

# Notices

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. 97-N-7]

### 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 (FHLBank) members it has selected for the 1996-97 seventh quarter review cycle under the Finance Board's community support requirement regulation. This notice also prescribes the deadline by which FHLBank members selected for review must submit Community Support Statements to the Finance Board.

**DATES:** FHLBank members selected for the 1996-97 seventh quarter review cycle under the Finance Board's community support requirement regulation must submit completed Community Support Statements to the Finance Board on or before December 1, 1997.

**ADDRESSES:** FHLBank members selected for the 1996-97 seventh quarter review cycle under the Finance Board's community support requirement regulation must submit completed Community Support Statements to the Finance Board either by regular mail: Office of Policy, Compliance Assistance

Division, Federal Housing Finance Board, 1777 F Street, NW., Washington, DC 20006; or by electronic mail: COMSUP@FHFB.GOV.

**FOR FURTHER INFORMATION CONTACT:** Penny S. Bates, Program Analyst, Office of Policy, Compliance Assistance Division, at 202/408-2574; at the following electronic mail address: COMSUP@FHFB.GOV; or at the Federal Housing Finance Board, 1777 F Street, NW., Washington, DC 20006. A telecommunications device for deaf persons (TDD) is available at 202/408-2579.

#### 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 that FHLBank 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 FHLBank 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 the requirements of section 10(g) of the Bank Act, the Finance Board amended its community support requirement regulation effective June 30, 1997. See 62 FR 28983 (May 29, 1997), *codified at* 12 CFR part 936.

As amended, the community support requirement regulation establishes standards a FHLBank 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 936.3. The

regulation includes standards and criteria for the two statutory factors—CRA performance and record of lending to first-time homebuyers. *Id.* Only members subject to the CRA must meet the CRA standard. *Id.* § 936.3(b). All members, including those not subject to CRA, must meet the first-time homebuyer standard. *Id.* § 936.3(c).

Under the rule, the Finance Board selects approximately one-eighth of the members in each FHLBank district for community support review each calendar quarter. *Id.* § 936.2(a). The Finance Board will not review an institution's community support performance until it has been a FHLBank 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 FHLBank member selected for review must complete a Community Support Statement and submit it to the Finance Board by the December 1, 1997 deadline prescribed in this notice. *Id.* § 936.2(b)(1)(ii), (c). On or before October 31, 1997, each FHLBank will notify the members in its district that have been selected for the 1996-97 seventh quarter community support review cycle that they must complete and submit to the Finance Board by the deadline a Community Support Statement. *Id.* § 936.2(b)(2)(i). The member's FHLBank will provide a blank Community Support Statement Form, which also is available on the Finance Board's web site: WWW.FHFB.GOV. Upon request, the member's FHLBank also will provide assistance in completing the Community Support Statement.

The Finance Board has selected the following members for the 1996-97 seventh quarter community support review cycle:

#### Federal Home Loan Bank of Boston—District 1

Bank of Boston, Connecticut .....	Hartford .....	CT
American Savings Bank .....	New Britain .....	CT
Putnam Savings Bank .....	Putnam .....	CT
Belmont Savings Bank .....	Belmont .....	MA
BayBank .....	Burlington .....	MA
Lenox National Bank .....	Lenox .....	MA
Butler Bank—A Cooperative Bank .....	Lowell .....	MA
Enterprise Bank and Trust Company .....	Lowell .....	MA
Northmark Bank .....	North Andover .....	MA
South Weymouth Savings Bank .....	South Weymouth .....	MA
RTN Federal Credit Union .....	Waltham .....	MA

Westborough Savings Bank .....	Westborough .....	MA
Commerce Bank and Trust Company .....	Worcester .....	MA
Merrill Merchants Bank .....	Bangor .....	ME
Union Trust Company .....	Ellsworth .....	ME
Fraser Employees Federal Credit Union .....	Medawaska .....	ME
Norway Savings Bank .....	Norway .....	ME
University Credit Union .....	Orono .....	ME
Oxford Federal Credit Union .....	Oxford .....	ME
Infinity Federal Credit Union .....	Portland .....	ME
Maine Bank and Trust Company .....	Portland .....	ME
Bank of New Hampshire .....	Manchester .....	NH
Seaboard Federal Credit Union .....	Pawtucket .....	RI
New England IBM Employees C.U .....	Williston .....	VT

## Federal Home Loan Bank of New York—District 2

Medical Inter-Insurance Exchange .....	Lawrenceville .....	NJ
First Savings Bank of Little Falls, FSB .....	Little Falls .....	NJ
Millville Savings and Loan Association .....	Millville .....	NJ
CloverBank .....	Pennsauken .....	NJ
Pulse Savings Bank .....	South River .....	NJ
Cenlar Federal Savings Bank .....	Trenton .....	NJ
Union City Savings Bank, S.L.A .....	Union City .....	NJ
Llewellyn-Edison Savings Bank, F.S.B .....	West Orange .....	NJ
State Employees Federal Credit Union .....	Albany .....	NY
Cortland Savings Bank .....	Cortland .....	NY
Flushing Savings Bank, F.S.B .....	Flushing .....	NY
Gouverneur Savings and Loan Association .....	Gouverneur .....	NY
Poughkeepsie Savings Bank, FSB .....	Poughkeepsie .....	NY
WCTA Federal Credit Union .....	Sodus .....	NY
Power Federal Credit Union .....	Syracuse .....	NY
Homestead Savings, F.A .....	Utica .....	NY
Wyoming County Bank .....	Warsaw .....	NY
Community Mutual Savings .....	White Plains .....	NY
Hudson Valley Bank .....	Yonkers .....	NY
Firstbank .....	Santurce .....	PR

## Federal Home Loan Bank of Pittsburgh—District 3

Delaware Savings Bank, F.S.B .....	Wilmington .....	DE
Wilmington Trust Company .....	Wilmington .....	DE
First Columbia Bank & Trust Company .....	Bloomsburg .....	PA
Fidelity S&LA of Bucks County .....	Bristol .....	PA
Chambersburg Trust Company .....	Chambersburg .....	PA
Citizens Savings Association .....	Clarks Summit .....	PA
Advanta .....	Claymont .....	PA
CSB Bank .....	Curwensville .....	PA
Fidelity Deposit and Discount Bank .....	Dunmore .....	PA
Lafayette Bank .....	Easton .....	PA
First National Bank in Fleetwood .....	Fleetwood .....	PA
Glen Rock State Bank .....	Glen Rock .....	PA
S&T Bank .....	Indiana .....	PA
Jonestown Bank and Trust Company .....	Jonestown .....	PA
Commercial N.B. of Westmoreland .....	Latrobe .....	PA
Farmers First Bank .....	Lititz .....	PA
Three Rivers Bank and Trust Company .....	McKeesport .....	PA
Members First Federal Credit Union .....	Mechanicsburg .....	PA
First National Bank of Mercersburg .....	Mercersburg .....	PA
Swineford National Bank .....	Middleburg .....	PA
Juniata Valley Bank .....	Mifflintown .....	PA
Mid Penn Bank .....	Millersburg .....	PA
United Federal Credit Union .....	Nanty-Glo .....	PA
Royal Bank of Pennsylvania .....	Narberth .....	PA
Peoples Bank of Western Pennsylvania .....	New Castle .....	PA
Atlantic Employees Credit Union .....	Newtown Square .....	PA
Peoples Thrift Savings Bank .....	Norristown .....	PA
Peoples Bank of Oxford .....	Oxford .....	PA
Port Richmond Savings .....	Philadelphia .....	PA
Dwelling House S & LA .....	Pittsburgh .....	PA
First Pennsylvania Savings Association .....	Pittsburgh .....	PA
Stanton FS&LA .....	Pittsburgh .....	PA
Union Bank and Trust Company .....	Pottsville .....	PA
Citadel Federal Credit Union .....	Thorndale .....	PA
Turbotville National Bank .....	Turbotville .....	PA
Merck, Sharp & Dohme F.C.U .....	West Point .....	PA
Woodlands Bank .....	Williamsport .....	PA

First Community Bank, Inc. ....	Buckhannon .....	WV
Greenbrier Valley National Bank .....	Lewisburg .....	WV
Bank of Paden City .....	Paden City .....	WV
Commercial Banking and Trust Company .....	Parkersburg .....	WV
One Valley Bank, F.S.B. ....	Point Pleasant .....	WV
Peoples Bank of Point Pleasant .....	Point Pleasant .....	WV
Jefferson Security Bank .....	Shepherdstown .....	WV
One Valley Bank of Summersville .....	Summersville .....	WV
Steel Works Community F.C.U. ....	Weirton .....	WV
Fed One Bank .....	Wheeling .....	WV

## Federal Home Loan Bank of Atlanta—District 4

Compass Bank .....	Birmingham .....	AL
First Alabama Bank .....	Birmingham .....	AL
National Bank of Commerce .....	Birmingham .....	AL
First National Bank of Shelby County .....	Columbiana .....	AL
Bank of Dadeville .....	Dadeville .....	AL
Peoples Bank of Coffee County .....	Elba .....	AL
First Southern Bank .....	Florence .....	AL
First National Bank of Greenville .....	Greenville .....	AL
Citizens Bank and Savings Company .....	Russellville .....	AL
Troy Bank and Trust .....	Troy .....	AL
Security Federal Bank .....	Tuscaloosa .....	AL
State Bank and Trust .....	Winfield .....	AL
Crestar Bank, N.A. ....	Washington .....	DC
IDB—IIC Federal Credit Union .....	Washington .....	DC
Treasury Bank .....	Washington .....	DC
BankBoynton, FSB .....	Boynton Beach .....	FL
Cape Coral National Bank .....	Cape Coral .....	FL
First Federal Savings Bank of the Glades .....	Clewiston .....	FL
Merchants and Southern Bank .....	Gainesville .....	FL
Gibraltar Bank, FSB .....	Hialeah .....	FL
Compass Bank/Florida .....	Jacksonville .....	FL
Bank of Newberry .....	Newberry .....	FL
Community Savings, F.A. ....	North Palm Beach .....	FL
Ocala National Bank .....	Ocala .....	FL
U.S. Trust Company of Florida S.B. ....	Palm Beach .....	FL
J.P. Morgan Florida Federal Savings Bank .....	Palm Way .....	FL
Bankers Insurance .....	St. Petersburg .....	FL
First Bank of Tallahassee .....	Tallahassee .....	FL
Suncoast Schools Federal Credit Union .....	Tampa .....	FL
Citrus Bank, N.A. ....	Vero Beach .....	FL
Great Southern Bank .....	West Palm Beach .....	FL
SunTrust Bank, Mid-Florida, N.A. ....	Winter Haven .....	FL
SunTrust Bank, South Georgia, N.A. ....	Albany .....	GA
CDC Federal Credit Union .....	Atlanta .....	GA
Bank of Camilla .....	Camilla .....	GA
Rabun County Bank .....	Clayton .....	GA
Columbus Bank and Trust Company .....	Columbus .....	GA
First State Bank of Donaldsonville .....	Donaldsonville .....	GA
Bank of Dodge County .....	Eastman .....	GA
Lanier National Bank .....	Gainesville .....	GA
Gordon Bank .....	Gordon .....	GA
Bank of Hartwell .....	Hartwell .....	GA
Planters Bank .....	Hawkinsville .....	GA
Georgia State Bank .....	Mableton .....	GA
First South Bank .....	Macon .....	GA
SunTrust Bank of Middle Georgia .....	Macon .....	GA
First Community Bank of Henry County .....	McDonough .....	GA
United Banking Company .....	Nashville .....	GA
Pelham Banking Company .....	Pelham .....	GA
Bank of Perry .....	Perry .....	GA
United Bank and Trust .....	Rockmart .....	GA
AmeriBank, N.A. ....	Savannah .....	GA
Savannah Bank, N.A. ....	Savannah .....	GA
Southern Crescent Bank .....	Union City .....	GA
Citizens Community Bank .....	Valdosta .....	GA
Park Avenue Bank .....	Valdosta .....	GA
Citizens Bank .....	Vienna .....	GA
Oconee State Bank .....	Watkinsville .....	GA
Atlantic Coast Federal Credit Union .....	Waycross .....	GA
Patterson Bank .....	Waycross .....	GA
Waycross Bank and Trust .....	Waycross .....	GA
First National Bank of Waynesboro .....	Waynesboro .....	GA
First National Bank .....	West Point .....	GA

Bradford Federal Savings Bank .....	Baltimore .....	MD
First Mariner Bank .....	Baltimore .....	MD
Fullerton Federal Savings Association .....	Baltimore .....	MD
Johns Hopkins Federal Credit Union .....	Baltimore .....	MD
Kosciuszko Federal Savings Bank .....	Baltimore .....	MD
Midstate FS&LA .....	Baltimore .....	MD
Centreville National Bank of Maryland .....	Centreville .....	MD
Columbia Bank .....	Columbia .....	MD
County Banking and Trust Company .....	Elkton .....	MD
Bank of Glen Burnie .....	Glen Burnie .....	MD
Farmers & Merchants Bank of Hagerstown .....	Hagerstown .....	MD
Sandy Spring National Bank .....	Olney .....	MD
BUCS Credit Union .....	Owings Mills .....	MD
Cedar Point Federal Credit Union .....	Patuxent River .....	MD
Peninsula Bank .....	Salisbury .....	MD
Sparks State Bank .....	Sparks .....	MD
Bank of Maryland .....	Towson .....	MD
Prince Georges Federal Savings Bank .....	Upper Marlboro .....	MD
Union National Bank .....	Westminister .....	MD
Carroll County Bank and Trust Company .....	Westminster .....	MD
Belmont FS&LA .....	Belmont .....	NC
Black Mountain Savings Bank, SSB .....	Black Mountain .....	NC
Morganton Federal Savings and Loan .....	Morganton .....	NC
Coastal Federal Credit Union .....	Raleigh .....	NC
Security Savings Bank, SSB .....	Southport .....	NC
Bank of North Carolina .....	Thomasville .....	NC
Chesnee State Bank .....	Chesnee .....	SC
Clemson Bank and Trust .....	Clemson .....	SC
M.S. Bailey & Son, Bankers .....	Clinton .....	SC
Clover Community Bank .....	Clover .....	SC
Peoples National Bank .....	Easley .....	SC
Carolina First Bank .....	Greenville .....	SC
Carolina Community Bank .....	Hilton Head Island .....	SC
Williamsburg First National Bank .....	Kingstree .....	SC
Anchor Bank .....	Myrtle Beach .....	SC
Arthur State Bank .....	Union .....	SC
Provident Community Bank .....	Union .....	SC
Woodruff State Bank .....	Woodruff .....	SC
United States Senate Federal Credit Union .....	Alexandria .....	VA
Union Bank & Trust Company .....	Bowling Green .....	VA
First National Bank of Christiansburg .....	Christiansburg .....	VA
National Bank of Fredericksburg .....	Fredericksburg .....	VA
F & M Bank—Massanutten .....	Harrisonburg .....	VA
Bank of Carroll .....	Hillsville .....	VA
Bank of McKenney .....	McKenney .....	VA
Central Virginia Bank .....	Powhatan .....	VA
First Savings Bank of Virginia .....	Springfield .....	VA
Greater Atlantic Savings Bank, F.S.B .....	Vienna .....	VA
Southern Financial Bank .....	Warrenton .....	VA

## Federal Home Loan Bank of Cincinnati—District 5

Union National Bank and Trust Company .....	Barbourville .....	KY
Bank of Benton .....	Benton .....	KY
Trans Financial Bank, N.A .....	Bowling Green .....	KY
Trigg County Farmers Bank .....	Cadiz .....	KY
Taylor County Bank .....	Campbellsville .....	KY
Provident Bank of Kentucky .....	Cold Springs .....	KY
First Federal S. B. of Elizabethtown .....	Elizabethtown .....	KY
City National Bank .....	Fulton .....	KY
Commonwealth Community Bank .....	Hartford .....	KY
Citizens Bank .....	Hickman .....	KY
Pennyrile Citizens Bank & Trust Company .....	Hopkinsville .....	KY
First State Bank .....	Irvinton .....	KY
Anderson National Bank .....	Lawrenceburg .....	KY
First Federal Savings & Loan of Lexington .....	Lexington .....	KY
Traditional Bank, FSB .....	Lexington .....	KY
Whitaker Bank, N.A .....	Lexington .....	KY
Cumberland Valley N.B. & Trust Co .....	London .....	KY
First National Bank .....	Louisa .....	KY
PNC Bank, Kentucky, Inc .....	Louisville .....	KY
First National Bank .....	Manchester .....	KY
Green River Bank .....	Morgantown .....	KY
Citizens National Bank .....	Paintsville .....	KY
West Point National Bank .....	Radcliff .....	KY
Sebree Deposit Bank .....	Sebree .....	KY

Shelby County Trust Bank .....	Shelbyville .....	KY
Peoples Bank .....	Taylorsville .....	KY
United Bank and Trust Company .....	Versailles .....	KY
Community First Bank of Kentucky .....	Warsaw .....	KY
Farmers & Merchants State Bank .....	Archbold .....	OH
Citizens Bank of Ashville .....	Ashville .....	OH
Caldwell Savings and Loan Company .....	Caldwell .....	OH
Cinco Federal Credit Union .....	Cincinnati .....	OH
Century Federal Credit Union .....	Cleveland .....	OH
Pioneer Savings Bank .....	Cleveland .....	OH
Cylde-Findley Area Credit Union .....	Clyde .....	OH
Citizens Bank of Delphos .....	Delphos .....	OH
First FS&LA of Delta .....	Delta .....	OH
Ohio Central Federal Credit Union, Inc .....	Dublin .....	OH
Croghan Colonial Bank .....	Fremont .....	OH
First Service Federal Credit Union .....	Groveport .....	OH
Killbuck Saving Bank Company .....	Killbuck .....	OH
Cardinal State Bank .....	Maineville .....	OH
Old Fort Banking Company .....	Old Fort .....	OH
Springfield Federal Savings Bank .....	Springfield .....	OH
Glass City Federal Credit Union .....	Toledo .....	OH
OC Federal Credit Union .....	Toledo .....	OH
Peoples Savings Bank of Troy .....	Troy .....	OH
First National Bank of Wellston .....	Wellston .....	OH
Peoples National Bank .....	Wooster .....	OH
Metropolitan Savings Bank of Ohio .....	Youngstown .....	OH
Brownsville Bank .....	Brownsville .....	TN
First Federal Savings Bank .....	Clarksville .....	TN
The Bank/First Citizens Bank .....	Cleveland .....	TN
Peoples Bank .....	Clifton .....	TN
Middle Tennessee Bank .....	Columbia .....	TN
Victory Bank and Trust Company .....	Cordova .....	TN
Union Savings Bank .....	Covington .....	TN
Bank of Dickson .....	Dickson .....	TN
Home Bank of Tennessee .....	Ducktown .....	TN
Security Bank .....	Dyersburg .....	TN
Greenville Federal Bank, FSB .....	Greenville .....	TN
SunTrust Bank, Northeast Tennessee, N.A. ....	Johnson City .....	TN
Citizens Bank of Blount County .....	Maryville .....	TN
City Bank & Trust Company .....	McMinnville .....	TN
NBC Bank, FSB .....	Memphis .....	TN
NBC Knoxville Bank, .....	FSB Memphis .....	TN
First Bank and Trust .....	Mount Juliet .....	TN
First American National Bank .....	Nashville .....	TN
ORNL Federal Credit Union .....	Oak Ridge .....	TN
Oakland Deposit Bank .....	Oakland .....	TN
Bank of Sharon .....	Sharon .....	TN
Merchants and Planters Bank .....	Toone .....	TN
AEDC Federal Credit Union .....	Tullahoma .....	TN
First State Bank .....	Union City .....	TN

## Federal Home Loan Bank of Indianapolis—District 6

Star Financial Bank .....	Anderson .....	IN
First Community Bank and Trust .....	Bargersville .....	IN
Hoosier Hills Credit Union .....	Bedford .....	IN
IU Employees Federal Credit Union .....	Bloomington .....	IN
Hendricks County Bank & Trust Company .....	Brownsburg .....	IN
First Farmers Bank and Trust .....	Converse .....	IN
Bank of Western Indiana .....	Covington .....	IN
Lincolmland Bank .....	Dale .....	IN
First National Bank of Dana .....	Dana .....	IN
Chiphone Federal Credit Union .....	Elkhart .....	IN
Permanent Federal Savings Bank .....	Evansville .....	IN
Firefighter's City-County FCU .....	Fort Wayne .....	IN
Midwest American Federal Credit Union .....	Fort Wayne .....	IN
Norwest Bank Indiana, NA .....	Fort Wayne .....	IN
Professional Federal Credit Union .....	Fort Wayne .....	IN
Garrett State Bank .....	Garrett .....	IN
Griffith Savings Bank .....	Griffith .....	IN
Eli Lilly Federal Credit Union .....	Indianapolis .....	IN
Finance Center Federal Credit Union .....	Indianapolis .....	IN
Indiana Members Credit Union .....	Indianapolis .....	IN
Dubois County Bank .....	Jasper .....	IN
First National Bank .....	Kokomo .....	IN
Dearborn Savings Association, F.A. ....	Lawrenceburg .....	IN

Farmers State Bank .....	Mentone .....	IN
North Salem State Bank .....	North Salem .....	IN
Notre Dame Federal Credit Union .....	Notre Dame .....	IN
Ripley County Bank .....	Osgood .....	IN
Community Trust Bank .....	Otwell .....	IN
Tri-County Bank & Trust Company .....	Roachdale .....	IN
Central Bank .....	Russiaville .....	IN
Teachers Credit Union .....	South Bend .....	IN
Valley American Bank & Trust Company .....	South Bend .....	IN
First Bank and Trust .....	Sullivan .....	IN
Peoples Bank and Trust Company .....	Sunman .....	IN
Citizens National Bank of Tell City .....	Tell City .....	IN
Merchant National Bank of Terre Haute .....	Terre Haute .....	IN
AmBank .....	Vincennes .....	IN
First National Bank .....	Warsaw .....	IN
Bank of Lenawee .....	Adrian .....	MI
Republic Bank .....	Ann Arbor .....	MI
Blissfield State Bank .....	Blissfield .....	MI
Byron Center State Bank .....	Byron Center .....	MI
Capac State Bank .....	Capac .....	MI
Independent Bank East Michigan .....	Caro .....	MI
Exchange State Bank .....	Carsonville .....	MI
First National Bank of Crystal Falls .....	Crystal Falls .....	MI
State Savings Bank .....	Frankfort .....	MI
First National Bank of Gaylord .....	Gaylord .....	MI
First of American Bank—Michigan, N.A. ....	Grand Rapids .....	MI
Founders Trust Personal Bank .....	Grand Rapids .....	MI
First Community Bank .....	Harbor Springs .....	MI
MFC First National Bank .....	Ironwood .....	MI
G. W. Jones Exchange Bank .....	Marcellus .....	MI
Isabella Bank and Trust .....	Mount Pleasant .....	MI
University Bank .....	Sault Ste. Marie .....	MI
Shelby State Bank .....	Shelby .....	MI
Sparta State Bank .....	Sparta .....	MI
Midwest Guaranty Bank .....	Troy .....	MI
SOC Credit Union .....	Troy .....	MI
USA Federal Credit Union .....	Troy .....	MI

## Federal Home Loan Bank of Chicago—District 7

State Bank of the Lakes .....	Antioch .....	IL
Aurora National Bank .....	Aurora .....	IL
First National Bank of Ava .....	Ava .....	IL
First of America Bank—Illinois, N.A. ....	Bannockburn .....	IL
Farmers State Bank .....	Buffalo .....	IL
American Union S & LA .....	Chicago .....	IL
First Bank of the Americas, S.S.B. ....	Chicago .....	IL
First East Side Savings Bank .....	Chicago .....	IL
International Bank of Chicago .....	Chicago .....	IL
LaSalle Bank FSB .....	Chicago .....	IL
LaSalle National Bank .....	Chicago .....	IL
Park Federal Savings Bank .....	Chicago .....	IL
Selfreliance Ukrainian Federal Credit Union .....	Chicago .....	IL
TCF Bank Illinois, fsb .....	Chicago .....	IL
The Private Bank and Trust Company .....	Chicago .....	IL
First National Bank .....	Chicago Heights .....	IL
Cissna Park Bank .....	Cissna Park .....	IL
Evanston Bank .....	Evanston .....	IL
National Bank .....	Hillsboro .....	IL
Farmers State Bank of Hoffman .....	Hoffman .....	IL
Community Trust Bank .....	Irvington .....	IL
Advance Bank, s.b. ....	Lansing .....	IL
Peoples National Bank .....	McLeansboro .....	IL
Amcore Bank, N.A., Mendota .....	Mendota .....	IL
First Midwest Bank, N.A. ....	Moline .....	IL
National Bank of Monmouth .....	Monmouth .....	IL
Bank of Illinois in Normal .....	Normal .....	IL
Hemlock Federal Bank for Savings .....	Oak Forest .....	IL
Community Bank & Trust, S.B. ....	Olney .....	IL
Palos Bank and Trust Company .....	Palos Heights .....	IL
Citizens Equity Federal Credit Union .....	Peoria .....	IL
Pontiac National Bank .....	Pontiac .....	IL
First Bankers Trust Company, N.A. ....	Quincy .....	IL
Banco Popular .....	River Grove .....	IL
Amcore Bank N.A., Rockford .....	Rockford .....	IL
First National Bank in Toledo .....	Toledo .....	IL

Busey Bank	Urbana	IL
Cole Taylor Bank	Wheeling	IL
Household Bank, FSB	Wood Dale	IL
Fox Communities Credit Union	Appleton	WI
Belleville State Bank	Belleville	WI
First National Bank and Trust Company	Beloit	WI
Citizens State Bank	Cadott	WI
Bank of Buffalo	Cochrane	WI
Denmark State Bank	Denmark	WI
Security National Bank of Durand	Durand	WI
Union Bank and Trust Company	Evansville	WI
First Security Credit Union	Green Bay	WI
Mitchell Savings Bank, S.A	Greenfield	WI
Heritage Bank of Hayward	Hayward	WI
State Bank of Howards Grove	Howards Grove	WI
State Bank of La Crosse	La Crosse	WI
Trane Federal Credit Union	La Crosse	WI
Capitol Bank	Madison	WI
Park Bank	Madison	WI
Marion State Bank	Marion	WI
Bay View FS& LA	Milwaukee	WI
TCF Bank Wisconsin, fsb	Milwaukee	WI
Farmers Savings Bank	Mineral Point	WI
Bank of Mondovi	Mondovi	WI
Necedah Bank	Necedah	WI
Farmers Exchange Bank of Neshkoro	Neshkoro	WI
Associate Bank Corp.	Portage	WI
State Bank of St. Cloud	St. Cloud	WI
Community State Bank	Union Grove	WI
American Community Bank	Wausau	WI
Associated Bank North	Wausau	WI

## Federal Home Loan Bank of Des Moines—District 8

Union National Bank	Anita	IA
Quad City Bank and Trust Company	Bettendorf	IA
Exchange State Bank	Collins	IA
Mercantile Bank of Western Iowa	Des Moines	IA
Security Savings Bank	Eagle Grove	IA
Iowa State Bank and Trust Company	Fairfield	IA
The First National Bank	Farragut	IA
First Bank and Trust Company	Glidden	IA
American National Bank	Holstein	IA
First National Bank	Iowa City	IA
Home State Bank	Jefferson	IA
Security Savings Bank	Larchwood	IA
Farmers & Merchants Savings Bank	Manchester	IA
First Citizens National Bank	Mason City	IA
First Iowa Bank	Monticello	IA
Northwoods State Bank	Northwood	IA
Farmers Savings Bank	Oskaloosa	IA
Pilot Grove Savings Bank	Pilot Grove	IA
Liberty Bank and Trust, N.A.	Pocahontas	IA
Midwest FSB	Rock Rapids	IA
Alliance Bank	Rockwell City	IA
Cedar Valley State Bank	Saint Ansgar	IA
Citizens State Bank	Sheldon	IA
Morningside Bank & Trust	Sioux City	IA
Tama State Bank	Tama	IA
First American Bank	Webster City	IA
First Bank	West Des Moines	IA
National Chiropractic Insurance Company	West Des Moines	IA
Peoples State Bank	Winthrop	IA
Security Bank Minnesota	Albert Lea	MN
First Security Bank	Byron	MN
Miners National Bank of Eveleth	Eveleth	MN
Itasca State Bank of Grand Rapids	Grand Rapids	MN
Melrose State Bank	Melrose	MN
National City Bank	Minneapolis	MN
Peoples State Bank of Plainview	Plainview	MN
United Prairie Bank-Slayton	Slayton	MN
First Security State Bank	Sleepy Eye	MN
Cherokee State Bank of St. Paul	St. Paul	MN
First National Bank in Wadena	Wadena	MN
Wadena State Bank	Wadena	MN
State Bank of Young America, Norwood	Young America	MN

Polk County Bank .....	Bolivar .....	MO
First Security State Bank .....	Charleston .....	MO
Peoples Bank .....	Cuba .....	MO
Century Bank of the Ozarks .....	Gainesville .....	MO
The Hamilton Bank .....	Hamilton .....	MO
Farmers and Merchants Bank .....	Hannibal .....	MO
City National Savings Bank, FSB .....	Jefferson City .....	MO
Premier Bank .....	Jefferson City .....	MO
B&L Bank .....	Lexington .....	MO
First Bank, CBC .....	Maryville .....	MO
Bank of Minden .....	Mindenmines .....	MO
Bank of Cairo and Moberly .....	Moberly .....	MO
St. Clair County State Bank .....	Osceola .....	MO
Platte Valley Bank of Missouri .....	Platte City .....	MO
Farmers State Bank of Northern Missouri .....	Savannah .....	MO
Central Bank of Missouri .....	Sedalia .....	MO
Great Southern Bank, FSB .....	Springfield .....	MO
Equality Savings & Loan Association, F.A. ....	St. Louis .....	MO
Ramsey Bank, F.S.B. ....	Cando .....	ND
Gate City Federal Savings Bank .....	Fargo .....	ND
State Bank of Alcester .....	Alcester .....	SD
First Madison Bank .....	Madison .....	SD

## Federal Home Loan Bank of Dallas—District 9

First National Bank of IZARD County .....	Calico Rock .....	AR
Bank of Elkins .....	Elkins .....	AR
First Federal Bank of Arkansas, F.A. ....	Harrison .....	AR
Simmons First Bank .....	Jonesboro .....	AR
Central Bank and Trust .....	Little Rock .....	AR
First Commercial Bank .....	Little Rock .....	AR
Citizens Bank .....	Marion .....	AR
Mercantile Bank of Arkansas .....	North Little Rock .....	AR
First Bank of Arkansas .....	Russellville .....	AR
Warren Bank and Trust Company .....	Warren .....	AR
Security First National Bank .....	Alexandria .....	LA
Mississippi River Bank .....	Belle Chasse .....	LA
Citizens Savings Bank .....	Bogalusa .....	LA
Homeland Federal Savings Bank .....	Columbia .....	LA
Vermilion Bank and Trust Company .....	Kaplan .....	LA
Peoples State Bank .....	Many .....	LA
First National Bank in St. Mary Parish .....	Morgan City .....	LA
City Bank and Trust Company .....	Natchitoches .....	LA
Bradford National Life Insurance Company .....	New Orleans .....	LA
First Bank and Trust .....	New Orleans .....	LA
First Federal Savings and Loan Association .....	Opelousas .....	LA
ANECA Federal Credit Union .....	Shreveport .....	LA
Springhill Bank & Trust .....	Springhill .....	LA
Federal Savings Bank of Evangeline Parish .....	Ville Platte .....	LA
Bank of Anguilla .....	Anguilla .....	MS
Guaranty Bank & Trust Company .....	Belzoni .....	MS
Carthage Bank .....	Carthage .....	MS
First National Bank of Clarksdale .....	Clarksdale .....	MS
Union Planters Bank .....	Clarksdale .....	MS
Bank of Forest .....	Forest .....	MS
Hancock Bank .....	Gulfport .....	MS
Union Planters Bank of Central Mississippi .....	Jackson .....	MS
Merchants and Farmers Bank .....	Kosciusko .....	MS
Citizens State Bank .....	Magee .....	MS
First National Bank of Picayune .....	Picayune .....	MS
Peoples Bank .....	Ripley .....	MS
Wilkinson County Savings Bank .....	Woodville .....	MS
First National Bank in Alamogordo .....	Alamogordo .....	NM
New Mexico Educators F.C.U. ....	Albuquerque .....	NM
Ranchers Banks .....	Belen .....	NM
First Bank, F.S.B. ....	Clovis .....	NM
White Sands Federal Credit Union .....	Las Cruces .....	NM
First State Bank of Taos .....	Taos .....	NM
University Federal Credit Union .....	Austin .....	TX
Norwest Bank Texas, Bandera .....	Bandera .....	TX
First International Bank .....	Bedford .....	TX
Citizens National Bank at Brownwood .....	Brownwood .....	TX
First Federal Savings Bank .....	Bryan .....	TX
Columbus State Bank .....	Columbus .....	TX
Reunion Bank .....	Dallas .....	TX
Share Plus Federal Credit Union .....	Dallas .....	TX



Texas Community Bank, N.A .....	Dallas .....	TX
First FSB of North Texas .....	Denton .....	TX
First National Bank of Ennis .....	Ennis .....	TX
Bank of Commerce .....	Fort Worth .....	TX
Millers Mutual Fire Insurance Company .....	Fort Worth .....	TX
Graham Savings and Loan, F.A .....	Graham .....	TX
Bank United .....	Houston .....	TX
PT&T Federal Credit Union .....	Houston .....	TX
Pinemont Bank .....	Houston .....	TX
West University Bank, N.A .....	Houston .....	TX
Jacksonville Savings and Loan Association .....	Jacksonville .....	TX
Keller State Bank .....	Keller .....	TX
American State Bank .....	Lubbock .....	TX
Marble Falls National Bank .....	Marble Falls .....	TX
First Bank and Trust of Memphis .....	Memphis .....	TX
Liberty National Bank .....	Paris .....	TX
Security State Bank .....	Pearsall .....	TX
Hale County State Bank .....	Plainview .....	TX
Plano Bank and Trust .....	Plano .....	TX
Farmers National Bank of Rule .....	Rule .....	TX
CaminoReal Bank, N.A .....	San Antonio .....	TX
Edgewood Federal Credit Union .....	San Antonio .....	TX
First National Bank of San Benito .....	San Benito .....	TX
Snyder Savings and Loan Association .....	Snyder .....	TX
Mainland Bank .....	Texas City .....	TX
First Bank of Texas .....	Tomball .....	TX
The First National Bank of Van Alstyne .....	Van Alstyne .....	TX
Herring National Bank .....	Vernon .....	TX
Community Bank .....	Wellington .....	TX

**Federal Home Loan Bank of Topeka—District 10**

First National Bank of Akron .....	Akron .....	CO
Tri State Bank .....	Denver .....	CO
MegaBank of Arapahoe .....	Englewood .....	CO
First Security Bank .....	Fort Lupton .....	CO
Alpine Bank and Trust .....	Glenwood Springs .....	CO
First State Bank .....	Idaho Springs .....	CO
Independent Bank .....	Kersey .....	CO
First Western National Bank .....	La Jara .....	CO
First National Bank of Las Animas .....	Las Animas .....	CO
FirstBank of Arapahoe County, N.A. ....	Littleton .....	CO
Mancos Valley Bank .....	Mancos .....	CO
Pueblo Bank and Trust Company .....	Pueblo .....	CO
Salida Building and Loan Association .....	Salida .....	CO
BestBank .....	Thornton .....	CO
Citizens Bank .....	Westminster .....	CO
Bank of Colorado—Front Range .....	Windsor .....	CO
Community National Bank .....	Chanute .....	KS
Fidelity State Bank and Trust Company .....	Dodge City .....	KS
First State Bank .....	Edna .....	KS
Armed Forces Bank, N.A .....	Fort Leavenworth .....	KS
Citizens National Bank of Greenleaf .....	Greenleaf .....	KS
First National Bank of Holcomb .....	Holcomb .....	KS
Kansas State Bank .....	Holton .....	KS
Humboldt National Bank .....	Humboldt .....	KS
Heartland Bank, N.A .....	Jewell .....	KS
First National Bank and Trust Company .....	Junction City .....	KS
First State Bank of Kansas City .....	Kansas City .....	KS
Premier Bank .....	Lenexa .....	KS
Metcalf Bank .....	Overland Park .....	KS
Team Bank N.A .....	Paola .....	KS
City National Bank of Pittsburg .....	Pittsburg .....	KS
Citizens State Bank and Trust Company .....	Seneca .....	KS
Community National Bank .....	Seneca .....	KS
Mid America Credit Union .....	Wichita .....	KS
Five Points Bank .....	Grand Island .....	NE
Gretna State Bank .....	Gretna .....	NE
City National Bank and Trust Company .....	Hastings .....	NE
First State Bank .....	Hickman .....	NE
First National Bank & Trust Co. of Minden .....	Minden .....	NE
First United Bank .....	Neligh .....	NE
Western Nebraska National Bank .....	North Platte .....	NE
Douglas County Bank and Trust Company .....	Omaha .....	NE
FCE Credit Union .....	Omaha .....	NE
Packers Nebraska Bank and Trust Company .....	Omaha .....	NE

Plattsmouth State Bank .....	Plattsmouth .....	NE
Valley Bank and Trust Company .....	Scottsbluff .....	NE
Jones National Bank and Trust Company .....	Seward .....	NE
Security Bank .....	Sidney .....	NE
Stromsburg Bank .....	Stromsburg .....	NE
First National Bank of Wahoo .....	Wahoo .....	NE
First National Bank .....	Ada .....	OK
Alva State Bank & Trust Company .....	Alva .....	OK
Community National Bank .....	Alva .....	OK
American National Bank .....	Ardmore .....	OK
First National Bank of Bethany .....	Bethany .....	OK
SpiritBank, N.A. ....	Bristow .....	OK
Federal Bankcentre .....	Broken Arrow .....	OK
Farmers and Merchants Bank .....	Crescent .....	OK
Great Plains National .....	Elk City .....	OK
Eastman National Bank of Newkirk .....	Newkirk .....	OK
Charter National Bank .....	Oklahoma City .....	OK
Metro Bank, N.A. ....	Oklahoma City .....	OK
Oklahoma Employees Credit Union .....	Oklahoma City .....	OK
First National Bank of Okmulgee .....	Okmulgee .....	OK
First State Bank .....	Picher .....	OK
Farmers and Merchants Bank of Piedmont .....	Piedmont .....	OK
Poteau State Bank .....	Poteau .....	OK
McClain County National Bank .....	Purcell .....	OK
Exchange Bank .....	Skiatook .....	OK
Tinker Federal Credit Union .....	Tinker Air Force Base .....	OK
Oklahoma Central Credit Union .....	Tulsa .....	OK
Welch State Bank .....	Welch .....	OK

## Federal Home Loan Bank of San Francisco—District 11

Norwest Bank Arizona, N.A. ....	Phoenix .....	AZ
State Savings Bank, F.S.B. ....	Scottsdale .....	AZ
North County Bank .....	Escondido .....	CA
Humboldt Bank .....	Eureka .....	CA
Six Rivers National Bank .....	Eureka .....	CA
High Desert National Bank .....	Hesperia .....	CA
Cathay Bank .....	Los Angeles .....	CA
General Bank .....	Los Angeles .....	CA
F&A Federal Credit Union .....	Monterey Park .....	CA
Stanford Federal Credit Union .....	Palo Alto .....	CA
CBC Federal Credit Union .....	Port Hueneme .....	CA
Peninsula Bank of San Diego .....	San Diego .....	CA
Gateway Bank, a F.S.B. ....	San Francisco .....	CA
First Bank of San Luis Obispo .....	San Luis Obispo .....	CA
Saratoga National Bank .....	Saratoga .....	CA
China Trust Bank of California .....	Torrance .....	CA
Visalia Community Bank .....	Visalia .....	CA

## Federal Home Loan Bank of Seattle—District 12

Alaska USA Federal Credit Union .....	Anchorage .....	AK
West Oahu Community F.C.U. ....	Barbers Point .....	HI
City Bank .....	Honolulu .....	HI
First Hawaiian Creditcorp, Inc .....	Honolulu .....	HI
Oahu Educational Employees Credit Union .....	Honolulu .....	HI
Citizens State Bank .....	Hamilton .....	MT
BankWest, N.A. ....	Kalispell .....	MT
Valley Bank of Kalispell .....	Kalispell .....	MT
First National Bank in Libby .....	Libby .....	MT
First Technology Federal Credit Union .....	Beaverton .....	OR
Bank of the Cascades .....	Bend .....	OR
U-Lane-O Credit Union .....	Eugene .....	OR
Siuslaw Valley Bank .....	Florence .....	OR
Southern Oregon Federal Credit Union .....	Grants Pass .....	OR
Portland Area Employees Credit Union .....	Portland .....	OR
South Umpqua State Bank .....	Roseburg .....	OR
Clackamas County Bank .....	Sandy .....	OR
St. Helens Community F.C.U. ....	St. Helens .....	OR
Bank of Utah .....	Ogden .....	UT
Goldenwest Credit Union .....	Ogden .....	UT
Guardian State Bank .....	Salt Lake City .....	UT
Bank of Bellingham .....	Bellingham .....	WA
Industrial Credit Union of Whatcom County .....	Bellingham .....	WA
Whatcom State Bank .....	Bellingham .....	WA
Cashmere Valley Bank .....	Cashmere .....	WA

Mt. Rainier National Bank .....	Enumclaw .....	WA
Grant National Bank .....	Ephrata .....	WA
Everett Mutual Bank .....	Everett .....	WA
NorthWest Telco Credit Union .....	Everett .....	WA
Rainier Pacific, a Community Credit Union .....	Fife .....	WA
Empire Life Insurance Company .....	Seattle .....	WA
NW Federal Credit Union .....	Seattle .....	WA
Seattle Telco Federal CU .....	Seattle .....	WA
First Heritage Bank .....	Snohomish .....	WA
Horizon Credit Union .....	Spokane .....	WA
Harborstone Credit Union .....	Tacoma .....	WA
Westside Community Bank .....	Tacoma .....	WA
Bank of Vancouver .....	Vancouver .....	WA
American National Bank .....	Cheyenne .....	WY
Bank of Laramie .....	Laramie .....	WY
First Federal Savings Bank .....	Sheridan .....	WY

**II. Public Comments**

To encourage the submission of public comments on the community support performance of FHLBank members, on or before October 31, 1997, each FHLBank 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 1996-97 seventh quarter review cycle. 12 CFR 936.2(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. *Id.* § 936.2(d). To ensure consideration by the Finance Board, comments concerning the community support performance of members selected for the 1996-97 seventh quarter review cycle must be delivered to the Finance Board on or before the December 1, 1997 deadline for submission of Community Support Statements.

By the Federal Housing Finance Board.

**William W. Ginsberg,**

*Managing Director.*

[FR Doc. 97-26894 Filed 10-15-97; 8:45 am]

BILLING CODE 6725-01-P

**FEDERAL RESERVE SYSTEM**

**Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies**

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices

also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than October 29, 1997.

**A. Federal Reserve Bank of San Francisco** (Pat Marshall, Manager of Analytical Support, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. *Ronald B. Douglass*, Medina, Washington; to acquire voting shares of Washington Commercial Bancorp, Redmond, Washington, and thereby indirectly acquire Redmond National Bank, Redmond, Washington.

Board of Governors of the Federal Reserve System, October 9, 1997.

**William W. Wiles,**

*Secretary of the Board.*

[FR Doc. 97-27308 Filed 10-15-97; 8:45 am]

BILLING CODE 6210-01-F

**FEDERAL RESERVE SYSTEM**

**Formations of, Acquisitions by, and Mergers of Bank Holding Companies**

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of

the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 7, 1997.

**A. Federal Reserve Bank of Kansas City** (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Citizens Bancshares Company*, Chillicothe, Missouri; to merge with Trenton Trust Bancshares, Inc., Trenton, Missouri, and thereby indirectly acquire Trenton Trust Company, Trenton, Missouri.

Board of Governors of the Federal Reserve System, October 9, 1997.

**William W. Wiles,**

*Secretary of the Board.*

[FR Doc. 97-27309 Filed 10-15-97; 8:45 am]

BILLING CODE 6210-01-F

**FEDERAL RESERVE SYSTEM**

**Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities**

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company that engages either directly or through a subsidiary or other