Portland Bank	Portland	Arkansas.
Arkansas State Bank	Siloam Springs	Arkansas.
First National Bank of Wynne	Wynne	Arkansas.
Peoples Bank of Louisiana	Amite	Louisiana.
First Bank	Baton Rouge	Louisiana.
Clinton Bank & Trust Company	Clinton	Louisiana.
Caldwell Bank and Trust	Columbia	Louisiana.
Tri-Parish Bank	Eunice	Louisiana.
Gibbsland Bank & Trust Company	Gibbsland	Louisiana.
First National Bank of Jeanerette	Jeanerette	Louisiana.
MidSouth National Bank	Lafayette	Louisiana.
South Lafourche Bank & Trust Company	Larose	Louisiana.
Merchants & Farmers Bank & Trust Company	Leesville	Louisiana.
Resource Bank	Mandeville	Louisiana.
Omni Bank	Metairie	Louisiana.
Bank of Montgomery	Montgomery	Louisiana.
Community First Bank	New Iberia	Louisiana.
Gulf Coast Bank & Trust Company	New Orleans	Louisiana.
United Bank & Trust Company	New Orleans	Louisiana.
First FS&LA of Allen Parish	Oakdale	Louisiana.
St. Landry Homestead	Opelousas	Louisiana.
Community Bank	Raceland	Louisiana.
First American Bank and Trust	Vacherie	Louisiana.
First Federal Savings and Loan	Aberdeen	Mississippi.
Farmers and Merchants Bank	Baldwyn	Mississippi.
Copiah Bank, N.A.	Hazlehurst	Mississippi.
Planters Bank & Trust Company	Indianola	Mississippi.
First American National Bank	Iuka	Mississippi.
Citizens Bank & Trust Company	Marks	Mississippi.
Pike County National Bank	McComb	Mississippi.
United Mississippi Bank	Natchez	Mississippi.
MS Telco Federal Credit Union	Pearl	Mississippi.
Western Bank	Alamogordo	New Mexico.
Bank of Albuquerque N.A.	Albuquerque	New Mexico.
Western Bank	Artesia	New Mexico.
Western Commerce Bank	Carlsbad	New Mexico.
Citizens Bank	Farmington	New Mexico.
Los Alamos National Bank	Los Alamos	New Mexico.
Portales National Bank	Portales	New Mexico.
Citizens Bank, N.A.	Abilene	Texas.
Anahuac National Bank	Anahuac	Texas.
Northwest National Bank of Arlington	Arlington	Texas.
First Bank	Azle	Texas.
First National Bank of Baird	Baird	Texas.
First National Bank of Ballinger	Ballinger	Texas.
Western American National Bank	Bedford	Texas.
Big Lake Bank, N.A.	Big Lake	Texas.
Blanco National Bank	Blanco	Texas.
Legend Bank, N.A.	Bowie	Texas.
Commercial National Bank	Brady	Texas.
Citizens National Bank of Breckenridge	Breckenridge	Texas.
First State Bank	Bremond	Texas.
First National Bank in Bronte	Bronte	Texas.
First National Bank	Bullard	Texas.
First Bank	Burkburnett	Texas.
First State Bank & Trust Company	Carthage	Texas.
Corsicana National Bank & Trust	Corsicana	Texas.
Stockmens National Bank	Cotulla	Texas.
The Coupland State Bank of Coupland	Coupland	Texas.
Bank of Texas, NA	Dallas	Texas.
Gateway National Bank	Dallas	Texas.
Pavillion Bank	Dallas	Texas.
State Bank of Texas	Dallas	Texas.
Signature Bank	Dallas	Texas.

Member	City	State
Northstar Bank of Texas	Denton	Texas.
First Bank & Trust East Texas	Diboll	Texas.
The First National Bank of Eagle Lake	Eagle Lake	Texas.
New First National Bank	El Campo	Texas.
The First National Bank of Emory	Emory	Texas.
The Enloe State Bank of Enloe	Enloe	Texas.
Greater South Texas Bank, FSB	Falfurrias	Texas.
Pecos County State Bank of Fort Stockton, Texas	Fort Stockton	Texas.
Colonial Life Insurance Company of Texas	Fort Worth	Texas.
Colonial Lloyds Insurance Company	Fort Worth	Texas.
Summit National Bank	Fort Worth	Texas.
Worth National Bank	Fort Worth	Texas.
Security State Bank and Trust	Fredericksburg	Texas.
The First State Bank of Gainesville	Gainesville	Texas.
Moody National Bank	Galveston	Texas.
First National Bank	George West	Texas.
First National Bank	Giddings	Texas.
Mills County State Bank	Goldthwaite	Texas.
First State Bank	Graham	Texas.
Heritage National Bank	Granbury	Texas.
Farmers State Bank	Groesbeck	Texas.
United Community Bank, N.A.	Highland Village	Texas.
Hondo National Bank	Hondo	Texas.
North Houston Bank	Houston	Texas.
Preferred Bank	Houston	Texas.
Sterling Bank	Houston	Texas.
State National Bank of Texas	Iowa Park	Texas.
TIB—The Independent BankersBank	Irving	Texas.
Jacksboro National Bank	Jacksboro	Texas.
Texas National Bank of Jacksonville	Jacksonville	Texas.
Bank of Jena	Jena	Texas.
Jourdanton State Bank	Jourdanton	Texas.
American Bank	Keller	Texas.
Laredo Federal Credit Union	Laredo	Texas.
South Texas National Bank	Laredo	Texas.
First Liberty National Bank	Liberty	Texas.
Huntington State Bank	Lufkin	Texas.
Bank of Commerce	McLean	Texas.
USAA Federal Savings Bank	San Antonio	Texas.
Sanderson State Bank	Sanderson	Texas.
First Bank of Snook	Snook	Texas.
The First National Bank of Trenton	Trenton	Texas.
National American Bank	Uvalde	Texas.
Van Horn State Bank	Van Horn	Texas.
Central National Bank	Waco	Texas.
Wallis State Bank	Wallis	Texas.

Federal Home Loan Bank of Topeka—District 10

Colonial Bank	Aurora	Colorado.
FirstBank of Boulder	Boulder	Colorado.
FirstBank of Breckenridge	Breckenridge	Colorado.
Colorado Business Bank	Denver	Colorado.
First National Bank of Estes Park	Estes Park	Colorado.
Centennial Bank of the West	Fort Collins	Colorado.
FirstBank of Northern Colorado	Fort Collins	Colorado.
First National Bank-Colorado	Fowler	Colorado.
Union Colony Bank	Greeley	Colorado.
FirstBank of Tech Center	Greenwood Village	Colorado.
The Gunnison Bank and Trust Company	Gunnison	Colorado.
Red Rocks Federal Credit Union	Highlands Ranch	Colorado.
First State Bank	Idaho Springs	Colorado.
Valley State Bank	Lamar	Colorado.
FirstBank of Longmont	Longmont	Colorado.
Heritage Bank	Louisville	Colorado.
Equitable Savings and Loan Association	Sterling	Colorado.
FirstBank North	Westminster	Colorado.
State Bank of Wiley	Wiley	Colorado.
Stockgrowers State Bank of Ashland	Ashland	Kansas.
American Bank	Baxter Springs	Kansas.
The Bendena State Bank	Bendena	Kansas.
Commercial State Bank	Bonner Springs	Kansas.
The Citizens State Bank of Cheney	Cheney	Kansas.
The First National Bank of Clifton	Clifton	Kansas.

Member	City	State
The Citizens National Bank	Concordia	Kansas.
The First National Bank of Cunningham	Cunningham	Kansas.
State Bank of Downs	Downs	Kansas.
Mid America Bank	Esbon	Kansas.
Garden City State Bank	Garden City	Kansas.
First Kansas Bank & Trust Company	Gardner	Kansas.
The First National Bank of Girard	Girard	Kansas.
First National Bank	Goodland	Kansas.
American State Bank & Trust Co., NA	Great Bend	Kansas.
The First State Bank of Healy	Healy	Kansas.
Morrill & Janes Bank and Trust Company	Hiawatha	Kansas.
Farmers and Merchants Bank of Hill City	Hill City	Kansas.
Hillsboro State Bank	Hillsboro	Kansas.
Hoisington National Bank	Hoisington	Kansas.
First National Bank of Holcomb	Holcomb	Kansas.
Denison State Bank	Holton	Kansas.
Bank of Holyrood	Holyrood	Kansas.
The Howard State Bank	Howard	Kansas.
The Jamestown State Bank	Jamestown	Kansas.
The Nekoma State Bank	La Crosse	Kansas.
First State Bank & Trust Company	Larned	Kansas.
The Lawrence Bank	Lawrence	Kansas.
The State Bank of Lebo	Lebo	Kansas.
The First National Bank of Liberal	Liberal	Kansas.
Lyons Federal Savings	Lyons	Kansas.
Sunflower Bank	Salina	Kansas.
St. Marys State Bank	St. Marys	Kansas.
Emprise Bank	Wichita	Kansas.
Adams State Bank	Adams	Nebraska.
The Albion National Bank	Albion	Nebraska.
First National Bank of Albion	Albion	Nebraska.
Archer Cooperative Credit Union	Archer	Nebraska.
Heartland Community Bank	Bennet	Nebraska.
Farmers & Merchants State Bank	Bloomfield	Nebraska.
First National Bank of Chadron	Chadron	Nebraska.
Bank of Clarks	Clarks	Nebraska.
Citizens State Bank	Clearwater	Nebraska.
Farmers Bank of Cook	Cook	Nebraska.
Jennings State Bank	Davenport	Nebraska.
Farmers State Bank	Dodge	Nebraska.
Commercial State Bank	Elsie	Nebraska.
Filley Bank	Filley	Nebraska.
The First National Bank of Gordon	Gordon	Nebraska.
Hastings State Bank	Hastings	Nebraska.
Security National Bank	Laurel	Nebraska.
Great Western Bank	Omaha	Nebraska.
American National Bank	Omaha	Nebraska.
Valley Bank and Trust Company	Scottsbluff	Nebraska.
Security First Bank	Sidney	Nebraska.
Iowa—Nebraska State Bank	South Sioux City	Nebraska.
Wahoo State Bank	Wahoo	Nebraska.
Citizens Bank & Trust Company	Ardmore	Oklahoma.
Peoples State Bank	Blair	Oklahoma.
1st Bank & Trust	Broken Bow	Oklahoma.
First Bank of Chandler	Chandler	Oklahoma.
Union Bank of Chandler	Chandler	Oklahoma.
The First National Bank of Coweta	Coweta	Oklahoma.
The First National Bank of Davis, Oklahoma	Davis	Oklahoma.
Edmond Bank and Trust	Edmond	Oklahoma.
Great Plains National Bank	Elk City	Oklahoma.
First Capital Bank	Guthrie	Oklahoma.
American Exchange Bank	Henryetta	Oklahoma.
The Idabel National Bank	Idabel	Oklahoma.
Bank of Locust Grove	Locust Grove	Oklahoma.
The Guarantee State Bank	Mangum	Oklahoma.
The Bank, National Association	McAlester	Oklahoma.
Grant County Bank	Medford	Oklahoma.
First National Bank	Midwest City	Oklahoma.
Citizens State Bank	Morrison	Oklahoma.
All America Bank	Mustang	Oklahoma.
Americrest Bank	Oklahoma City	Oklahoma.
Bridgeview Bank, N.A. of Oklahoma City, OK	Oklahoma City	Oklahoma.
Frontier State Bank	Oklahoma City	Oklahoma.
Quail Creek Bank, N.A.	Oklahoma City	Oklahoma.

Member	City	State
The Community State Bank	Poteau	Oklahoma.
The Exchange Bank	Skiatook	Oklahoma.
First National Bank of Stigler	Stigler	Oklahoma.
Stroud National Bank	Stroud	Oklahoma.
Bank of Oklahoma	Tulsa	Oklahoma.
Tulsa National Bank	Tulsa	Oklahoma.
Waurika National Bank	Waurika	Oklahoma.

Federal Home Loan Bank of San Francisco—District 11

First National Bank of Nevada	Scottsdale	Arizona.
National Bank of Arizona	Tempe	Arizona.
Pacific Crest Bank	Agoura Hills	California.
Mid-State Bank	Arroyo Grande	California.
America's Christian Credit Union	Brea	California.
Jackson Federal Bank	Brea	California.
First California Bank	Camarillo	California.
Merchants Bank of California, N.A.	Carson	California.
Tri Counties Bank	Chico	California.
Chino Commercial Bank, N.A.	Chino	California.
North Island Financial Credit Union	Chula Vista	California.
Alliance Bank	Culver City	California.
First Northern Bank of Dixon	Dixon	California.
Western State Bank	Duarte	California.
Community National Bank	Fallbrook	California.
SCE Federal Credit Union	Irwindale	California.
First National Bank of North County	Lake San Marcos	California.
Cedars Bank	Los Angeles	California.
FAA First Federal Credit Union	Los Angeles	California.
Hanmi Bank	Los Angeles	California.
Manufacturers Bank	Los Angeles	California.
Peninsula Bank of Commerce	Millbrae	California.
Kaiperm Federal Credit Union	Oakland	California.
World Savings Bank, F.S.B.	Oakland	California.
Citizens Business Bank	Ontario	California.
First Security Thrift Company	Orange	California.
Cupertino National Bank	Palo Alto	California.
LA Financial Federal Credit Union	Pasadena	California.
Bank of the Sierra	Porterville	California.
Plumas Bank	Quincy	California.
Inland Empire National Bank	Riverside	California.
First American Bank	Rosemead	California.
American River Bank	Sacramento	California.
Cabrillo Credit Union	San Diego	California.
Mission Federal Credit Union	San Diego	California.
Point Loma Credit Union	San Diego	California.
San Diego Metropolitan Credit Union	San Diego	California.
University & State Employees Credit Union	San Diego	California.
America California Bank	San Francisco	California.
First Republic Bank	San Francisco	California.
National American Bank	San Francisco	California.
North Coast Bank	Santa Rosa	California.
Union Safe Deposit Bank	Stockton	California.

Federal Home Loan Bank of Seattle—District 12

Alaska USA Federal Credit Union	Anchorage	Alaska.
Alaska Pacific Bank	Juneau	Alaska.
First Hawaiian Bank	Honolulu	Hawaii.
Hawaii National Bank	Honolulu	Hawaii.
West Oahu Community Federal Credit Union	Kapolei	Hawaii.
Idaho Independent Bank	Coeur D'Alene	Idaho.
Bank of Idaho	Idaho Falls	Idaho.
Belt Valley Bank	Belt	Montana.
Flathead Bank of Bigfork	Bigfork	Montana.
Yellowstone Teachers' Credit Union	Billings	Montana.
Wells Fargo Bank MT	Billings	Montana.
First Boulder Valley Bank	Boulder	Montana.
First Citizens Bank, N.A.	Columbia Falls	Montana.
First Madison Valley Bank	Ennis	Montana.
Heritage State Bank	Fort Benton	Montana.
First State Bank of Fort Benton	Fort Benton	Montana.
Little Horn State Bank	Hardin	Montana.
Yellowstone Bank	Laurel	Montana.

Member	City	State
Montana First Credit Union	Missoula	Montana.
Montana State Bank	Plentywood	Montana.
United States National Bank of Red Lodge	Red Lodge	Montana.
Valley Bank of Ronan	Ronan	Montana.
First Security Bank of West Yellowstone	West Yellowstone	Montana.
Central Williamette Credit Union	Albany	Oregon.
Family Security Bank	Brookings	Oregon.
Home Valley Bank	Cave Junction	Oregon.
Citizens Bank	Corvallis	Oregon.
Oregon State Bank	Corvallis	Oregon.
U Lane O Credit Union	Eugene	Oregon.
Oregon Pacific Banking Company	Florence	Oregon.
Community Bank of Grants Pass	Grants Pass	Oregon.
Southern Oregon Federal Credit Union	Grants Pass	Oregon.
Oregon Dental Service	Portland	Oregon.
Portland Teachers Credit Union	Portland	Oregon.
Town Center Bank	Portland	Oregon.
Valley Business Bank	Salem	Oregon.
Silver Falls Bank	Silverton	Oregon.
St. Helens Community Federal Credit Union	St. Helens	Oregon.
State Bank of Southern Utah	Cedar City	Utah.
Central Bank	Provo	Utah.
Far West Bank	Provo	Utah.
Liberty Bank	Salt Lake City	Utah.
Foundation Bank	Bellevue	Washington.
First Mutual Bank	Bellevue	Washington.
North Coast Credit Union	Bellingham	Washington.
Westsound Bank	Bremerton	Washington.
Coastal Community Bank	Everett	Washington.
Educational Community Credit Union	Everett	Washington.
Frontier Bank	Everett	Washington.
State National Bank of Garfield	Garfield	Washington.
Harbor Bank, NA	Gig Harbor	Washington.
ShoreBank Pacific	Iiwaco	Washington.
Twin City Bank	Longview	Washington.
City Bank	Lynnwood	Washington.
Golf Savings Bank	Mountlake Terrace	Washington.
Columbia State Bank	Olympia	Washington.
Redmond National Bank	Redmond	Washington.
Group Health Credit Union	Seattle	Washington.
Washington School Employees Credit Union	Seattle	Washington.
Silverdale State Bank	Silverdale	Washington.
AmericanWest Bank	Spokane	Washington.
Global Credit Union	Spokane	Washington.
Numerica Credit Union	Spokane	Washington.
Washington Trust Bank	Spokane	Washington.
Harborstone Credit Union	Tacoma	Washington.
Pierce Commercial Bank	Tacoma	Washington.
Boeing Employee's Credit Union	Tukwila	Washington.
Westside Community Bank	University Place	Washington.
Baker Boyer National Bank	Walla Walla	Washington.
Mid State Bank	Waterville	Washington.
First National Bank of Buffalo	Buffalo	Wyoming.
Wyoming Bank & Trust	Cheyenne	Wyoming.
The Jackson State Bank	Jackson	Wyoming.

II. Public Comments

To encourage the submission of public comments on the community support performance of Bank members, on or before January 26, 2004, each Bank will notify its Advisory Council and nonprofit housing developers, community groups, and other interested parties in its district of the members selected for community support review in the 2002–03 eighth quarter review cycle. 12 CFR 944.2(b)(2)(ii). In reviewing a member for community support compliance, the Finance Board

will consider any public comments it has received concerning the member. 12 CFR 944.2(d). To ensure consideration by the Finance Board, comments concerning the community support performance of members selected for the 2002–03 eighth quarter review cycle must be delivered to the Finance Board on or before the February 27, 2004 deadline for submission of Community Support Statements.

Dated: December 29, 2003.

Arnold Intrater,
General Counsel.

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FEDERAL MARITIME COMMISSION

Sunshine Act Meeting

AGENCY HOLDING THE MEETING: Federal Maritime Commission