

FEDERAL HOUSING FINANCE BOARD

[No. 98-N-1]

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 eighth 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 eighth 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 February 26, 1998.

ADDRESSES: FHLBank members selected for the 1996-97 eighth 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, N.W., Washington, D.C. 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, N.W., Washington, D.C. 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 February 26, 1998 deadline prescribed in this notice. *Id.* § 936.2(b)(1)(ii), (c). On or before January 27, 1998, each FHLBank will notify the members in its district that have been selected for the 1996-97 eighth 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 eighth quarter community support review cycle:

Federal Home Loan Bank of Boston—District 1

Savings Bank of Danbury	Danbury	CT
American Eagle FCU	East Hartford	CT
Mechanics Savings Bank	Hartford	CT
Savings Bank Life Insurance	Hartford	CT
Village Bank and Trust	Ridgefield	CT
Stafford Savings Bank	Stafford Springs	CT
Sikorsky FCU	Stratford	CT
Torrington Savings Bank	Torrington	CT
Constitution State Corporate Credit Union	Wallingford	CT
Webster Bank	Waterbury	CT
New England Bank and Trust	Windsor	CT
Provident Institution for Savings	Amesbury	MA
Athol-Clinton Co-op	Athol	MA
Boston Edison Employees CU	Boston	MA
Boston Post Office Employees Credit Union	Boston	MA
Citizens Bank	Boston	MA
Mount Washington Co-op Bank	Boston	MA
Bridgewater Savings Bank	Bridgewater	MA
Metropolitan Credit Union	Chelsea	MA
Pilgrim Co-operative	Cohasset	MA
Everett Co-operative Bank	Everett	MA
St. Anne's Credit Union of Fall River	Fall River	MA

I-C Federal Credit Union	Fitchburg	MA
Safety Fund National Bank	Fitchburg	MA
Hudson National Bank	Hudson	MA
Lexington Savings Bank	Lexington	MA
Jeanne D-Arc Credit Union	Lowell	MA
St. Mary's Credit Union	Marlborough	MA
Medway Co-operative Bank	Medway	MA
Auburndale Co-op Bank	Newton	MA
City Savings Bank of Pittsfield	Pittsfield	MA
Greylock Federal Credit Union	Pittsfield	MA
Winter Hill Federal Savings Bank	Somerville	MA
Fleet National Bank	Springfield	MA
Webster Five Cents Savings Bank	Webster	MA
Mutual Federal S.B.—Plymouth County	Whitman	MA
Winchester Savings Bank	Winchester	MA
Maine State Employee Credit Union	Augusta	ME
Biddeford Savings Bank	Biddeford	ME
St. John's Federal Credit Union	Brunswick	ME
Ocean National Bank of Kennebunk	Kennebunk	ME
Community Credit Union	Lewiston	ME
Rainbow Federal Credit Union	Lewiston	ME
Ste. Croix Parish Federal Credit Union	Lewiston	ME
Portland Regional Federal Credit Union	Portland	ME
S.D. Warren Credit Union	Westbrook	ME
Ledyard National Bank	Hanover	NH
Telephone Credit Union	Manchester	NH
Awane Bank, FSB	Peterborough	NH
Pemigewasset National Bank	Plymouth	NH
Northeast Federal Credit Union	Portsmouth	NH
Woodsville Guaranty Savings Bank	Woodsville	NH
People's Credit Union	Middleton	RI
Pawtucket Credit Union	Pawtucket	RI
Coastway Credit Union	Providence	RI
Vermont Development Credit Union	Burlington	VT
Community National Bank	Derby	VT
First National Bank of Orwell	Orwell	VT
Wells River Savings Bank	Wells River	VT

Federal Home Loan Bank of New York—District 2

Covenant Bank	Haddonfield	NJ
Sun National Bank	Medford	NJ
Sterling Bank	Mount Laurel	NJ
Broad National Bank	Newark	NJ
Valley National Bank	Passaic	NJ
Roselle Savings Bank	Roselle	NJ
Summit FS&LA	Summit	NJ
Great Falls Bank	Totowa	NJ
Wayne Savings Bank, FSB	Wayne	NJ
Marathon National Bank of New York	Astoria	NY
Seneca FS&LA	Baldwinsville	NY
Ballston Spa National Bank	Ballston Spa	NY
Dime Savings Bank of Williamsburgh	Brooklyn	NY
Central National Bank	Canajoharie	NY
Community Bank, N.A.	Canton	NY
Carthage FS&LA	Carthage	NY
Lake Shore Savings and Loan Association	Dunkirk	NY
Ellenville National Bank	Ellenville	NY
Pawling Savings Bank	Fishkill	NY
Savings Bank of the Finger Lakes	Geneva	NY
Evergreen Bank, N.A.	Glens Falls	NY
City National Bank and Trust	Gloversville	NY
First National Bank of Jeffersonville	Jeffersonville	NY
Sound FS&LA	Mamaroneck	NY
North Fork Bank	Mattituck	NY
Bank Audi (USA)	New York	NY
New York National Bank	New York	NY
Ridgewood Savings Bank	New York	NY
First National Bank	Norfolk	NY
North Country Savings Bank	Ogdensburg	NY
Oneida Valley National Bank	Oneida	NY
First National Bank of the Hudson Valley	Poughkeepsie	NY
ESL Federal Credit Union	Rochester	NY
Skaneateles Savings Bank	Skaneateles	NY
Geddes FS&LA	Syracuse	NY
National Bank of Delaware County	Walton	NY

Fajardo Federal Savings Bank	Fajardo	PR
RG Premier Bank of Puerto Rico	Guaynabo	PR
Eurobank and Trust Company	Hato Rey	PR
First Virgin Islands Federal Savings Bank	St. Thomas	VI

Federal Home Loan Bank of Pittsburgh—District 3

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, N.A.	Camp Hill	PA
Pioneer American Bank, N.A.	Carbondale	PA
Croydon Building and Loan Association	Croydon	PA
FNB Bank, N.A.	Danville	PA
Marquette Savings Bank	Erie	PA
First United National Bank	Fryburg	PA
Prime Bank	Ft. Washington	PA
Adams County National Bank	Gettysburg	PA
First National Bank of Greencastle	Greencastle	PA
Huntingdon Savings Bank, PASA	Huntingdon	PA
Huntingdon Valley FS&LA	Huntingdon Valley	PA
First Commonwealth Bank	Indiana	PA
Abington Savings Bank	Jenkintown	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
First National Bank of Lilly	Lilly	PA
Savings and Loan Association of Milton	Milton	PA
First Western Bank, N.A.	New Castle	PA
First National Bank of Newport	Newport	PA
Northumberland National Bank	Northumberland	PA
Berean Federal Savings Bank	Philadelphia	PA
First Republic Bank	Philadelphia	PA
Jozef Poniatowski B&L Association	Philadelphia	PA
Regent National Bank	Philadelphia	PA
Tioga-Franklin Savings Association	Philadelphia	PA
United Savings Bank	Philadelphia	PA
Fidelity Savings Bank	Pittsburgh	PA
Prestige Bank	Pittsburgh	PA
Spring Hill Savings Bank, FSB	Pittsburgh	PA
Progress Federal Savings Bank	Plymouth Meeting	PA
Heritage National Bank	Pottsville	PA
First Western Bank, F.S.B.	Sharon	PA
Bank of Lancaster County	Strasburg	PA
West Milton State Bank	West Milton	PA
Bank of Raleigh	Beckley	WV
First State Bank and Trust	Beckley	WV
Bank of Charles Town	Charles Town	WV
First National Bank of Chester	Chester	WV
Farmers & Merchants Bank of Ritchie Co	Harrisville	WV
F&M Bank—Martinsburg	Martinsburg	WV
Potomac Valley Bank	Petersburg	WV
Bank of Ripley	Ripley	WV
Capon Valley Bank	Wardensville	WV
Citizens Bank of Weston, Inc	Weston	WV

Federal Home Loan Bank of Atlanta—District 4

First National Bank of Central Alabama	Aliceville	AL
Farmers and Merchants Bank	Centre	AL
Cullman Savings Bank	Cullman	AL
First Commercial Bank of the South	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 Southern National Bank	Stevenson	AL
National Bank of Commerce	Tuscaloosa	AL
Franklin National Bank of Washington, D.C.	Washington	DC
First National Bank of Southwest Florida	Cape Coral	FL
Popular Bank of Florida	Coral Gables	FL
Destin Bank	Destin	FL
Englewood Bank	Englewood	FL
Jacksonville Fireman's Credit Union	Jacksonville	FL

Sun Bank/North Florida, N.A	Jacksonville	FL
CNB National Bank	Lake City	FL
Consumers Savings Bank	Miami	FL
Executive National Bank	Miami	FL
Gulf Bank	Miami	FL
Fifth Third Bank of Florida	Naples	FL
Skylake State Bank	North Miami Beach	FL
Turnberry Bank	North Miami Beach	FL
American National Bank	Oakland Park	FL
Bank of Central Florida	Orlando	FL
Madison Bank, a Savings Bank	Palm Harbor	FL
First American Bank of Pensacola, N.A	Pensacola	FL
Sunshine State FS&LA	Plant City	FL
SunTrust Bank, Gulf Coast	Sarasota	FL
West Coast Bank	Sarasota	FL
Partners Bank of Florida	Tampa	FL
National Bank of Commerce	Winter Park	FL
Ashburn Bank	Ashburn	GA
Community National Bank	Ashburn	GA
Georgia National Bank	Athens	GA
First Capital Bank	Atlanta	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
Citizens Union Bank	Greensboro	GA
Towns County Bank	Hiawasee	GA
Heritage Bank	Jonesboro	GA
Charter Bank and Trust Company	Marietta	GA
The First State Bank of Ocilla	Ocilla	GA
First Bulloch Bank and Trust Company	Statesboro	GA
Allied Bank of Georgia	Thomson	GA
United Bank of Pike	Zebulon	GA
Harbor Bank of Maryland	Baltimore	MD
Colombo Savings Bank F.S.B.	Bethesda	MD
Sequoia National Bank—Maryland	Bethesda	MD
Peoples Bank of Maryland	Denton	MD
Home Federal Savings Bank	Hagerstown	MD
Wilmington Trust FSB	Salisbury	MD
Farmers and Merchants Bank	Upperco	MD
Four Oaks Bank & Trust Company	Four Oaks	NC
Kenly Savings Bank, Inc., S.S.B	Kenly	NC
Bank of Union	Monroe	NC
Bank of Currituck	Moyock	NC
Triangle Bank	Raleigh	NC
Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	NC
Home Savings Bank of Siler City, S.S.B	Siler City	NC
Jackson Savings Bank, S.S.B	Sylva	NC
Tarboro Savings Bank, SSB	Tarboro	NC
Peoples Savings Bank, S.S.B	Wilmington	NC
Security Federal Savings Bank	Aiken	SC
Bank of Columbia	Columbia	SC
BB&T of South Carolina	Greenville	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
First National Bank of Altavista	Altavista	VA
Bank of Clarke County	Berryville	VA
Guaranty Bank	Charlottesville	VA
Capital One, F.S.B	Falls Church	VA
Bank of Floyd	Floyd	VA
Miners and Merchants Bank and 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

Auburn Banking Company	Auburn	KY
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The Peoples Exchange Bank of Beattyville	Beattyville	KY
United Commonwealth Bank	Benton	KY
Central Appalachian Peoples	Berea	KY
Farmers State Bank	Booneville	KY
Bowling Green Bank & Trust Company	Bowling Green	KY
First National Bank	Brooksville	KY
Brownsville Deposit Bank	Brownsville	KY
Heritage Bank, Inc.	Burlington	KY
Community Trust Bank, F.S.B	Campbellsville	KY
First National Bank of Clinton	Clinton	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, Inc	Florence	KY
First Federal Savings Bank 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
Hyden Citizens Bank, Inc	Hyden	KY
Citizens Guaranty Bank	Irvine	KY
Citizens Bank & Trust Co. of Jackson	Jackson	KY
Peoples Bank	Lebanon	KY
Lewisburg Banking Company	Lewisburg	KY
Vine Street Trust Company	Lexington	KY
First National Bank and Trust	London	KY
Mid-America Bank of Louisville & Trust	Louisville	KY
Stock Yards Bank & Trust Company	Louisville	KY
First State Bank and Trust Company	Manchester	KY
Security Bank and Trust Company	Maysville	KY
Citizens Bank	Morehead	KY
Peoples Bank of Murray	Murray	KY
Citizens Bank of Campbell County	Newport	KY
First Farmers Bank and Trust Company	Owenton	KY
Citizens Bank & Trust Company	Paducah	KY
Paducah Bank and Trust Company	Paducah	KY
Kentucky Bank	Paris	KY
Farmers Bank and Trust Company	Princeton	KY
Kentucky Bank and Trust of Greenup Co	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 and Farmers Bank	Somerset	KY
First & Peoples Bank	Springfield	KY
Peoples Bank of Hustonville	Stanford	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
Park View Federal Savings Bank	Bedford Heights	OH
Blue Ash Building and Loan Company	Blue Ash	OH
First National Bank Northwest Ohio	Bryan	OH
Farmers National Bank	Canfield	OH
Cincinnati Savings and Loan Company	Cheviot	OH
Foundation Savings Bank	Cincinnati	OH
Provident Bank	Cincinnati	OH
Sycamore National Bank	Cincinnati	OH
Fifth Third Bank of Columbus	Columbus	OH
Union Bank Company	Columbus Grove	OH
Heartland Federal Credit Union	Dayton	OH
State Bank and Trust Company	Defiance	OH
Potters Savings and Loan Company	East Liverpool	OH
Ohio Bank	Findlay	OH
Fremont Federal Credit Union	Fremont	OH
Ohio Valley Bank Company	Gallipolis	OH
Harrison Building and Loan	Harrison	OH
Jackson Savings Bank	Jackson	OH
Oak Hill Banks	Jackson	OH
Bank of Leipsic Company	Leipsic	OH
Lorain National Bank	Lorain	OH
Peoples Banking and Trust Company	Marietta	OH

Marion Bank	Marion	OH
Minster State Bank	Minster	OH
First National Bank of New Bremen	New Bremen	OH
Farmers State Bank and Trust Company	New Madison	OH
Citizens Banking Company	Salineville	OH
Sherwood State Bank	Sherwood	OH
First Bank of Ohio—Tiffin	Tiffin	OH
Mid American National Bank	Toledo	OH
Citizens National Bank of Urbana	Urbana	OH
Waverly Banking and Loan Company	Waverly	OH
National Bank and Trust Company	Wilmington	OH
Woodsfield Savings Bank	Woodsfield	OH
Wayne County National Bank	Wooster	OH
Mahoning National Bank	Youngstown	OH
First South Bank	Bolivar	TN
First State Bank	Brownsville	TN
Citizens Bank	Collierville	TN
First Bank of Polk County	Copperhill	TN
First State Bank of Covington, Tennessee	Covington	TN
Meigs County Bank	Decatur	TN
Weakley County Bank	Dresden	TN
Franklin National Bank	Franklin	TN
Bank of Friendship	Friendship	TN
Union Planters Bank of West Tennessee	Humboldt	TN
BankFirst	Knoxville	TN
First National Bank of LaFollette	LaFollette	TN
McKenzie Banking Company	McKenzie	TN
Security Federal Savings Bank	McMinnville	TN
Financial Federal Savings Bank	Memphis	TN
First Commerical Bank, N.A. of Memphis	Memphis	TN
First Tennessee Bank, N.A. Memphis	Memphis	TN
Nashoba Bank	Memphis	TN
Nashville Bank of Commerce	Memphis	TN
Union Planters National Bank	Memphis	TN
Bank of Troy	Morristown	TN
Munford Union Bank	Munford	TN
Premier Bank of East Tennessee	Niota	TN
Bank of Ripley	Ripley	TN
First Community Bank of East Tennessee	Rogersville	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

Central National Bank & Trust Company	Attica	IN
Bloomfield State Bank	Bloomfield	IN
Wayne Bank and Trust Company	Cambridge City	IN
Citizens National Bank	Evansville	IN
Old National Bank in Evansville	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 and Trust Company	Lafayette	IN
Union County National Bank	Liberty	IN
Lynnville National Bank	Lynnville	IN
STAR Financial Bank	Marion	IN
STAR Financial Bank, New Castle	Muncie	IN
Citizens State 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
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
FMB—Old State Bank	Fremont	MI
BayBank	Gladstone	MI
Bank of Hudsonville	Hudsonville	MI
Independent 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
MFC First National Bank	Menominee	MI
Oxford Bank	Oxford	MI
Independent Bank—West Michigan	Rockford	MI
FMB—Sault Bank	Sault Saint Marie	MI
West Shore Bank	Scottville	MI
Pinnacle Bank	St. Joseph	MI
United Bank and Trust	Tecumseh	MI

Federal Home Loan Bank of Chicago—District 7

Old Second National Bank of Aurora	Aurora	IL
State Bank of Aviston	Aviston	IL
Beardstown Savings s.b	Beardstown	IL
First Federal Savings and Loan Association	Bloomington	IL
First National Bank of Blue Island	Blue Island	IL
First Bank, bc	Capron	IL
Farmers State Bank of Ferris	Carthage	IL
Marine Trust Company of Carthage	Carthage	IL
Buena Vista National Bank of Chester	Chester	IL
Chester Savings Bank, FSB	Chester	IL
Corus Bank	Chicago	IL
LaSalle Northwest National Bank	Chicago	IL
Northern Trust Company	Chicago	IL
St. Anthony Bank, a FSB	Cicero	IL
American Savings Bank of Danville	Danville	IL
Republic Bank of Chicago	Darien	IL
First National Bank of Decatur	Decatur	IL
First National Bank of Dietrich	Dietrich	IL
East Dubuque Savings Bank	East Dubuque	IL
Bank of Edwardsville	Edwardsville	IL
C.P. Burnett and Sons, Bankers	Eldorado	IL
First State Bank	Eldorado	IL
First Bank and Trust of Evanston	Evanston	IL
Fairfield National Bank	Fairfield	IL
Flora Savings Bank	Flora	IL
Farmers and Mechanics Bank	Galesburg	IL
Heritage Community Bank	Glenwood	IL
Golden State Bank	Golden	IL
Greenup National Bank	Greenup	IL
Bank of Ladd	Ladd	IL
Clay County State Bank	Louisville	IL
Manteno Bank	Manteno	IL
First Federal Savings Bank of Mascoutah	Mascoutah	IL
First FS&LA of Mattoon	Mattoon	IL
Morton Community Bank	Morton	IL
First National Bank of Mount Pulaski	Mount Pulaski	IL
Mt. Morris Savings and Loan	Mt. Morris	IL
First State Bank of Newman	Newman	IL
Oak Brook Bank	Oak Brook	IL
First National Bank of Oblong	Oblong	IL
Olney Trust Bank	Olney	IL
First Federal Savings Bank	Ottawa	IL
First Bank and Trust, s.b	Paris	IL
Corn Belt Bank and Trust Company	Pittsfield	IL
Bank of Rantoul	Rantoul	IL
First National Bank & Trust Company	Rochelle	IL
Northwest Bank of Rockford	Rockford	IL
Sandwich State Bank	Sandwich	IL
Illinois One Bank, N.A	Shawneetown	IL
First Community Bank	Sherrard	IL
South Holland Trust and Savings Bank	South Holland	IL
Independent Bankers Bank of Illinois	Springfield	IL
Sterling Federal Bank, F.S.B	Sterling	IL
Streator Home Building & Loan Association	Streator	IL
UnionBank	Streator	IL

First National Bank of Sullivan	Sullivan	IL
Thomson State Bank	Thomson	IL
Tiskilwa State Bank	Tiskilwa	IL
Tempo Bank, FSB	Trenton	IL
Heritage Bank, Central Illinois	Trivoli	IL
Midwest Bank of McHenry County	Union	IL
Iroquois FS&LA	Watseka	IL
Watseka First National Bank	Watseka	IL
Bank of Waukegan	Waukegan	IL
National Bank of Northern Illinois	Waukegan	IL
Wemple State Bank	Waverly	IL
Weldon State Bank and Trust	Weldon	IL
State Bank of Illinois	West Chicago	IL
First Banking Center—Albany	Albany	WI
F & M Bank Appleton	Appleton	WI
First Banking Center—Burlington	Burlington	WI
Cambridge State Bank	Cambridge	WI
DeForest-Morrisonville Bank	DeForest	WI
Charter Bank Eau Claire	Eau Claire	WI
Royal Credit Union	Eau Claire	WI
Grafton State Bank	Grafton	WI
Hartford Savings Bank	Hartford	WI
Heritage Bank Rock County, N.A.	Janesville	WI
Bank of Kaukauna	Kaukauna	WI
F&M Bank—Lancaster	Lancaster	WI
First National Bank in Manitowoc	Manitowoc	WI
Stephenson National Bank and Trust	Marinette	WI
Marshfield Savings Bank	Marshfield	WI
Mayville Savings Bank	Mayville	WI
McFarland State Bank	McFarland	WI
Associated Bank Milwaukee	Milwaukee	WI
North Milwaukee State Bank	Milwaukee	WI
Norwest Bank Wisconsin, N.A.	Milwaukee	WI
Monona State Bank	Monona	WI
First National Bank and Trust	Monroe	WI
Oostburg State Bank	Oostburg	WI
United Bank	Osseo	WI
Owen-Curtiss State Bank	Owen	WI
Port Washington State Bank	Port Washington	WI
Peoples State Bank	Prairie du Chien	WI
Prairie City Bank	Prairie du Chien	WI
F & M Bank—Northeast	Pulaski	WI
Community First Bank	Rosholt	WI
Community First State Bank	Spooner	WI
F&M Bank, Portage County	Stevens Point	WI
First National Bank of Stoughton	Stoughton	WI
Stratford State Bank	Stratford	WI
Bank of Turtle Lake	Turtle Lake	WI
First National Bank	Waupaca	WI
People's State Bank	Wausau	WI
State Bank of Withee	Withee	WI
F&M Bank, Lakeland	Woodruff	WI

Federal Home Loan Bank of Des Moines—District 8

The First National Bank of Akron	Akron	IA
Farmers State Bank	Algona	IA
Iowa State Bank	Algona	IA
The Lakes National Bank	Arnolds Park	IA
Rolling Hills Bank and Trust	Atlantic	IA
Benton County State Bank	Blairstown	IA
First State Bank	Britt	IA
Poweshiek County Savings Bank	Brooklyn	IA
Tri-County Bank and Trust	Cascade	IA
Center Point Bank and Trust Company	Center Point	IA
The Clinton National Bank	Clinton	IA
First Community National Bank	Corning	IA
Northwest Bank and Trust Company	Davenport	IA
First Central State Bank	DeWitt	IA
Community First National Bank	Decorah	IA
American Vanguard Life Insurance Co	Des Moines	IA
Bankers Trust Company	Des Moines	IA
Brenton Bank	Des Moines	IA
State Employees Community Credit Union	Des Moines	IA
American Trust and Savings Bank	Dubuque	IA
First National Bank	Essex	IA

First Security State Bank	Evansdale	IA
Manufacturers Bank and Trust Company	Forest City	IA
Garnavillo Savings Bank	Garnavillo	IA
Hancock County Bank and Trust	Garner	IA
Heritage Bank, N.A.	Holstein	IA
Iowa State Bank	Hull	IA
United Bank of Iowa	Ida Grove	IA
Iowa State Bank and Trust Company	Iowa City	IA
University of Iowa Community Credit Union	Iowa City	IA
Le Mars Bank and Trust Company	Le Mars	IA
Luana Savings Bank	Luana	IA
Central State Bank	Muscatine	IA
Mahaska State Bank	Oskaloosa	IA
Central Valley Bank	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	Aitkin	MN
Stearns Bank, N.A.	Albany	MN
Americana National Bank	Albert Lea	MN
West Central Bank	Barrett	MN
First Federal Banking and Savings, F.S.B.	Bemidji	MN
Security State Bank of Bemidji	Bemidji	MN
First American Bank N.A.	Breckenridge	MN
Americana Bank	Edina	MN
First National Bank of Elk River	Elk River	MN
First State Bank of Emmons	Emmons	MN
Security State Bank of Fergus Falls	Fergus Falls	MN
First State Bank of Finlayson	Finlayson	MN
First National Bank	Hawley	MN
Stearns Bank of Holdingford	Holdingford	MN
American Bank, Lake City	Lake City	MN
First National Bank of Little Falls	Little Falls	MN
Farmers State Bank of Madelia, Inc.	Madelia	MN
Security State Bank of Mankato	Mankato	MN
Pioneer Bank	Mapleton	MN
State Bank of McGregor	McGregor	MN
Marquette Capital Bank, N.A.	Minneapolis	MN
Kanabec State Bank	Mora	MN
F&M Alliance Bank	New Ulm	MN
Farmers and Merchants State Bank	New York Mills	MN
Valley Bank	North Mankato	MN
Redwood Falls FS&LA	Redwood Falls	MN
Eastwood Bank	Rochester	MN
First National Bank of the North	Sandstone	MN
First National Bank of Sauk Centre	Sauk Centre	MN
Citizens State Bank of St. James	St. James	MN
Midway National Bank of St. Paul	St. Paul	MN
Community State Bank of Twin Harbors	Twin Harbors	MN
Stearns Bank of Upsala	Upsala	MN
Mid-Central Federal Savings Bank	Wadena	MN
The First National Bank of Waseca	Waseca	MN
Signal Bank, Inc.	West St. Paul	MN
Bank 10	Belton	MO
Magna Bank, N.A.	Brentwood	MO
Cameron Savings and Loan Association	Cameron	MO
Farmers State Bank	Cameron	MO
First State Bank and Trust Company, Inc.	Caruthersville	MO
Citizens Bank and Trust Company	Chillicothe	MO
First National Bank of Clinton	Clinton	MO
Community Bank of Excelsior Springs	Excelsior Springs	MO
Hume Bank	Hume	MO
Capital Savings Bank, F.S.B.	Jefferson City	MO
Home Savings and 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 Mount Vernon	Mount Vernon	MO
Community Bank and Trust	Neosho	MO
Citizens Bank	New Haven	MO
Security Pacific Bank	Pacific	MO
The Paris National Bank	Paris	MO
Bank of the LeadBelt	Park Hills	MO

Irondale Bank	Potosi	MO
Phelps County Bank	Rolla	MO
Systematic Savings and Loan Association	Springfield	MO
Farmers and Merchants Bank of St. Clair	St. Clair	MO
Allegiant Bank	St. Louis	MO
Heartland Bank	St. Louis	MO
Sac River Valley Bank	Stockton	MO
First Community Bank	Sweet Springs	MO
Osage Valley Bank	Warsaw	MO
Bank of Beulah	Beulah	ND
Dakota Western Bank	Bowman	ND
Western State Bank	Devils Lake	ND
First State Bank of LaMoure	LaMoure	ND
Commercial Trust and Savings Bank	Mitchell	SD
Community First State Bank	Vermillion	SD

Federal Home Loan Bank of Dallas—District 9

Bank of Ashdown, N.A.	Ashdown	AR
Bank of Bentonville	Bentonville	AR
Citizens Bank	Booneville	AR
Danville State Bank	Danville	AR
First State Bank of DeQueen	DeQueen	AR
First Community Bank of Southeast AR	Dermott	AR
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
Eagle Bank and Trust	Little Rock	AR
First National Bank	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	Wynne	AR
Caldwell Bank and Trust Company	Columbia	LA
Tri-Parish Bank	Eunice	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 Federal Savings Bank	Opelousas	LA
Community Bank of LaFourche	Raceland	LA
First Republic Bank	Rayville	LA
ArgentBank	Thibodaux	LA
First American Bank and Trust	Vacherie	LA
Louisiana Central Bank	Vidalia	LA
American Security Bank	Ville Platte	LA
First FS & LA of Aberdeen	Aberdeen	MS
Farmers and Merchants Bank	Baldwyn	MS
Bank Plus	Belzoni	MS
NBC Bank FSB	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
Portales National Bank	Portales	NM
First National Bank in Alpine	Alpine	TX
Boatmen's First National Bank of Amarillo	Amarillo	TX

First Bank	Azle	TX
First National Bank of Baird	Baird	TX
Citizens Bank and Trust Company	Baytown	TX
Western American National Bank	Bedford	TX
Citizens National Bank of Texas	Bellaire	TX
Blanco National Bank	Blanco	TX
First National Bank in Bronte	Bronte	TX
First National Bank of Bullard	Bullard	TX
First National Bank in Burkburnett	Burkburnett	TX
Corsicana National Bank and Trust	Corsicana	TX
U.S. Trust Company of Texas, N.A.	Dallas	TX
First National Bank of Eagle Lake	Eagle Lake	TX
Continental National Bank	El Paso	TX
Montwood National Bank	El Paso	TX
First National Bank of Emory	Emory	TX
Greater South Texas Bank, F.S.B.	Falfurrias	TX
Fidelity Bank and Trust, N.A.	Fort Worth	TX
Security State Bank and Trust	Fredericksburg	TX
Heritage National Bank	Granbury	TX
First National Bank of Grapevine	Grapevine	TX
American Bank	Houston	TX
Banktexas, N.A.	Houston	TX
Citizens National Bank	Houston	TX
Preferred Bank, fsb	Houston	TX
QuestStar Bank, N.A.	Houston	TX
Sterling Bank	Houston	TX
Stewart Title Guaranty Co.	Houston	TX
Huntington State Bank	Huntington	TX
Texas Independent Bank	Irving	TX
Jacksboro National Bank	Jacksboro	TX
Community Bank	Katy	TX
First Bank	Katy	TX
Citizens Bank	Knox City	TX
Lake Worth National Bank	Lake Worth	TX
NBC Bank, Laredo, NA	Laredo	TX
South Texas National Bank of Laredo	Laredo	TX
Bank of Commerce	McLean	TX
USAA Federal Savings Bank	San Antonio	TX
Sanderson State Bank	Sanderson	TX
First American Bank and Mortgage, N.A.	Sulphur Springs	TX
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, N.A.	Waco	TX
Wallis State Bank	Wallis	TX

Federal Home Loan Bank of Topeka—District 10

FirstBank North, Arvada	Arvada	CO
Colonial Bank	Aurora	CO
FirstBank of Boulder, N.A.	Boulder	CO
FirstBank of Breckenridge, N.A.	Breckenridge	CO
State Bank & Trust of Colorado Springs	Colorado Springs	CO
First Security Bank Craig	Craig	CO
Colorado Business Bank	Denver	CO
First Community Industrial Bank	Denver	CO
Eaton Bank	Eaton	CO
Farmers Bank	Eaton	CO
FirstBank of Tech Center	Englewood	CO
First National Bank	Estes Park	CO
First Bank of Northern Colorado	Fort Collins	CO
Colorado Community First National Bank	Fort Morgan	CO
First National Bank	Fowler	CO
Union Colony Bank	Greeley	CO
Colorado Community First National Bank	Gunnison	CO
Gunnison Bank and Trust Company	Gunnison	CO
Red Rocks Federal Credit Union	Highlands Ranch	CO
Lafayette State Bank	Lafayette	CO
Valley State Bank	Lamar	CO
Colorado Business Bank	Littleton	CO
Woodman of the World	Littleton	CO
Firstbank of Longmont	Longmont	CO
Equitable Savings and Loan Association	Sterling	CO
Community First National Bank	Thornton	CO

First National Bank	Walsenburg	CO
State Bank of Wiley	Wiley	CO
First National Bank in Alma	Alma	KS
American Bank	Baxter Springs	KS
Commercial State Bank of Bonner Springs	Bonner Springs	KS
First Kansas Bank and Trust	Gardner	KS
First National Bank	Goodland	KS
First United National Bank & Trust Co	Great Bend	KS
Morrill and Janes Bank and Trust Company	Hiawatha	KS
Hoisington National Bank	Hoisington	KS
Denison State Bank	Holton	KS
First State Bank and Trust Co. of Larned	Larned	KS
Lyons Federal Savings Association	Lyons	KS
Morrill State Bank and Trust Company	Sabetha	KS
Sunflower Bank, N.A	Salina	KS
First National Bank of Clifton	St. Marys	KS
St. Marys State Bank	St. Marys	KS
Emprise Bank	Wichita	KS
The First National Bank of Albion	Albion	NE
First National Bank & Trust Co. in Aurora	Aurora	NE
Hastings State Bank	Hastings	NE
American National Bank	Omaha	NE
American National Bank of Sarpy County	Papillion	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 and Trust Co	Ardmore	OK
Peoples State Bank	Blair	OK
Union National Bank of Chandler	Chandler	OK
First National Bank of Coweta	Coweta	OK
First National Bank of Davis	Davis	OK
Idabel National Bank	Idabel	OK
First National Bank of Midwest City	Midwest 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
Prague National Bank	Prague	OK
The First National Bank of Stigler	Stigler	OK
Stroud National Bank	Stroud	OK
Bank of Oklahoma, N.A	Tulsa	OK
Tulsa National Bank	Tulsa	OK
Waurika National Bank	Waurika	OK

Federal Home Loan Bank of San Francisco—District 11

Arizona Bank	Tucson	AZ
National Bank of Arizona	Tucson	AZ
Tri Counties Bank	Chico	CA
North Island Federal Credit Union	Chula Vista	CA
Cupertino National Bank and Trust	Cupertino	CA
Bank of Lake County	Lakeport	CA
Cedars Bank	Los Angeles	CA
Manufacturers Bank	Los Angeles	CA
Standard Pacific Savings, F.A	Newport Beach	CA
Kaiperm Federal Credit Union	Oakland	CA
Citizens Business Bank	Ontario	CA
Bank of the Sierra	Porterville	CA
American River Bank	Sacramento	CA
First FS&LA of San Bernardino	San Bernardino	CA
Mission Federal Credit Union	San Diego	CA
University and State ECU	San Diego	CA
America California Bank	San Francisco	CA
National American Bank	San Francisco	CA
Sanwa Bank California	San Francisco	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
Industrial Bank	Van Nuys	CA
Kaweah National Bank	Visalia	CA
World Savings Bank, FSB	Warren	CA
North Coast Bank	Windsor	CA
First Republic Savings Bank	Las Vegas	NV

Federal Home Loan Bank of Seattle—District 12

Alaska Federal Savings Bank	Juneau	AK
First Hawaiian Bank	Honolulu	HI
Hawaii National Bank	Honolulu	HI
International S&LA, Ltd	Honolulu	HI
Rainbow Financial Corporation	Honolulu	HI
Idaho Independent Bank	Coeur D'Alene	ID
Bank of Eastern Idaho	Idaho Falls	ID
Flathead Bank of Bigfork	Bigfork	MT
First Interstate Bank	Billings	MT
Norwest Bank Montana, N.A	Billings	MT
Yellowstone Bank	Billings	MT
Security State Bank and Trust Company	Polson	MT
United States National Bank of Red Lodge	Red Lodge	MT
Valley Bank of Ronan	Ronan	MT
Citizens Bank	Corvallis	OR
Oregon Pacific Banking Company	Florence	OR
Pacific State Bank	Reedsport	OR
State Bank of Southern Utah	Cedar City	UT
Central Bank	Provo	UT
Far West Bank	Provo	UT
Liberty Bank	Salt Lake City	UT
First Mutual Savings Bank	Bellevue	WA
United Security Bank	Chewelah	WA
Frontier Bank	Everett	WA
Bank of Fife	Fife	WA
City Bank	Lynnwood	WA
Redmond National Bank	Redmond	WA
Spokane Railway Credit Union	Spokane	WA
Washington Trust Bank	Spokane	WA
Columbia State Bank	Tacoma	WA
Northwest National Bank	Vancouver	WA
Baker Boyer National Bank	Walla Walla	WA
Mid State Bank	Waterville	WA
Pioneer National Bank	Yakima	WA
First National Bank of Buffalo	Buffalo	WY
Dubois National Bank	Dubois	WY
Riverton State Bank	Riverton	WY
First Interstate Bank of Commerce—Sheridan	Sheridan	WY

II. Public Comments

To encourage the submission of public comments on the community support performance of FHLBank members, on or before January 27, 1998, 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 eighth 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 eighth quarter review cycle must be delivered to the Finance Board on or before the February 26, 1998 deadline for submission of Community Support Statements.

By the Federal Housing Finance Board.
William W. Ginsberg,
Managing Director.
 [FR Doc. 98–483 Filed 1–9–98; 8:45 am]
 BILLING CODE 6725–01–U

FEDERAL MARITIME COMMISSION

Notice of Agreement(s) Filed

The Commission hereby gives notice of the filing of the following agreement(s) under the Shipping Act of 1984.

Interested parties can review or obtain copies of agreements at the Washington, DC offices of the Commission, 800 North Capitol Street, N.W., Room 962. Interested parties may submit comments on an agreement to the Secretary, Federal Maritime Commission, Washington, DC 20573, within 10 days of the date this notice appears in the **Federal Register**.

Agreement No.: 203–011603.
Title: Great White Fleet and Tropical Shipping & Construction Co., Ltd. Slot Charter Agreement.

Parties: Great White Fleet, Ltd. (“GWF”), Tropical Shipping & Construction Co., Ltd. (“Tropical”).
Synopsis: The proposed Agreement would permit GWF to charter space to Tropical on a space available, as needed, basis in the trade between United States Atlantic and Gulf ports, and inland U.S. points via such ports, and ports and points in Guatemala, Honduras, Nicaragua, El Salvador, and Costa Rica. GWF will be a sales agent for Tropical for the solicitation of shipments in the trade.

Agreement No.: 202–011604.
Title: USA Conference.
Parties: Sea-Land Service, Inc., A.P. Moller-Maersk Line, Farrell Lines Incorporated.

Synopsis: The proposed Agreement establishes a conference of U.S. flag vessel operators covering the transport of household goods shipments, originating with U.S. Government agencies and moving under through government bills of lading, in the trade to/from and via U.S. and Mediterranean ports.

Dated: January 6, 1998.