

# Notices

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This section of the FEDERAL REGISTER contains documents other than rules or proposed rules that are applicable to the public. Notices of hearings and investigations, committee meetings, agency decisions and rulings, delegations of authority, filing of petitions and applications and agency statements of organization and functions are examples of documents appearing in this section.

## FEDERAL HOUSING FINANCE BOARD

[No. 96-N-1]

### Notice of Federal Home Loan Bank Members Selected for Community Support Review

**AGENCY:** Federal Housing Finance Board.

**ACTION:** Notice.

**SUMMARY:** The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 added a new Section 10(g) to the Federal Home Loan Bank Act of 1932 requiring that members of the Federal Home Loan Bank (FHLBank) System meet standards for community investment or service in order to maintain continued access to long-term FHLBank System advances. In compliance with this statutory change,

the Federal Housing Finance Board (Housing Finance Board) promulgated Community Support regulations (12 CFR Part 936). Under the review process established in the regulations, the Housing Finance Board will select a certain number of members for review each quarter, so that all members that are subject to the Community Reinvestment Act of 1977, 12 U.S.C. 2901 *et seq.*, (CRA), will be reviewed once every two years. The purpose of this Notice is to announce the names of the members selected for the eighth quarter review (1994-95 cycle) under the regulations. The Notice also conveys the dates by which members need to comply with the Community Support regulation review requirements and by which comments from the public must be received.

**DATES:** Due Date For Member Community Support Statements for Members Selected in Eighth Quarter Review: February 29, 1996.

*Due Date For Public Comments on Members Selected in Eighth Quarter Review:* February 29, 1996.

**FOR FURTHER INFORMATION CONTACT:** Joseph A. McKenzie, Associate Director, Office of Housing Finance, (202) 408-2845, Federal Housing Finance Board, 1777 F Street, N.W., Washington, D.C.

20006. A telecommunications device for deaf persons (TDD) is available at (202) 408-2579.

**SUPPLEMENTARY INFORMATION:**

**A. Selection for Community Support Review**

The Housing Finance Board currently reviews all FHLBank System members that are subject to CRA approximately once every two years. Approximately one-eighth of the FHLBank members in each district will be selected for review by the Housing Finance Board each calendar quarter. To date, only members that are subject to CRA have been reviewed. In selecting members, the Housing Finance Board follows the chronological sequence of the members' CRA Evaluations post-July 1, 1990, to the greatest extent practicable, selecting one-eighth of each District's membership for review each calendar quarter. However, the Housing Finance Board will postpone review of new members until they have been System members for one year.

Selection for review is not, nor should it be construed as, any indication of either the financial condition or Community Support performance of the institutions listed.

**B. List of FHLBank Members To Be Reviewed in the Eighth Quarter, Grouped by FHLBank District**

Member	City	State
<b>Federal Home Loan Bank of Boston—District 1 Post Office Box 9106 Boston, Massachusetts 02205-9106</b>		
Savings Bank of Danbury .....	Danbury .....	CT
Putnam Trust Company of Greenwich .....	Greenwich .....	CT
Mechanics Savings Bank .....	Hartford .....	CT
Stafford Savings Bank .....	Stafford Springs .....	CT
Torrington Savings Bank .....	Torrington .....	CT
New England Bank and Trust Company .....	Windsor .....	CT
Bridgewater Savings Bank .....	Bridgewater .....	MA
Hudson National Bank .....	Hudson .....	MA
Lexington Savings Bank .....	Lexington .....	MA
City Savings Bank of Pittsfield .....	Pittsfield .....	MA
Winter Hill Federal Savings Bank .....	Somerville .....	MA
Webster Five Cents Savings Bank .....	Webster .....	MA
Mutual Federal Savings Bank—Plymouth County .....	Whitman .....	MA
Winchester Savings Bank .....	Winchester .....	MA
Biddeford Savings Bank .....	Biddeford .....	ME
Ocean National Bank .....	Kennebunk .....	ME
Ledyard National Bank .....	Hanover .....	NH
Pemigewasset National Bank .....	Plymouth .....	NH
Woodsville Guaranty Savings Bank .....	Woodsville .....	NH
Community National Bank .....	Derby .....	VT
First National Bank of Orwell .....	Orwell .....	VT
Wells River Savings Bank .....	Wells River .....	VT

Member	City	State
<b>Federal Home Loan Bank of New York—District 2</b> <b>Seven World Trade Center</b> <b>22nd Floor</b> <b>New York, New York 10048-1185</b>		
United Jersey Bank .....	Hackensack .....	NJ
Covenant Bank for Savings .....	Haddonfield .....	NJ
Manville Savings Bank, sla .....	Manville .....	NJ
Sterling Bank .....	Mount Laurel .....	NJ
Roselle Savings Bank .....	Roselle .....	NJ
Summit Federal Savings and Loan Association .....	Summit .....	NJ
Wayne Savings Bank, FSB .....	Wayne .....	NJ
Seneca FS&LA .....	Baldwinsville .....	NY
Central National Bank .....	Canajoharie .....	NY
Community Bank, N.A. ....	Canton .....	NY
Carthage FS&LA .....	Carthage .....	NY
Lake Shore S&LA .....	Dunkirk .....	NY
Sunrise Federal Savings Bank .....	Farmingdale .....	NY
Savings Bank of the Finger Lakes .....	Geneva .....	NY
Evergreen Bank, N.A. ....	Glens Falls .....	NY
First National Bank of Jeffersonville .....	Jeffersonville .....	NY
Sound FS&LA .....	Mamaroneck .....	NY
North Fork Bank .....	Mattituck .....	NY
Bank Audi (USA) .....	New York .....	NY
The Oneida Valley National Bank .....	Oneida .....	NY
Skaneateles Savings Bank .....	Skaneateles .....	NY
Geddes FS&LA .....	Syracuse .....	NY
R-G Premier Bank of Puerto Rico .....	Guaynabo .....	PR
First Virgin Islands FSB .....	St. Thomas .....	VI

**Federal Home Loan Bank of Pittsburgh—District 3**  
**601 Grant Street**  
**Pittsburgh, Pennsylvania 15219-4455**

Ambassador Bank of the Commonwealth .....	Allentown .....	PA
First National Bank of Berwick .....	Berwick .....	PA
American Eagle Savings Bank, PaSA .....	Boothwyn .....	PA
Reliable Savings Bank, PaSA .....	Bridgeville .....	PA
Commerce Bank Harrisburg .....	Camp Hill .....	PA
Pioneer American Bank, N.A. ....	Carbondale .....	PA
FNB Bank, N.A. ....	Danville .....	PA
First Sterling Bank .....	Devon .....	PA
Deposit Bank .....	DuBois .....	PA
Marquette Savings Bank .....	Erie .....	PA
Adams County National Bank .....	Gettysburg .....	PA
First National Bank of Greencastle .....	Greencastle .....	PA
First FS&LA of Harrisburg .....	Harrisburg .....	PA
Huntingdon Valley FS&LA .....	Huntingdon Valley .....	PA
Merchants National Bank of Kittanning .....	Kittanning .....	PA
Fulton Bank .....	Lancaster .....	PA
Citizens National Bank of Lansford .....	Lansford .....	PA
Lebanon Valley National Bank .....	Lebanon .....	PA
The First National Bank of Leechburg .....	Leechburg .....	PA
First National Bank in Lilly .....	Lilly .....	PA
S&LA of Milton .....	Milton .....	PA
First Western Bank, N.A. ....	New Castle .....	PA
Berean Federal Savings Bank .....	Philadelphia .....	PA
Regent National Bank .....	Philadelphia .....	PA
Republic Bank .....	Philadelphia .....	PA
Fidelity Savings Bank .....	Pittsburgh .....	PA
Prestige Bank, A FSB .....	Pittsburgh .....	PA
Spring Hill Savings Bank, F.S.B. ....	Pittsburgh .....	PA
Progress Federal Savings Bank .....	Plymouth Meeting .....	PA
Heritage National Bank .....	Pottsville .....	PA
First Western Bank, FSB .....	Sharon .....	PA
West Milton State Bank .....	West Milton .....	PA
Bank of Raleigh .....	Beckley .....	WV
Bank of Charles Town .....	Charles Town .....	WV
Huntington National Bank West Virginia .....	Charleston .....	WV
F&M Bank—Martinsburg .....	Martinsburg .....	WV
Potomac Valley Bank .....	Petersburg .....	WV
First State Bank and Trust .....	Rainelle .....	WV
Bank of Ripley .....	Ripley .....	WV
Capon Valley Bank .....	Wardensville .....	WV

Member	City	State
Citizens Bank of Weston, Inc .....	Weston .....	WV

**Federal Home Loan Bank of Atlanta—District 4**  
**Post Office Box 105565**  
**Atlanta, Georgia 30348**

Farmers and Merchants Bank .....	Centre .....	AL
Cullman Savings Bank .....	Cullman .....	AL
Dothan Federal Saving Bank .....	Dothan .....	AL
Fort Deposit Bank .....	Fort Deposit .....	AL
Gulf Federal Bank, a FSB .....	Mobile .....	AL
First Metro Bank .....	Muscle Shoals .....	AL
West Alabama Bank and Trust .....	Reform .....	AL
Bank Independent .....	Sheffield .....	AL
First National Bank of Stevenson .....	Stevenson .....	AL
First State Bank of Tuscaloosa .....	Tuscaloosa .....	AL
Elmore County Bank .....	Wetumpka .....	AL
Franklin National Bank of Washington, D.C .....	Washington .....	DC
Banyan Bank .....	Boca Raton .....	FL
First United Bank .....	Boca Raton .....	FL
First National Bank of Southwest Florida .....	Cape Coral .....	FL
Firstmerit Bank, FSB .....	Clearwater .....	FL
Popular Bank of Florida .....	Coral Gables .....	FL
Sun Bank/Treasure Coast .....	Fort Pierce .....	FL
Bank of North America .....	Ft. Lauderdale .....	FL
First FSB of Citrus County .....	Inverness .....	FL
CNB National Bank .....	Lake City .....	FL
Chase Federal Bank, A FSB .....	Miami .....	FL
Consumers Savings Bank .....	Miami .....	FL
Executive National Bank .....	Miami .....	FL
Gulf Bank .....	Miami .....	FL
Fifth Third Bank of Florida .....	Naples .....	FL
Chemical Bank, FSB .....	Palm Beach .....	FL
Madison S&LA .....	Palm Harbor .....	FL
Sunshine State FS&LA .....	Plant City .....	FL
West Coast Bank .....	Sarasota .....	FL
Partners Bank of Florida .....	Tampa .....	FL
National Bank of Commerce .....	Winter Park .....	FL
Community National Bank .....	Ashburn .....	GA
Georgia National Bank .....	Athens .....	GA
First National Bank of Northwest Georgia .....	Calhoun .....	GA
Bartow County Bank .....	Cartersville .....	GA
First Community Bank and Trust .....	Cartersville .....	GA
Bank of Ellijay .....	Ellijay .....	GA
Towns County Bank .....	Hiawasee .....	GA
Charter Bank and Trust Company .....	Marietta .....	GA
Crawford County Bank .....	Roberta .....	GA
First Bullock Bank & Trust Company .....	Statesboro .....	GA
Allied Bank of Georgia .....	Thomson .....	GA
United Bank of Pike .....	Zebulon .....	GA
Fairfax Savings, a FSB .....	Baltimore .....	MD
Harbor Bank of Maryland .....	Baltimore .....	MD
Colombo Savings Bank, F.S.B .....	Bethesda .....	MD
Enfield Savings Bank, SSB .....	Enfield .....	NC
Four Oaks Bank & Trust Company .....	Four Oaks .....	NC
Kenly Savings Bank, S.S.B .....	Kenly .....	NC
Bank of Union .....	Monroe .....	NC
Triangle Bank .....	Raleigh .....	NC
Roanoke Rapids Savings Bank, SSB .....	Roanoke Rapids .....	NC
Summit Savings Bank .....	Sanford .....	NC
Home SB of Siler City, S.S.B .....	Siler City .....	NC
Jackson Savings Bank, SSB .....	Sylva .....	NC
Tarboro Savings Bank, SSB .....	Tarboro .....	NC
Peoples Savings Bank, S.S.B .....	Wilmington .....	NC
Security FSB of South Carolina .....	Aiken .....	SC
Anderson National Bank .....	Anderson .....	SC
Summit National Bank .....	Greenville .....	SC
Greenwood Bank and Trust .....	Greenwood .....	SC
Palmetto State Bank .....	Hampton .....	SC
First National South .....	Marion .....	SC
Newberry Federal Savings Bank .....	Newberry .....	SC
Highlands Union Bank .....	Abingdon .....	VA
Franklin National Bank of Virginia .....	Alexandria .....	VA
Bank of Clarke County .....	Berryville .....	VA

Member	City	State
Guaranty Savings and Loan, F.A .....	Charlottesville .....	VA
Miners & Merchants Bank & Trust Co .....	Grundy .....	VA
Rockingham Heritage Bank .....	Harrisonburg .....	VA
Chesapeake Bank .....	Kilmarnock .....	VA
First Bank and Trust Company .....	Lebanon .....	VA
Bank of Marion .....	Marion .....	VA
Heritage Bank and Trust .....	Norfolk .....	VA
Resource Bank .....	Virginia Beach .....	VA
Fauquier Bank .....	Warrenton .....	VA
F & M Bank—Winchester .....	Winchester .....	VA

**Federal Home Loan Bank of Cincinnati—District 5**  
**Post Office Box 598**  
**Cincinnati, Ohio 45201**

Auburn Banking Company .....	Auburn .....	KY
United Commonwealth Bank .....	Benton .....	KY
Farmers State Bank .....	Booneville .....	KY
Bowling Green Bank & Trust Company, N.A .....	Bowling Green .....	KY
First National Bank of Brooksville .....	Brooksville .....	KY
Brownsville Deposit Bank .....	Brownsville .....	KY
Heritage Bank, Inc .....	Burlington .....	KY
Community Trust Bank, F.S.B .....	Campbellsville .....	KY
Farmers Bank .....	Clay .....	KY
First National Bank of Clinton .....	Clinton .....	KY
American Fidelity Bank & Trust Co .....	Corbin .....	KY
Bank of Crittenden .....	Crittenden .....	KY
Bank of Ohio County .....	Dundee .....	KY
Elkton Bank and Trust Company .....	Elkton .....	KY
Farmers Deposit Bank .....	Eminence .....	KY
Bank of Kentucky .....	Florence .....	KY
First FSB of Frankfort .....	Frankfort .....	KY
Commercial Bank of Grayson .....	Grayson .....	KY
First National Bank of Grayson .....	Grayson .....	KY
Hebron Deposit Bank .....	Hebron .....	KY
Ohio Valley National Bank .....	Henderson .....	KY
First City Bank and Trust Company .....	Hopkinsville .....	KY
Horse Cave State Bank .....	Horse Cave .....	KY
Peoples Bank of Hustonville .....	Hustonville .....	KY
Hyden Citizens Bank, Inc. ....	Hyden .....	KY
Citizens Guaranty Bank .....	Irvine .....	KY
Citizens Bank & Trust Company .....	Jackson .....	KY
Peoples Bank .....	Lebanon .....	KY
Lewisburg Banking Company .....	Lewisburg .....	KY
Vine Street Trust Company .....	Lexington .....	KY
First National Bank and Trust .....	London .....	KY
London Bank and Trust Company .....	London .....	KY
Mid-America of Louisville and Trust Company .....	Louisville .....	KY
Stock Yards Bank & Trust Company .....	Louisville .....	KY
First State Bank and Trust Company .....	Manchester .....	KY
First National Bank of Mayfield .....	Mayfield .....	KY
Citizens Bank .....	Morehead .....	KY
Peoples Bank .....	Murray .....	KY
First Farmers Bank & Trust Company .....	Owenton .....	KY
Citizens Bank & Trust Company of Paducah .....	Paducah .....	KY
Paducah Bank and Trust Company .....	Paducah .....	KY
Kentucky Bank .....	Paris .....	KY
Farmers Bank and Trust Company .....	Princeton .....	KY
Richmond Bank and Trust Company .....	Richmond .....	KY
Kentucky Bank and Trust Company .....	Russell .....	KY
Southern Deposit Bank .....	Russellville .....	KY
Salyersville National Bank .....	Salyersville .....	KY
Peoples Bank .....	Sandy Hook .....	KY
Citizens Union Bank of Shelbyville .....	Shelbyville .....	KY
Alliance Bank .....	Somerset .....	KY
First & Farmers Bank of Somerset .....	Somerset .....	KY
First & Peoples Bank .....	Springfield .....	KY
First National Bank & Trust Co .....	Versailles .....	KY
Bank of the Mountains .....	West Liberty .....	KY
Winchester Federal Savings Bank .....	Winchester .....	KY
North Akron Savings Association .....	Akron .....	OH
Andover Bank .....	Andover .....	OH
Sutton State Bank .....	Attica .....	OH
Blue Ash Building & Loan Company .....	Blue Ash .....	OH

Member	City	State
First National Bank Northwest Ohio .....	Bryan .....	OH
Foundation Savings Bank .....	Cincinnati .....	OH
Provident Bank .....	Cincinnati .....	OH
Park View Federal Savings Bank .....	Cleveland .....	OH
Fifth Third Bank of Columbus .....	Columbus .....	OH
Union Bank Company .....	Columbus Grove .....	OH
State Bank and Trust Company .....	Defiance .....	OH
Ohio Bank .....	Findlay .....	OH
Ohio Valley Bank Company .....	Gallipolis .....	OH
Harrison Building and Loan .....	Harrison .....	OH
Patriot Federal Savings Bank .....	Harrison .....	OH
Bank of Leipsic Company .....	Leipsic .....	OH
Peoples Banking and Trust Company .....	Marietta .....	OH
Marion Bank .....	Marion .....	OH
Minster State Bank .....	Minster .....	OH
Farmers State Bank & Trust Company .....	New Madison .....	OH
Citizens Banking Company .....	Salineville .....	OH
Sherwood State Bank .....	Sherwood .....	OH
Citizens State Bank .....	Strasburg .....	OH
First Bank of Ohio, Tiffin .....	Tiffin .....	OH
Mid American National Bank .....	Toledo .....	OH
National Bank and Trust .....	Wilmington .....	OH
Woodsfield Savings & Loan Company .....	Woodsfield .....	OH
Mahoning National Bank of Youngstown .....	Youngstown .....	OH
First State Bank .....	Brownsville .....	TN
Citizens Bank .....	Collierville .....	TN
Union Planters Bank of the Cumberlands .....	Cookeville .....	TN
First Bank of Polk County .....	Copperhill .....	TN
Union Planters National Bank .....	Cordova .....	TN
First State Bank of Covington .....	Covington .....	TN
Meigs County Bank .....	Decatur .....	TN
Weakley County Bank .....	Dresden .....	TN
First Exchange Bank .....	Dyersburg .....	TN
Franklin National Bank .....	Franklin .....	TN
Bank of Friendship .....	Friendship .....	TN
Union Planters Bank of West TN .....	Humboldt .....	TN
BankFirst .....	Knoxville .....	TN
First Knoxville Bank .....	Knoxville .....	TN
First National Bank of LaFollette .....	LaFollette .....	TN
McKenzie Banking Company .....	McKenzie .....	TN
Security FS&LA .....	McMinnville .....	TN
Financial Federal Savings Bank .....	Memphis .....	TN
First Commercial Bank .....	Memphis .....	TN
First Tennessee Bank, N.A. ....	Memphis .....	TN
Nashoba Bank .....	Memphis .....	TN
Nashville Bank of Commerce .....	Memphis .....	TN
Munford Union Bank .....	Munford .....	TN
Bank of Ripley .....	Ripley .....	TN
Hardin County Bank .....	Savannah .....	TN
Valley Bank .....	Sweetwater .....	TN
Bank of Commerce .....	Trenton .....	TN
First Volunteer Bank .....	Union City .....	TN
Wayne County Bank .....	Waynesboro .....	TN

**Federal Home Loan Bank of Indianapolis—District 6**  
**P.O. Box 60**  
**Indianapolis, Indiana 46205-0060**

Central National Bank & Trust Co .....	Attica .....	IN
Bloomfield State Bank .....	Bloomfield .....	IN
Wayne Bank and Trust Company .....	Cambridge City .....	IN
Citizens National Bank .....	Evansville .....	IN
Old National Bank .....	Evansville .....	IN
Fowler State Bank .....	Fowler .....	IN
Peoples State Bank of Francesville .....	Francesville .....	IN
Friendship State Bank .....	Friendship .....	IN
Goodland State Bank .....	Goodland .....	IN
Sand Ridge Bank .....	Highland .....	IN
First Bank of Huntingburg .....	Huntingburg .....	IN
German American Bank .....	Jasper .....	IN
Lafayette Bank & Trust Company .....	Lafayette .....	IN
Union County National Bank .....	Liberty .....	IN
Lynnville National Bank .....	Lynnville .....	IN
Star Financial Bank .....	Marion .....	IN

Member	City	State
Citizens State Bank of New Castle .....	New Castle .....	IN
Star Financial Bank .....	New Castle .....	IN
Union Bank & Trust Company .....	North Vernon .....	IN
State Bank of Oxford .....	Oxford .....	IN
Orange County Bank .....	Paoli .....	IN
First Federal Savings Bank .....	Rochester .....	IN
First Source Bank .....	South Bend .....	IN
Society National Bank .....	South Bend .....	IN
First National Bank, Valparaiso .....	Valparaiso .....	IN
Veedersburg State Bank .....	Veedersburg .....	IN
Merchants Bank & Trust Company .....	West Harrison .....	IN
Centier Bank .....	Whiting .....	IN
Shoreline Bank .....	Benton Harbor .....	MI
State Bank of Caledonia .....	Caledonia .....	MI
Century Bank and Trust .....	Coldwater .....	MI
Southern Michigan Bank and Trust .....	Coldwater .....	MI
First State Bank .....	Decatur .....	MI
Old State Bank of Fremont .....	Fremont .....	MI
BayBank .....	Gladstone .....	MI
Bank of Hudsonville .....	Hudsonville .....	MI
Independent Bank .....	Ionia .....	MI
Ionia County National Bank .....	Ionia .....	MI
Miners State Bank of Iron River .....	Iron River .....	MI
Peninsula Bank .....	Ishpeming .....	MI
Arcadia Bank and Trust Company .....	Kalamazoo .....	MI
Dart National Bank .....	Mason .....	MI
First National Bank & Trust .....	Menominee .....	MI
Oxford Bank .....	Oxford .....	MI
Independent Bank-West Michigan .....	Rockford .....	MI
Sault Bank .....	Sault Saint Marie .....	MI
State Savings Bank of Scottville .....	Scottville .....	MI
Peoples State Bank .....	St. Joseph .....	MI
United Bank and Trust .....	Tecumseh .....	MI

**Federal Home Loan Bank of Chicago—District 7**  
**111 East Wacker Drive**  
**Suite 700**  
**Chicago, Illinois 60601**

State Bank of Aviston .....	Aviston .....	IL
Beardstown Savings s.b .....	Beardstown .....	IL
First FS&LA .....	Bloomington .....	IL
First National Bank of Blue Island .....	Blue Island .....	IL
First Bank, B.C .....	Capron .....	IL
Farmers State Bank of Ferris .....	Carthage .....	IL
Chester Savings Bank, FSB .....	Chester .....	IL
Columbia National Bank of Chicago .....	Chicago .....	IL
LaSalle Northwest National Bank .....	Chicago .....	IL
Mid-America National Bank .....	Chicago .....	IL
Republic Bank of Chicago .....	Chicago .....	IL
St. Anthony Bank, a FSB .....	Cicero .....	IL
American S&LA .....	Danville .....	IL
First National Bank of Decatur .....	Decatur .....	IL
First Bank South .....	Dixon .....	IL
East Dubuque Savings Bank .....	East Dubuque .....	IL
Bank of Edwardsville .....	Edwardsville .....	IL
C.P. Burnett and Sons, Bankers .....	Eldorado .....	IL
First State Bank of Eldorado .....	Eldorado .....	IL
First Bank of Eureka .....	Eureka .....	IL
Flora Savings Bank .....	Flora .....	IL
Heritage Glenwood Bank .....	Glenwood .....	IL
Bank of Ladd .....	Ladd .....	IL
LaSalle Bank of Lisle .....	Lisle .....	IL
Litchfield Community Savings, S.B .....	Litchfield .....	IL
Clay County State Bank .....	Louisville .....	IL
Union National Bank .....	Macomb .....	IL
Manteno Bank .....	Manteno .....	IL
Community Savings Bank .....	Marion .....	IL
First FSB of Mascoutah .....	Mascoutah .....	IL
First FS&LA of Mattoon .....	Mattoon .....	IL
First FSB of Moline .....	Moline .....	IL
Morton Community Bank .....	Morton .....	IL
Mt. Morris Savings and Loan .....	Mt. Morris .....	IL
First Colonial Bank of DuPage County .....	Naperville .....	IL

Member	City	State
Oak Brook Bank	Oak Brook	IL
First National Bank of Oblong	Oblong	IL
Olney Trust Bank	Olney	IL
First Federal Bank, FSB	Paris	IL
Corn Belt Bank and Trust Company	Pittsfield	IL
Bank of Rantoul	Rantoul	IL
First National Bank & Trust Co	Rochelle	IL
Northwest Bank of Rockford	Rockford	IL
State Bank of Sherrard	Sherrard	IL
Sterling Federal Bank, F.S.B	Sterling	IL
Streator Home B&LA	Streator	IL
Union Bank	Streator	IL
First National Bank of Sullivan	Sullivan	IL
Thomson State Bank	Thomson	IL
Tiskilwa State Bank	Tiskilwa	IL
Tempo Bank, FSB	Trenton	IL
Banterra Bank of Vienna	Vienna	IL
Iroquois FS&LA	Watseka	IL
Watseka First National Bank	Watseka	IL
Weldon State Bank and Trust	Weldon	IL
First Banking Center—Albany	Albany	WI
Rock Savings Bank, S.A	Beloit	WI
First Banking Center—Burlington	Burlington	WI
De Forest-Morrisonville Bank	De Forest	WI
Charter Bank Eau Claire	Eau Claire	WI
Firststar Bank Fond du Lac, N.A	Fond du Lac	WI
Grafton State Bank	Grafton	WI
Heritage Bank Rock County, N.A	Janesville	WI
Bank of Kaukauna	Kaukauna	WI
F&M Bank—Lancaster	Lancaster	WI
Marshfield Savings Bank	Marshfield	WI
McFarland State Bank	McFarland	WI
Norwest Bank Wisconsin, N.A	Milwaukee	WI
First National Bank and Trust	Monroe	WI
Firststar Bank Oshkosh, N.A	Oshkosh	WI
United Bank	Osseo	WI
Owen-Curtiss State Bank	Owen	WI
Peoples State Bank	Prairie du Chien	WI
Prairie City Bank	Prairie du Chien	WI
F & M Bank—Northeast	Pulaski	WI
Bank of Turtle Lake	Turtle Lake	WI
State Bank of Withee	Withee	WI

**Federal Home Loan Bank of Des Moines—District 8**  
**907 Walnut Street**  
**Des Moines, Iowa 50309**

Iowa State Bank	Algona	IA
First State Bank	Britt	IA
Iowa State Bank and Trust Company	Center Point	IA
First Central State Bank	De Witt	IA
Community First State Bank	Decorah	IA
Bankers Trust Company	Des Moines	IA
Brenton National Bank	Des Moines	IA
American Trust and Savings Bank	Dubuque	IA
First Security State Bank	Evansdale	IA
Garnavillo Savings Bank	Garnavillo	IA
Iowa State Bank	Hull	IA
United Bank of Iowa	Ida Grove	IA
Iowa State Bank and Trust Company	Iowa City	IA
Le Mars Bank and Trust Company	Le Mars	IA
Luana Savings Bank	Luana	IA
Boatmen's Bank of North Iowa	Mason City	IA
Central State Bank	Muscatine	IA
Nevada National Bank	Nevada	IA
Mahaska State Bank	Oskaloosa	IA
Central Valley Savings, FSB	Ottumwa	IA
Pioneer Bank	Sergeant Bluff	IA
Commercial Trust & Savings Bank	Storm Lake	IA
First State Bank	Stuart	IA
American Savings Bank	Tripoli	IA
West Des Moines State Bank	West Des Moines	IA
Farmers Trust and Savings Bank	Williamsburg	IA
Security State Bank of Aitkin, Inc.	Aitkin	MN

Member	City	State
Stearns County National Bank of Albany	Albany	MN
First Federal Banking & Savings, F.S.B	Bemidji	MN
Northern National Bank	Bemidji	MN
First American Bank	Breckenridge	MN
Americana National Bank	Conger	MN
Americana Bank	Edina	MN
First National Bank of Elk River	Elk River	MN
First State Bank of Emmons	Emmons	MN
Security State Bank	Fergus Falls	MN
First State Bank of Finlayson	Finlayson	MN
First National Bank of Hawley	Hawley	MN
Security State Bank of Holdingford	Holdingford	MN
First National Bank	Little Falls	MN
Security State Bank of Mankato	Mankato	MN
State Bank of McGregor	McGregor	MN
Kanabec State Bank	Mora	MN
Farmers Merchants State Bank	New York Mills	MN
Redwood Falls FS&LA	Redwood Falls	MN
Eastwood Bank	Rochester	MN
First National Bank of Sauk Centre	Sauk Centre	MN
Citizens State Bank of St. James	St. James	MN
Farmers State Bank of Upsala	Upsala	MN
Mid-Central Federal Savings Bank	Wadena	MN
First National Bank of Waseca	Waseca	MN
Signal Bank, Inc.	West St. Paul	MN
Bank 10	Belton	MO
Cameron S&LA, F.A	Cameron	MO
Farmers State Bank	Cameron	MO
First State Bank & Trust Company	Caruthersville	MO
Citizens Bank & Trust Company	Chillicothe	MO
First National Bank of Clinton	Clinton	MO
Community Bank of Excelsior Springs, a SB	Excelsior Springs	MO
Capital Savings Bank, F.S.B.	Jefferson City	MO
Home Savings & Loan Association	Jefferson City	MO
First State Bank of Joplin	Joplin	MO
Bank of Lee's Summit	Lee's Summit	MO
Farmers Bank of Lincoln	Lincoln	MO
First National Bank of Mt. Vernon	Mt. Vernon	MO
Community Bank and Trust	Neosho	MO
Citizens Bank of New Haven	New Haven	MO
Security Pacific Bank	Pacific	MO
Paris National Bank	Paris	MO
Bank of the LeadBelt	Park Hills	MO
Irondale Bank	Potosi	MO
Phelps County Bank	Rolla	MO
Systematic S&LA	Springfield	MO
Farmers & Merchants Bank	St. Clair	MO
Allegiant Bank	St. Louis	MO
Heartland Bank	St. Louis	MO
Mercantile Bank of St. Louis, N.A	St. Louis	MO
Sac River Valley Bank	Stockton	MO
Chemical Bank	Sweet Springs	MO
Osage Valley Bank	Warsaw	MO
Bank of Beulah	Beulah	ND
Dakota Western Bank	Bowman	ND
First National Bank of Devils Lake	Devils Lake	ND
Western State Bank	Devils Lake	ND
Northwestern Savings Bank, F.S.B	Fargo	ND
First State Bank of LaMoure	LaMoure	ND
Commercial Trust & Savings Bank	Mitchell	SD
Community First State Bank	Vermillion	SD

**Federal Home Loan Bank of Dallas—District 9**  
**P.O. Box 619026**  
**Dallas/Forth Worth, Texas 75261-9026**

Bank of Ashdown, N.A	Ashdown	AR
Citizens Bank	Beebe	AR
Bank of Bentonville	Bentonville	AR
First Bank of Arkansas	Brinkley	AR
Citizens Bank & Trust	Carlisle	AR
Danville State Bank	Danville	AR
First State Bank of De Queen	De Queen	AR
First Community Bank of S.E. AR	Dermott	AR



Member	City	State
Superior Federal Bank, FSB	Fort Smith	AR
Farmers Bank	Hamburg	AR
Citizens National Bank of Hope	Hope	AR
First Bank of South Arkansas	Junction City	AR
Buffalo Island Bank	Leachville	AR
First National Bank in Mena	Mena	AR
Peoples Bank and Trust Company	Mountain Home	AR
First National Bank of Nashville	Nashville	AR
First State Bank	Plainview	AR
Portland Bank	Portland	AR
State First National Bank	Texarkana	AR
Scott County Bank	Waldron	AR
First National Bank of Wynne	Wynne	AR
Caldwell Bank and Trust Company	Columbia	LA
Tri-Parish Bank	Eunice	LA
Louisiana Central Bank	Ferriday	LA
Midsouth National Bank	Lafayette	LA
Louisiana Delta Bank	Lake Providence	LA
Omni Bank	Metairie	LA
Gulf Coast Bank & Trust Company	New Orleans	LA
United Bank and Trust Company	New Orleans	LA
First FS&LA of Allen Parish	Oakdale	LA
St. Landry Homestead FSB	Opelousas	LA
Community Bank of LaFourche	Raceland	LA
First Republic Bank	Rayville	LA
ArgentBank	Thibodaux	LA
First American Bank and Trust	Vacherie	LA
American Security Bank	Ville Platte	LA
First FS & LA of Aberdeen	Aberdeen	MS
Farmers and Merchants Bank	Baldwyn	MS
Bank Plus	Belzoni	MS
First Federal Bank for Savings	Columbus	MS
Union Planters Bank of Mississippi	Grenada	MS
Copiah Bank, N.A	Hazlehurst	MS
Planters Bank & Trust Company	Indianola	MS
First American National Bank	Iuka	MS
Pike County National Bank	McComb	MS
United Mississippi Bank	Natchez	MS
National Bank of Commerce of Mississippi	Starkville	MS
Community Federal Savings Bank	Tupelo	MS
Western Bank	Alamogordo	NM
Western Bank	Artesia	NM
Western Commerce Bank	Carlsbad	NM
Citizens Bank	Farmington	NM
First National Bank of Dona Ana County	Las Cruces	NM
Los Alamos National Bank	Los Alamos	NM
Mountain Community Bank	Los Alamos	NM
First National Bank in Alpine	Alpine	TX
First Texas Bank	Azle	TX
First National Bank of Bay City	Bay City	TX
Citizens Bank and Trust Company	Baytown	TX
Citizens National Bank of Texas	Bellaire	TX
First National Bank in Bronte	Bronte	TX
First National Bank of Canyon	Canyon	TX
Corsicana National Bank	Corsicana	TX
U.S. Trust Company of Texas, N.A.	Dallas	TX
First National Bank of Eagle Lake	Eagle Lake	TX
Montwood National Bank	El Paso	TX
Greater South Texas Bank, FSB	Falfurrias	TX
Fidelity Bank	Ft. Worth	TX
University Bank, a Charter Bank	Galveston	TX
Heritage National Bank	Granbury	TX
First National Bank of Grapevine	Grapevine	TX
American Bank	Houston	TX
Charter Bank, S.S.B	Houston	TX
Citizens National Bank	Houston	TX
Houston National Bank	Houston	TX
Preferred Bank, FSB	Houston	TX
QuestStar Bank, N.A	Houston	TX
Sterling Bank	Houston	TX
Huntington State Bank	Huntington	TX
Jacksboro National Bank	Jacksboro	TX
Community Bank	Katy	TX
First Bank	Katy	TX

Member	City	State
South Texas National Bank .....	Laredo .....	TX
Norwest Bank Texas, N.A. ....	Lubbock .....	TX
Bank of Commerce .....	McLean .....	TX
Royal National Bank of Palestine .....	Palestine .....	TX
Norwest Bank Texas, Plainview, N.A. ....	Plainview .....	TX
USAA Federal Savings Bank .....	San Antonio .....	TX
First American Bank and Mortgage Co., N.A. ....	Sulphur Springs .....	TX
The City National Bank of Taylor .....	Taylor .....	TX
First National Bank of Trenton .....	Trenton .....	TX
First National Bank .....	Uvalde .....	TX
Van Horn State Bank .....	Van Horn .....	TX
Central National Bank .....	Waco .....	TX
Norwest Bank Texas .....	Waco .....	TX
Wallis State Bank .....	Wallis .....	TX

**Federal Home Loan Bank of Topeka—District 10**  
**Post Office Box 176**  
**Topeka, Kansas 66601**

FirstBank of Boulder, N.A. ....	Boulder .....	CO
FirstBank of Breckenridge, N.A. ....	Breckenridge .....	CO
State Bank & Trust Company .....	Colorado Springs .....	CO
First National Bank of Estes Park .....	Estes Park .....	CO
Union Colony Bank .....	Greeley .....	CO
Gunnison Bank and Trust Company .....	Gunnison .....	CO
Ark Valley Independent Bank .....	La Junta .....	CO
Lafayette State Bank .....	Lafayette .....	CO
Valley State Bank .....	Lamar .....	CO
Equitable S&LA .....	Sterling .....	CO
Community First National Bank .....	Thornton .....	CO
State Bank of Wiley .....	Wiley .....	CO
American Bank of Baxter Springs .....	Baxter Springs .....	KS
First National Bank of Clifton .....	Clifton .....	KS
Peoples State Bank and Trust Co .....	Ellinwood .....	KS
First National Bank .....	Goodland .....	KS
First United National Bank & Trust Company .....	Great Bend .....	KS
Morrill & Janes Bank & Trust Co .....	Hiawatha .....	KS
Denison State Bank .....	Holton .....	KS
Lyons Federal Savings Association .....	Lyons .....	KS
Morrill State Bank & Trust Company .....	Sabetha .....	KS
Sunflower Bank, N.A. ....	Salina .....	KS
St. Marys State Bank .....	St. Marys .....	KS
Commerce Bank .....	Wichita .....	KS
The First National Bank of Albion .....	Albion .....	NE
First National Bank & Trust Bank .....	Aurora .....	NE
Nebraska State Bank .....	Cozad .....	NE
Gering State Bank & Trust Company .....	Gering .....	NE
Hastings State Bank .....	Hastings .....	NE
American National Bank .....	Omaha .....	NE
American National Bank of Sarpy County .....	Papillion .....	NE
FirstTier Bank, N.A. ....	Scottsbluff .....	NE
Nebraska State Bank .....	South Sioux City .....	NE
Farmers State Bank & Trust Company .....	Superior .....	NE
Wahoo State Bank .....	Wahoo .....	NE
Citizens Bank of Ardmore .....	Ardmore .....	OK
Exchange National Bank & Trust Co .....	Ardmore .....	OK
Peoples State Bank .....	Blair .....	OK
Union National Bank .....	Chandler .....	OK
First National Bank of Coweta .....	Coweta .....	OK
First National Bank .....	Davis .....	OK
Idabel National Bank .....	Idabel .....	OK
Community Bank & Trust Company .....	Oklahoma City .....	OK
Frontier State Bank .....	Oklahoma City .....	OK
Guaranty Bank & Trust Company .....	Oklahoma City .....	OK
Quail Creek Bank, N.A. ....	Oklahoma City .....	OK
Rockwell Bank, N.A. ....	Oklahoma City .....	OK
First National Bank of Stigler .....	Stigler .....	OK
Stroud National Bank .....	Stroud .....	OK
Bank of Oklahoma, N.A. ....	Tulsa .....	OK
Tulsa National Bank .....	Tulsa .....	OK

Member	City	State
<b>Federal Home Loan Bank of San Francisco—District 11</b> <b>307 East Chapman Avenue</b> <b>Orange, California 92666</b>		
Arizona Bank .....	Tucson .....	AZ
National Bank of Arizona .....	Tucson .....	AZ
Tri Counties Bank .....	Chico .....	CA
Cupertino National Bank .....	Cupertino .....	CA
Bank of the Sierra .....	Porterville .....	CA
Pacific Bay Bank .....	San Pablo .....	CA
Metro Commerce Bank, N.A. ....	San Rafael .....	CA
California Thrift and Loan .....	Santa Barbara .....	CA
Simi Valley Bank .....	Simi Valley .....	CA
Union Safe Deposit Bank .....	Stockton .....	CA
Kaweah Thrift and Loan Company ..	Visalia .....	CA
Windsor Oaks National Bank .....	Windsor .....	CA
<b>Federal Home Loan Bank of Seattle—District 12</b> <b>1501 Fourth Avenue</b> <b>Seattle, Washington 98101-1693</b>		
Alaska Federal Savings Bank .....	Juneau .....	AK
First Hawaiian Bank .....	Honolulu .....	HI
Rainbow Financial Corporation .....	Honolulu .....	HI
First Security Bank of Idaho, N.A. ....	Boise .....	ID
Bank of Eastern Idaho .....	Idaho Falls .....	ID
Yellowstone Bank, Absarokee .....	Absarokee .....	MT
Flathead Bank of Bigfork .....	Bigfork .....	MT
First Interstate Bank of Commerce ..	Billings .....	MT
Norwest Bank Montana, N.A. ....	Billings .....	MT
Yellowstone Bank, Billings .....	Billings .....	MT
Yellowstone Bank, Columbus .....	Columbus .....	MT
State Bank and Trust Company .....	Dillon .....	MT
Yellowstone Bank, Laurel .....	Laurel .....	MT
First Citizens Bank of Polson .....	Polson .....	MT
Security State Bank & Trust Co .....	Polson .....	MT
Valley Bank of Ronan .....	Ronan .....	MT
Citizens Bank .....	Corvallis .....	OR
Oregon Pacific Banking Company .....	Florence .....	OR
Pacific State Bank .....	Reedsport .....	OR
First Security Bank of Oregon .....	Salem .....	OR
State Bank of Southern Utah .....	Cedar City .....	UT
Far West Bank .....	Provo .....	UT
Liberty Bank .....	Salt Lake City .....	UT
First Mutual Savings Bank .....	Bellevue .....	WA
United Security Bank .....	Chewelah .....	WA
Citizens First Bank .....	Elma .....	WA
Frontier Bank .....	Everett .....	WA
American National Bank .....	Kennewick .....	WA
City Bank .....	Lynnwood .....	WA
Redmond National Bank .....	Redmond .....	WA
West One Bank, Washington .....	Seattle .....	WA
Washington Trust Bank .....	Spokane .....	WA
Key Savings Bank .....	Tacoma .....	WA
Mid State Bank .....	Waterville .....	WA
Pioneer National Bank .....	Yakima .....	WA
Riverton State Bank .....	Riverton .....	WY
First Interstate Bank of Commerce ..	Sheridan .....	WY

#### C. Due Dates

Members selected for review must submit completed Community Support Statements to their FHLBanks no later than February 29, 1996.

All public comments concerning the Community Support performance of selected members must be submitted to the members' FHLBanks no later than February 29, 1996.

#### D. Notice to Members Selected

Within 15 days of this Notice's publication in the Federal Register, the individual FHLBanks will notify each member selected to be reviewed that the member has been selected and when the member must return the completed Community Support Statement. At that time, the FHLBank will provide the member with a Community Support Statement form and written instructions

and will offer assistance to the member in completing the Statement. The FHLBank will only review Statements for completeness, as the Housing Finance Board will conduct the actual review.

#### E. Notice to Public

At the same time that the FHLBank members selected for review are notified of their selection, each FHLBank will

also notify community groups and other interested members of the public. The purpose of this notification will be to solicit public comment on the Community Support records of the FHLBank members pending review.

Any person wishing to submit written comments on the Community Support performance of a FHLBank member under review in this quarter should send those comments to the member's FHLBank by the due date indicated in order to be considered in the review process.

Dated: January 5, 1996.

By the Federal Housing Finance Board.

Rita I. Fair,

Managing Director.

[FR Doc. 96-398 Filed 1-11-96; 8:45 am]

BILLING CODE 6725-01-P

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## DEPARTMENT OF THE INTERIOR

### Fish and Wildlife Service

#### Endangered and Threatened Species Permit Application

**AGENCY:** Fish and Wildlife Service, Interior.

**ACTION:** Notices of Availability and Intent to Issue Permit.

Notice of Availability of the Final Environmental Impact Statement (EIS) on Proposed Issuance of an Incidental Take Permit for Desert Tortoise in Washington County, Utah and Notice of Intent to Issue an Incidental Take Permit for Desert Tortoise to Washington County, Utah.

**SUMMARY:** This notice advises the public that the Final Environmental Impact Statement (EIS) on the proposed issuance of an incidental take permit for desert tortoises in Washington County, Utah is available. Publication of the Record of Decision and issuance of the permit will occur no sooner than 30 days from this notice. This notice is provided pursuant to section 10(c) of the Act and National Environmental Policy Regulations (40 CFR 1506.6).

**ADDRESSES:** Requests for this final EIS should be sent to the Assistant Field Supervisor, United States Fish and Wildlife Service, 145 East 1300 South Street, Suite 404, Salt Lake City, Utah 84115. The document will also be available for public inspection by appointment during business hours at the above address. A letter announcing availability of the Final EIS has been sent to all agencies and parties who previously received notice of availability of the Draft EIS, and/or who requested a copy of the Draft EIS.

**FOR FURTHER INFORMATION CONTACT:** Robert D. Williams, Assistant Field Supervisor (see ADDRESSES above) (telephone (801) 524-5001, facsimile (801) 524-5021).

#### SUPPLEMENTARY INFORMATION:

##### Background

On April 2, 1990, the U.S. Fish and Wildlife Service (Service) issued a final rule (55 FR 12178) determining the desert tortoise (*Gopherus agassizii*) a threatened species under the Endangered Species Act of 1973, as amended (Act). Because of its listing as a threatened species, the desert tortoise is protected by the Act's prohibition against "taking." The Act defines "take" to mean: to harass, harm, pursue, hunt, shoot, wound, kill, trap, capture or collect, or to attempt to engage in such conduct. "Harm" is further defined by regulation as any act that kills or injures wildlife, including significant habitat modification or degradation where it actually kills or injures wildlife by significantly impairing essential behavioral patterns, including breeding, feeding, or sheltering (50 CFR 17.3).

The Service, however, may issue permits to carry out otherwise lawful activities involving take of endangered and threatened wildlife under certain circumstances. Regulations governing permits are in 50 CFR 17.22, 17.23, and 17.32. For threatened species, such permits are available for scientific purposes, enhancing the propagation or survival of the species, economic hardship, zoological exhibition or educational purposes, incidental taking, or special purposes consistent with the purposes of the Act.

Washington County, Utah (Applicant) submitted an application to the Service for a permit to incidentally take desert tortoise, pursuant to section 10(a)(1)(B) of the Act, in association with various private projects upcoming in Washington County, Utah. The proposed permit would allow incidental take of desert tortoise for a period of 20 years, resulting from development on up to 12,264 acres of private lands within desert tortoise habitat within Washington County, Utah. The permit application was received June 15, 1995, and is accompanied by the Washington County Habitat Conservation Plan (HCP), which serves as the Applicant's habitat conservation plan and details their proposed measures to minimize, monitor, and mitigate impacts of the proposed take on desert tortoise.

Under the Proposed Action, a section 10(a) permit would be issued subject to terms and conditions of the HCP developed and proposed by the

Applicant. The incidental take estimated for this alternative is within 12,264 acres of desert tortoise habitat and for desert tortoise within 11,832 acres of potential habitat. Primary mitigation for take of desert tortoise habitat would be acquisition and management of lands that would be consolidated into a reserve primarily for desert tortoise conservation. The reserve would encompass 61,022 acres, over half of which would be desert tortoise habitat. The remaining acreage within the reserve would provide habitat for other wildlife and plant species. The reserve lands would be acquired through land purchases and exchanges. Management of the reserve would include fencing reserve boundaries; prohibiting specific activities in areas of high sensitivity; acquiring all grazing permits in zones; managing all free-roaming dogs and feral animals within the reserve; and enforcing all Federal, State and local regulations within the reserve.

Also under the Proposed Action, the Applicant would be responsible for conducting desert tortoise surveys in take areas prior to development. If desert tortoises were found in these areas, a number of them would be translocated by the Service during the first five years of permit and HCP implementation. In addition, an environmental education center would be created to help inform people about the function and value of ecosystems found within Washington County.

Sources of permanent funding for the HCP would include a county-wide fee assessed when building permits are issued. The fee would be equal to 0.2 percent of total construction costs. A second county-wide fee of \$250.00 per acre would be assessed to developers of subdivisions, condominiums, town homes, or planned unit developments. It is estimated that over the 20-year period of the section 10(a) permit, revenues from these fees would exceed \$9 million. Of this total, approximately \$7 million would be expended on implementing measures for desert tortoise preservation. The balance would be expended on other threatened, endangered, and sensitive species within Washington County. The Applicant is pursuing possible cost-sharing agreements with the Utah Department of Transportation, Utah Division of Wildlife Resources, and Service for additional funding for HCP implementation. It is estimated that total cost of implementation of the HCP would be \$11,555,000.

To minimize impacts of take, the largest, contiguous reserve practicable for desert tortoise conservation within