

the station files. Section 73.1870(c)(3) requires that the chief operator, or personnel delegated and supervised by the chief operator, review the station records at least once each week to determine if required entries are being made correctly, and verify that the station has been operated in accordance with FCC rules and the station authorization. Upon completion of the review, the chief operator must date and sign the log, initiate corrective action, which may be necessary, and advise the station licensee of any condition, which is repetitive. The posting of the designation of the chief operator is used by interested parties to readily identify the chief operator. The review of the station records is used by the chief operator, and FCC staff in investigations, to assure that the station is operating in accordance with its station authorization and the FCC rules and regulations.

Federal Communications Commission.

**William F. Caton,**  
Deputy Secretary.

[FR Doc. 03-8969 Filed 4-11-03; 8:45 am]

BILLING CODE 6712-01-P

## FEDERAL HOUSING FINANCE BOARD

[No. 2003-N-4]

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

**AGENCY:** Federal Housing Finance Board.

**ACTION:** Notice.

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

**DATES:** Bank members selected for the 2002-03 fifth quarter review cycle under the Finance Board's community support requirements regulation must submit completed Community Support Statements to the Finance Board on or before May 26, 2003.

**ADDRESSES:** Bank members selected for the 2002-03 fifth quarter review cycle under the Finance Board's community support requirements regulation must submit completed Community Support Statements to the Finance Board either by regular mail at the Federal Housing

Finance Board, Office of Supervision, Community Investment and Affordable Housing, 1777 F Street, NW., Washington, DC 20006, or by electronic mail at [fitzgerald@fhfb.gov](mailto:fitzgerald@fhfb.gov).

**FOR FURTHER INFORMATION CONTACT:**

Emma J. Fitzgerald, Program Analyst, Office of Supervision, Community Investment and Affordable Housing, by telephone at 202/408-2874, by electronic mail at [fitzgerald@fhfb.gov](mailto:fitzgerald@fhfb.gov), or by regular mail at the Federal Housing Finance Board, 1777 F Street, NW., Washington, DC 20006.

**SUPPLEMENTARY INFORMATION:**

#### I. Selection for Community Support Review

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

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

Each Bank member selected for review must complete a Community

Support Statement and submit it to the Finance Board by the May 26, 2003 deadline prescribed in this notice. 12 CFR 944.2(b)(1)(ii) and (c). On or before April 28, 2003, each Bank will notify the members in its district that have been selected for the 2002-03 fifth quarter community support review cycle that they must complete and submit to the Finance Board by the deadline a Community Support Statement. 12 CFR 944.2(b)(2)(i). The member's Bank will provide a blank Community Support Statement Form, which also is available on the Finance Board's web site: <http://www.fhfb.gov>. Upon request, the member's Bank also will provide assistance in completing the Community Support Statement.

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

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

People's Bank, Bridgeport, Connecticut  
Farmington Savings Bank, Farmington, Connecticut  
Savings Bank of Manchester, Manchester, Connecticut  
Liberty Bank, Middletown, Connecticut  
Naugatuck Savings Bank, Naugatuck, Connecticut  
The Citizens National Bank, Putnam, Connecticut  
Simsbury Bank and Trust Company, Simsbury, Connecticut  
Windsor Federal Savings & Loan, Windsor, Connecticut  
Windsor Locks Community Bank, FSL, Windsor Locks, Connecticut  
United Kingfield Bank, Bangor, Maine  
Ocean Communities Federal Credit Union, Biddeford, Maine  
St. Joseph's Credit Union, Biddeford, Maine  
The First National Bank of Damariscotta, Damariscotta, Maine  
Gardiner Savings Institution FSB, Gardiner, Maine  
Machias Savings Bank, Machias, Maine  
Katahdin Federal Credit Union, Millinocket, Maine  
St. Croix Federal Credit Union, Woodland, Maine  
Tremont Credit Union, Boston, Massachusetts  
University Credit Union, Boston, Massachusetts  
Brockton Credit Union, Brockton, Massachusetts  
Broadway National Bank, Chelsea, Massachusetts  
Dedham Co-operative Bank, Dedham, Massachusetts  
Everett Credit Union, Everett, Massachusetts  
Worker's Credit Union, Fitchburg, Massachusetts

- Framingham Co-operative Bank, Framingham, Massachusetts  
 The Benjamin Franklin Savings Bank, Franklin, Massachusetts  
 Dean Cooperative Bank, Franklin, Massachusetts  
 Greenfield Savings Bank, Greenfield, Massachusetts  
 UMassFive College Federal Credit Union, Hadley, Massachusetts  
 Hanscom Federal Credit Union, Hanscom AFB, Massachusetts  
 Economy Co-operative Bank, Merrimac, Massachusetts  
 Mayflower Cooperative Bank, Middleborough, Massachusetts  
 Millbury Federal Credit Union, Millbury, Massachusetts  
 Compass Bank for Savings, New Bedford, Massachusetts  
 First Citizens' Federal Credit Union, New Bedford, Massachusetts  
 North Shore Bank, A Co-Operative Bank, Peabody, Massachusetts  
 Berkshire Bank, Pittsfield, Massachusetts  
 The Pittsfield Cooperative Bank, Pittsfield, Massachusetts  
 Sharon Co-operative Bank, Sharon, Massachusetts  
 Slade's Ferry Trust Company, Somerset, Massachusetts  
 Central Cooperative Bank, Somerville, Massachusetts  
 Savers Co-operative Bank, Southbridge, Massachusetts  
 Southbridge Savings Bank, Southbridge, Massachusetts  
 Stoneham Co-operative Bank, Stoneham, Massachusetts  
 The Martha's Vineyard Co-operative Bank, Vineyard Haven, Massachusetts  
 Ware Co-operative Bank, Ware, Massachusetts  
 United Cooperative Bank, West Springfield, Massachusetts  
 Westfield Savings Bank, Westfield, Massachusetts  
 Winthrop Federal Credit Union, Winthrop, Massachusetts  
 Flagship Bank and Trust Company, Worcester, Massachusetts  
 Connecticut River Bank N.A., Charleston, New Hampshire  
 Claremont Savings, Claremont, New Hampshire  
 Triangle Credit Union, Nashua, New Hampshire  
 Sugar River Savings Bank, Newport, New Hampshire  
 Lake Sunapee Bank, Newport, New Hampshire  
 Piscataqua Savings Bank, Portsmouth, New Hampshire  
 Service Credit Union, Portsmouth, New Hampshire  
 The Washington Trust Company, Westerly, Rhode Island  
 The Bank of Bennington, Bennington, Vermont
- Factory Point National Bank, Manchester Center, Vermont  
 Heritage Family Credit Union, Rutland, Vermont  
 Passumpsic Savings Bank, St. Johnsbury, Vermont
- Federal Home Loan Bank of New York—District 2**
- Ocwen Federal Bank FSB, West Palm Beach, Florida  
 American Savings Bank of NJ, Bloomfield, New Jersey  
 Clifton Savings Bank, S.L.A., Clifton, New Jersey  
 Sussex Bank, Franklin, New Jersey  
 First Hope Bank, a national banking association, Hope, New Jersey  
 Magyar Savings Bank, New Brunswick, New Jersey  
 Lusitania Savings Bank, fsb, Newark, New Jersey  
 Roebbling Bank, Roebbling, New Jersey  
 Penn Federal Savings Bank, West Orange, New Jersey  
 Monroe Savings Bank, S.L.A., Williamstown, New Jersey  
 Franklin Savings Bank, Woodstown, New Jersey  
 BSB Bank & Trust Company, Binghamton, New York  
 Ponce De Leon Federal Bank, Bronx, New York  
 Atlantic Liberty Savings, Brooklyn, New York  
 Community Capital Bank, Brooklyn, New York  
 The Bank of Castile, Castile, New York  
 Fulton Savings Bank, Fulton, New York  
 Astoria Federal Savings & Loan Association, Lake Success, New York  
 Pittsford Federal Credit Union, Mendon, New York  
 First Federal Savings of Middletown, Middletown, New York  
 Amalgamated Bank, New York, New York  
 United Orient Bank, New York, New York  
 Northfield Savings Bank, Staten Island, New York  
 Empire Federal Credit Union, Syracuse, New York  
 Wallkill Valley FS&LA, Wallkill, New York  
 The Bank & Trust of Puerto Rico, San Juan, Puerto Rico
- Federal Home Loan Bank of Pittsburgh—District 3**
- Citicorp Trust Bank, FSB, Newark, Delaware  
 Wilmington Savings Fund Society, FSB, Wilmington, Delaware  
 C & G Savings Bank, Altoona, Pennsylvania  
 Ambler Savings & Loan Association, Ambler, Pennsylvania  
 First Star Savings Bank, Bethlehem, Pennsylvania
- First FS&LA of Bucks County, Bristol, Pennsylvania  
 Alliance Bank, Broomall, Pennsylvania  
 Sharon Savings Bank, Darby, Pennsylvania  
 ESB Bank, Ellwood City, Pennsylvania  
 County Savings Association, Essington, Pennsylvania  
 Stonebridge Bank, Exton, Pennsylvania  
 Bank of Hanover and Trust Company, Hanover, Pennsylvania  
 Fox Chase Bank, Hatboro, Pennsylvania  
 Hatboro Federal Savings, Hatboro, Pennsylvania  
 First Federal Bank, Hazleton, Pennsylvania  
 William Penn Savings and Loan Association, Levittown, Pennsylvania  
 Willow Grove Bank, Maple Glen, Pennsylvania  
 First Keystone Federal Savings Bank, Media, Pennsylvania  
 Morton Savings Bank, Morton, Pennsylvania  
 Nesquehoning Savings Bank, Nesquehoning, Pennsylvania  
 Third Federal Bank, Newtown, Pennsylvania  
 Malvern Federal Savings Bank, Paoli, Pennsylvania  
 First Savings Bank of Perkasio, Perkasio, Pennsylvania  
 Asian Bank, Philadelphia, Pennsylvania  
 Pennsylvania Business Bank, Philadelphia, Pennsylvania  
 Second FS&LA of Philadelphia, Philadelphia, Pennsylvania  
 Washington Savings Association, Philadelphia, Pennsylvania  
 Bell FS&LA of Bellevue, Pittsburgh, Pennsylvania  
 Great American Federal, Pittsburgh, Pennsylvania  
 National City Bank of Pennsylvania, Pittsburgh, Pennsylvania  
 Progressive Home FS&LA, Pittsburgh, Pennsylvania  
 Patriot Bank, Pottstown, Pennsylvania  
 The Quakertown National Bank, Quakertown, Pennsylvania  
 Mercer County State Bank, Sandy Lake, Pennsylvania  
 North Penn Savings & Loan Association, Scranton, Pennsylvania  
 Penn Security Bank, & Trust Company, Scranton, Pennsylvania  
 Slovenian S&LA of Canonsburg, Strabane, Pennsylvania  
 First National Bank of West Chester, West Chester, Pennsylvania  
 First Heritage Bank, Wilkes-Barre, Pennsylvania  
 WNB Bank, Williamsport, Pennsylvania  
 First Century Bank, Bluefield, West Virginia  
 Pioneer Community Bank, Iaeger, West Virginia  
 Bank of Mount Hope, Inc., Mount Hope, West Virginia

Community Bank of Parkersburg, Parkersburg, West Virginia  
 First National Bank, Spencer, West Virginia  
 Pleasants County Bank, St. Marys, West Virginia  
 Poca Valley Bank, Walton, West Virginia

**Federal Home Loan Bank of Atlanta—District 4**

Covington County Bank, Andalusia, Alabama  
 United Bank, Atmore, Alabama  
 AmSouth Bank, Birmingham, Alabama  
 Bank of Alabama, Birmingham, Alabama  
 New South Federal Savings Bank, Birmingham, Alabama  
 Community Bank, Blountsville, Alabama  
 BankTrust, Brewton, Alabama  
 Cullman Savings Bank, Cullman, Alabama  
 Peoples Bank of North Alabama, Cullman, Alabama  
 First American Bank, Decatur, Alabama  
 The Citizens Bank, Enterprise, Alabama  
 Commerce South Bank, Eufala, Alabama  
 EvaBank, Eva, Alabama  
 First Gulf Bank, Gulf Shores, Alabama  
 Merchants Bank, Jackson, Alabama  
 Farmers & Merchants Bank, Lafayette, Alabama  
 Southwest Bank of Alabama, Inc., McIntosh, Alabama  
 Bank Trust, Mobile, Alabama  
 Community Spirit Bank, Red Bay, Alabama  
 Valley State Bank, Russellville, Alabama  
 The Peoples Bank and Trust Company, Selma, Alabama  
 Sweet Water State Bank, Sweet Water, Alabama  
 First Federal of the South, Sylacauga, Alabama  
 First Citizens Bank, Talladega, Alabama  
 The First National Bank of Talladega, Talladega, Alabama  
 First United Security Bank, Thomasville, Alabama  
 City First Bank of D.C., N.A., Washington, D. C.  
 Citrus and Chemical Bank, Bartow, Florida  
 Mackinac Savings Bank, FSB, Boynton Beach, Florida  
 First FSB of the Glades, Clewiston, Florida  
 First Bank of Clewiston, Clewiston, Florida  
 First National Bank of Crestview, Crestview, Florida  
 Regent Bank, Davie, Florida  
 Dunnellon State Bank, Dunnellon, Florida  
 Landmark Bank, N.A., Ft. Lauderdale, Florida  
 Premier Community Bank of South Florida, Ft. Lauderdale, Florida

Old Florida Bank, Fort Myers, Florida  
 First City Bank of Florida, Fort Walton Beach, Florida  
 Desjardins Federal Savings Bank, Hallandale, Florida  
 First National Bank of South Florida, Homestead, Florida  
 Florida Community Bank, Immokalee, Florida  
 The Bank of Inverness, Inverness, Florida  
 Educational Community Credit Union, Jacksonville, Florida  
 First Guaranty Bank and Trust Company, Jacksonville, Florida  
 Monticello Bank, Jacksonville, Florida  
 Publix Employees FCU, Lakeland, Florida  
 First FSB of Lake County, Leesburg, Florida  
 First Federal Savings Bank, Live Oak, Florida  
 Commercial Bank of Florida, Miami, Florida  
 Eastern National Bank, Miami, Florida  
 Helm Bank, Miami, Florida  
 Tropical Financial Credit Union, Miami, Florida  
 Pelican National Bank, Naples, Florida  
 American National Bank, Oakland Park, Florida  
 CNL Bank, Orlando, Florida  
 First Community Bank of Palm Beach County, Pahokee, Florida  
 Peoples First Community Bank, Panama City, Florida  
 Century Bank, a Federal Savings Bank, Sarasota, Florida  
 Highlands Independent Bank, Sebring, Florida  
 Eastern Financial Florida Credit Union, South Florida, Florida  
 Raymond James Bank, FSB, St. Petersburg, Florida  
 United Southern Bank, Umatilla, Florida  
 Marine Bank and Trust, Vero Beach, Florida  
 Sterling Bank, F.S.B., West Palm Beach, Florida  
 Montgomery County Bank, Ailey, Georgia  
 Chattahoochee National Bank, Alpharetta, Georgia  
 First Colony Bank, Alpharetta, Georgia  
 Citizens Trust Bank, Atlanta, Georgia  
 First Bank of Georgia, Augusta, Georgia  
 United Community Bank, Blairsville, Georgia  
 First National Bank of Georgia, Buchanan, Georgia  
 Bank of Chickamauga, Chickamauga, Georgia  
 Peoples Community Bank of Colquitt, Colquitt, Georgia  
 Peoples Community Bank, Colquitt, Georgia  
 First Bank of Dalton, Dalton, Georgia  
 Bank of Dudley, Dudley, Georgia

The Peoples Bank, Eatonton, Georgia  
 Pinnacle Bank, N.A., Elberton, Georgia  
 Gainesville Bank and Trust, Gainesville, Georgia  
 First Citizens Bank, Glennville, Georgia  
 South Georgia Bank, Glennville, Georgia  
 SunMark Community Bank, Hawkinsville, Georgia  
 Community Trust Bank, Hiram, Georgia  
 Northeast Georgia Bank, Lavonia, Georgia  
 Peoples Bank, Lithonia, Georgia  
 The Community Bank, Loganville, Georgia  
 Rivoli Bank & Trust, Macon, Georgia  
 First Security National Bank, Norcross, Georgia  
 Family Bank, Pelham, Georgia  
 The Citizens National Bank of Quitman, Quitman, Georgia  
 Wilcox County State Bank, Rochelle, Georgia  
 Citizens First Bank, Rome, Georgia  
 Farmers and Merchants Community Bank, Senoia, Georgia  
 Quantum National Bank, Suwanee, Georgia  
 Bank of Thomas County, Thomasville, Georgia  
 Citizens Bank & Trust, Trenton, Georgia  
 Farmers and Merchants Bank, Washington, Georgia  
 First Piedmont Bank, Winder, Georgia  
 Bay-Vanguard Federal Savings Bank, Baltimore, Maryland  
 Hull Federal Savings Bank, Baltimore, Maryland  
 Ideal Federal Savings Bank, Baltimore, Maryland  
 State Employees Credit Union, Baltimore, Maryland  
 Susquehanna Bank, Baltimore, Maryland  
 Vigilant Federal Savings Bank, Baltimore, Maryland  
 F&M Bank—Allegiance, Bethesda, Maryland  
 TMB Federal Credit Union, Cabin John, Maryland  
 Cecil Federal Bank, Elkton, Maryland  
 The Back and Middle River FS&L, Essex, Maryland  
 County National Bank, Glen Burnie, Maryland  
 North Arundel FSB, FSB, Pasadena, Maryland  
 Provident State Bank of Preston, Preston, Maryland  
 IR Federal Credit Union, Riverdale, Maryland  
 Randolph Bank & Trust Company, Asheboro, North Carolina  
 First Commerce Bank, Charlotte, North Carolina  
 First Union Direct Bank, N.A., Charlotte, North Carolina  
 Rowan Savings Bank, SSB, China Grove, North Carolina  
 Mechanics and Farmers Bank, Durham, North Carolina

- Gateway Bank & Trust Company,  
Elizabeth City, North Carolina
- Macon Bank, Franklin, North Carolina
- First Gaston Bank of North Carolina,  
Gastonia, North Carolina
- Carolina Bank, Greensboro, North  
Carolina
- MountainBank, Hendersonville, North  
Carolina
- Hertford Savings Bank, SSB, Hertford,  
North Carolina
- The Little Bank, Kinston, North Carolina
- Industrial Federal Savings Bank,  
Lexington, North Carolina
- Lexington State Bank, Lexington, North  
Carolina
- Liberty Savings and Loan Association,  
Liberty, North Carolina
- First Savings and Loan Association,  
Mebane, North Carolina
- American Community Bank, Monroe,  
North Carolina
- Mount Gilead S&LA, Mount Gilead,  
North Carolina
- State Employees' Credit Union, Raleigh,  
North Carolina
- Taylorsville Savings Bank, SSB,  
Taylorsville, North Carolina
- Anson Bank & Trust Company,  
Wadesboro, North Carolina
- Waccamaw Bank, Whiteville, North  
Carolina
- Cooperative Bank for Svgs, Inc., SSB,  
Wilmington, North Carolina
- Loyal American Life Insurance  
Company, Cincinnati, Ohio
- People's Community Bank of S.C.,  
Aiken, South Carolina
- Home Federal Savings and Loan Assn,  
Bamberg, South Carolina
- Florence National Bank, Florence, South  
Carolina
- GrandSouth Bank, Fountain Inn, South  
Carolina
- Bank of Greeleyville, Greeleyville,  
South Carolina
- County Bank, Greenwood, South  
Carolina
- Greer State Bank, Greer, South Carolina
- First National Bank of South Carolina,  
Holly Hill, South Carolina
- Kingstree FS&LA, Kingstree, South  
Carolina
- The Bank of Clarendon, Manning, South  
Carolina
- Southcoast Community Bank, Mt.  
Pleasant, South Carolina
- Anderson Brothers Bank, Mullins,  
South Carolina
- Pickens Savings & Loan Association,  
Pickens, South Carolina
- Bank of Travelers Rest, Travelers Rest,  
South Carolina
- Napus Federal Credit Union,  
Alexandria, Virginia
- The Blue Grass Valley Bank, Blue Grass,  
Virginia
- The Bank of Southside Virginia, Carson,  
Virginia
- Second Bank & Trust, Culpeper,  
Virginia
- Apple Federal Credit Union, Fairfax,  
Virginia
- Chesapeake Bank, Kilmarnock, Virginia
- Imperial Savings and Loan Association,  
Martinsville, Virginia
- Navy Federal Credit Union, Merrifield,  
Virginia
- Bank of the Commonwealth, Norfolk,  
Virginia
- Lee Bank and Trust Company,  
Pennington Gap, Virginia
- First , Virginia Bank—Colonial,  
Richmond, Virginia
- The Marathon Bank, Winchester,  
Virginia
- Federal Home Loan Bank of  
Cincinnati—District 5**
- Farmers Bank & Trust Company,  
Bardstown, Kentucky
- Wilson & Muir Bank and Trust  
Company, Bardstown, Kentucky
- Bank of Cadiz and Trust Company,  
Cadiz, Kentucky
- Bank of Columbia, Columbia, Kentucky
- First Federal Savings Bank, Cynthiana,  
Kentucky
- The Harrison Deposit Bank and Trust  
Company, Cynthiana, Kentucky
- Kentucky National Bank, Elizabethtown,  
Kentucky
- Farmers Bank, Hardinsburg, Kentucky
- Hancock Bank and Trust Company,  
Hawesville, Kentucky
- Peoples Bank & Trust Company of  
Hazard, Hazard, Kentucky
- Heritage Bank, Hopkinsville, Kentucky
- Planters Bank, Inc., Hopkinsville,  
Kentucky
- Bank of Jamestown, Jamestown,  
Kentucky
- THE BANK—Oldham County, Inc.,  
LaGrange, Kentucky
- Leitchfield Deposit Bank and Trust  
Company, Leitchfield, Kentucky
- Central Bank & Trust Company, Inc.,  
Lexington, Kentucky
- L&N Federal Credit Union, Louisville,  
Kentucky
- River City Bank, Louisville, Kentucky
- Farmers Bank & Trust Company of  
Marion, Kentucky, Marion, Kentucky
- Monticello Banking Company,  
Monticello, Kentucky
- Pioneer Bank, Munfordville, Kentucky
- South Central Bank of Daviess County,  
Inc., Owensboro, Kentucky
- The Salt Lick Deposit Bank,  
Owingsville, Kentucky
- Blue Grass Federal Savings and Loan  
Association, Paris, Kentucky
- First Commonwealth Bank of  
Prestonsburg, Inc., Prestonsburg,  
Kentucky
- Fort Knox National Bank, Radcliff,  
Kentucky
- Belpre Savings Bank, Belpre, Ohio
- The Farmers Citizens Bank, Bucyrus,  
Ohio
- Eagle Savings Bank, Cincinnati, Ohio
- The Mercantile Savings Bank,  
Cincinnati, Ohio
- Union Savings Bank, Cincinnati, Ohio
- The Winton Savings and Loan  
Company, Cincinnati, Ohio
- Conneaut Savings Bank, Conneaut, Ohio
- The Commercial Bank, Delphos, Ohio
- The Fort Jennings State Bank, Fort  
Jennings, Ohio
- The Hamler State Bank, Hamler, Ohio
- Morgan Bank, N.A., Hudson, Ohio
- The Fahey Banking Company of Marion,  
Marion, Ohio
- Citizens National Bank of  
McConnelsville, McConnelsville,  
Ohio
- Great Lakes Bank, Mentor, Ohio
- The American Savings Bank,  
Middletown, Ohio
- First National Bank of New Holland,  
New Holland, Ohio
- The Farmers State Bank, New  
Washington, Ohio
- First National Bank, Orrville, Ohio
- The Republic Banking Company,  
Republic, Ohio
- Chippewa Valley Bank, Rittman, Ohio
- Mutual Federal Savings Bank, Sidney,  
Ohio
- The Security National Bank and Trust  
Company, Springfield, Ohio
- Central Federal Savings and Loan  
Association of Wellsville, Wellsville,  
Ohio
- The Peoples Savings and Loan  
Company, West Liberty, Ohio
- The Union Banking Company, West  
Mansfield, Ohio
- Farmers State Bank, West Salem, Ohio
- First Community Bank, Whitehall, Ohio
- The Wilmington Savings Bank,  
Wilmington, Ohio
- The Wayne Savings Community Bank,  
Wooster, Ohio
- Brighton Bank, Brighton, Tennessee
- Cumberland Bank, Carthage, Tennessee
- Highland Federal Savings and Loan  
Association Of Crossville, Crossville,  
Tennessee
- Security Federal Bank, Elizabethton,  
Tennessee
- The Lauderdale County Bank, Halls,  
Tennessee
- Carroll Bank & Trust, Huntingdon,  
Tennessee
- First National Bank, Manchester,  
Tennessee
- The Coffee County Bank, Manchester,  
Tennessee
- The Home Bank of Tennessee,  
Maryville, Tennessee
- Memphis Area Teachers' Credit Union,  
Memphis, Tennessee
- The Bank of Moscow, Moscow,  
Tennessee
- Johnson County Bank, Mountain City,  
Tennessee

Bank of Murfreesboro, Murfreesboro,  
Tennessee  
Home Banking Company, Selmer,  
Tennessee

**Federal Home Loan Bank of  
Indianapolis—District 6**

Bedford Federal Savings Bank, Bedford,  
Indiana  
Franklin County National Bank,  
Brookville, Indiana  
Union Federal Savings & Loan  
Association, Crawfordsville, Indiana  
Decatur Bank and Trust Company,  
Decatur, Indiana  
United Fidelity Bank, Evansville,  
Indiana  
Fowler State Bank, Fowler, Indiana  
First Federal Savings Bank, Huntington,  
Indiana  
Campbell & Fetter Bank, Kendallville,  
Indiana  
United Community Bank,  
Lawrenceburg, Indiana  
River Valley Financial Bank, Madison,  
Indiana  
Fidelity FSB, Marion, Indiana  
State Bank of Markle, Markle, Indiana  
First State Bank of Middlebury,  
Middlebury, Indiana  
Citizens Financial Services, FSB,  
Munster, Indiana  
Regional Federal Savings Bank, New  
Albany, Indiana  
Community Bank of Southern Indiana,  
New Albany, Indiana  
Ameriana Bank and Trust, New Castle,  
Indiana  
AmericanTrust FSB, Peru, Indiana  
Mid-Southern Savings Bank, FSB,  
Salem, Indiana  
Spencer County Bank, Santa Claus,  
Indiana  
Jackson County Bank, Seymour, Indiana  
Shelby County Bank, Shelbyville,  
Indiana  
Sobieski Bank, South Bend, Indiana  
Security Federal Bank, FSB, St. John,  
Indiana  
Terre Haute Savings Bank, Terre Haute,  
Indiana  
Frances Slocum Bank, Wabash, Indiana  
Homestead Savings Bank, FSB, Albion,  
Michigan  
Ann Arbor Commerce Bank, Ann Arbor,  
Michigan  
Charlevoix State Bank, Charlevoix,  
Michigan  
Dearborn Federal Savings Bank,  
Dearborn, Michigan  
Financial Health Credit Union, East  
Lansing, Michigan  
Firstbank-Lakeview, Lakeview,  
Michigan  
State Employees Credit Union, Lansing,  
Michigan  
Independent Bank South Michigan,  
Leslie, Michigan  
State Savings Bank, Manistique,  
Michigan

Mason State Bank, Mason, Michigan  
Community Federal Credit Union,  
Plymouth, Michigan  
Team One Credit Union, Saginaw,  
Michigan  
Sidney State Bank, Sidney, Michigan  
Standard Federal Bank National  
Association, Troy, Michigan  
Flagstar Bank, Troy, Michigan  
Research Federal Credit Union, Warren,  
Michigan  
1st Bank, West Branch, Michigan

**Federal Home Loan Bank of Chicago—  
District 7**

Oxford Bank and Trust, Addison,  
Illinois  
Bank of Bellwood, Bellwood, Illinois  
Heartland Bank & Trust Company,  
Bloomington, Illinois  
Peoples Bank of Kankakee County,  
Bourbonnais, Illinois  
Bridgeview Bank and Trust, Bridgeview,  
Illinois  
Southe Pointe Bank, Carbondale, Illinois  
United Community Bank, Chatham,  
Illinois  
Amalgamated Bank of Chicago, Chicago,  
Illinois  
Austin Bank of Chicago, Chicago,  
Illinois  
Builders Bank, Chicago, Illinois  
Burling Bank, Chicago, Illinois  
Community Bank of Lawndale, Chicago,  
Illinois  
First Savings Bank of Hegewisch,  
Chicago, Illinois  
Foster Bank, Chicago, Illinois  
State Bank of Countryside, Countryside,  
Illinois  
First Savings Bank, Danville, Illinois  
Clover Leaf Bank, Edwardsville, Illinois  
Effingham State Bank, Effingham,  
Illinois  
Illinois Community Bank, Effingham,  
Illinois  
Washington Savings Bank, Effingham,  
Illinois  
Elgin Financial Savings Bank, Elgin,  
Illinois  
First American Bank, Elk Grove Village,  
Illinois  
Forest Park National Bank & Trust  
Company, Forest Park, Illinois  
Harris Bank Frankfort, Frankfort, Illinois  
Union Savings Bank, Freeport, Illinois  
Central Bank Illinois, Geneseo, Illinois  
Bank of Gibson City, Gibson City,  
Illinois  
Northside Community Bank, Gurnee,  
Illinois  
UnionBank/Northwest, Hanover, Illinois  
Parkway Bank & Trust Company,  
Harwood Heights, Illinois  
North Central Bank, Hennepin, Illinois  
State Bank of Herscher, Herscher,  
Illinois  
First State Bank of Heyworth, Heyworth,  
Illinois

The Farmers State Bank and Trust  
Company, Jacksonville, Illinois  
First FS&LA of Kewanee, Kewanee,  
Illinois  
Logan County Bank, Lincoln, Illinois  
Twin Oaks Savings Bank, Marseilles,  
Illinois  
Citizens Community Bank, Mascoutah,  
Illinois  
Okaw Building and Loan, s.b., Mattoon,  
Illinois  
Middletown State Bank, Middleton,  
Illinois  
Blackhawk State Bank, Milan, Illinois  
Parish Bank and Trust Company,  
Momence, Illinois  
First State Bank of Monticello,  
Monticello, Illinois  
BankPlus, Morton, Illinois  
George Washington Savings Bank, Oak  
Lawn, Illinois  
The First National Bank of Ogden,  
Ogden, Illinois  
The First National Bank of Okawville,  
Okawville, Illinois  
First National Bank in Olney, Olney,  
Illinois  
The Edgar County Bank & Trust  
Company, Paris, Illinois  
First FS&LA of Pekin, Pekin, Illinois  
First National Bank in Pinckneyville,  
Pinckneyville, Illinois  
State Street Bank & Trust Company,  
Quincy, Illinois  
Mercantile Trust and Savings Bank,  
Quincy, Illinois  
North County Savings Bank, Red Bud,  
Illinois  
First Crawford State Bank, Robinson,  
Illinois  
American Bank and Trust Company,  
Rock Island, Illinois  
Stillman BancCorp, N.A., Rockford,  
Illinois  
First Savanna Savings Bank, Savanna,  
Illinois  
First State Bank of Shannon-Polo,  
Shannon, Illinois  
Security Bank, sb, Springfield, Illinois  
UmbrellaBank, FSB, Summit, Illinois  
The National Bank & Trust Company of  
Sycamore, Sycamore, Illinois  
Alpha Community Bank, Toluca,  
Illinois  
Villa Park Trust & Savings Bank, Villa  
Park, Illinois  
Citizens First State Bank, Walnut,  
Illinois  
The Hill Dodge Banking Company,  
Warsaw, Illinois  
State Bank of Waterloo, Waterloo,  
Illinois  
Cardunal Savings Bank, FSB, West  
Dundee, Illinois  
First American Credit Union, Beloit,  
Wisconsin  
Jackson County Bank, Black River Falls,  
Wisconsin  
State Bank of Cross Plains, Cross Plains,  
Wisconsin

- State Financial Bank, National Association, Hales Corners, Wisconsin
- AM Community Credit Union, Kenosha, Wisconsin
- Time Federal Savings Bank, Medford, Wisconsin
- M&I Marshall & Ilesley Bank, Milwaukee, Wisconsin
- Marine Bank, Pewaukee, Wisconsin
- Community Bank Spring Green & Plain, Spring Green, Wisconsin
- Tomahawk Community Bank SSB, Tomahawk, Wisconsin
- Federal Home Loan Bank of Des Moines—District 8**
- Peoples Trust & Savings Bank, Adel, Iowa
- Security State Bank, Anamosa, Iowa
- State Savings Bank, Baxter, Iowa
- Farmers Trust and Savings Bank, Buffalo Center, Iowa
- Linn Area Credit Union, Cedar Rapids, Iowa
- United Security Savings Bank, F.S.B., Cedar Rapids, Iowa
- Citizens State Bank, Clarinda, Iowa
- Clear Lake Bank & Trust Company, Clera Lake, Iowa
- Gateway State Bank, Clinton, Iowa
- Cresco Union Savings Bank, Cresco, Iowa
- Denver Savings Bank, Denver, Iowa
- DeWitt Bank & Trust Company, DeWitt, Iowa
- Premier Bank, Dubuque, Iowa
- Liberty Trust and Savings Bank, Durant, Iowa
- Farmers Trust & Savings Bank, Earling, Iowa
- Hardin County Savings Bank, Eldora, Iowa
- Peoples State Bank, Elkader, Iowa
- Bank Plus Estherville, Iowa
- NorthStar Bank, Estherville, Iowa
- Fort Madison Bank & Trust Company, Fort Madison, Iowa
- Security Savings Bank, Gowrie, Iowa
- Midstates Bank, NA, Harlan, Iowa
- Hills Bank and Trust Company, Hills, Iowa
- First State Bank, Huxley, Iowa
- First State Bank, Ida Grove, Iowa
- Peoples Savings Bank, Indianola, Iowa
- Iowa Falls State Bank, Iowa Falls, Iowa
- Kerndt Brothers Savings Bank, Lansing, Iowa
- Libertyville Savings Bank, Libertyville, Iowa
- First State Bank, Lynnville, Iowa
- First National Bank, Manning, Iowa
- Valley Bank & Trust, Mapleton, Iowa
- Maquoketa State Bank, Maquoketa, Iowa
- Maynard Savings Bank, Maynard, Iowa
- Union State Bank, Monona, Iowa
- Citizens State Bank, Monticello, Iowa
- Wayland State Bank, Mount Pleasant, Iowa
- Mount Vernon Bank, and Trust Company, Mount Vernon, Iowa
- Community Bank, Muscatine, Iowa
- Horizon Federal Savings Bank, Oskaloosa, Iowa
- First National Bank Midwest, Oskaloosa, Iowa
- Pella State Bank, Pella, Iowa
- First State Bank, Riceville, Iowa
- Peoples Bank, Rock Valley, Iowa
- Union State Bank, Rockwell City, Iowa
- Rolfe State Bank, Rolfe, Iowa
- Security State Bank, Sheldon, Iowa
- First Community Bank, Sidney, Iowa
- St. Ansgar State Bank, St. Ansgar, Iowa
- Victor State Bank, Victor, Iowa
- Washington State Bank, Washington, Iowa
- Citizens State Bank, Waukon, Iowa
- Iowa State Bank, West Bend, Iowa
- GuideOne Life Insurance Company, West Des Moines, Iowa
- GuideOne Mutual Insurance Company, West Des Moines, Iowa
- GuideOne Specialty Insurance Company, West Des Moines, Iowa
- Wilton Savings Bank, Wilton, Iowa
- Sterling State Bank, Austin, Minnesota
- White Rock Bank, Cannon Falls, Minnesota
- Currie State Bank, Currie, Minnesota
- State Bank of Danvers, Danvers, Minnesota
- State Bank of Delano, Delano, Minnesota
- Voyager Bank, Eden Prairie, Minnesota
- Inter Savings Bank, fsb, Edina, Minnesota
- Stearns Bank Evansville, NA, Evansville, Minnesota
- 1st United Bank, Faribault, Minnesota
- Border State Bank of Greenbush, Greenbush, Minnesota
- Citizens State Bank of Hayfield, Hayfield, Minnesota
- Farmers State Bank of Hoffman, Hoffman, Minnesota
- Fortress Bank National Association, Houston, Minnesota
- Security State Bank of Howard Lake, Howard Lake, Minnesota
- Key Community Bank, Inver Grove Heights, Minnesota
- First Security Bank—Lake Benton, Lake Benton, Minnesota
- Lake City Federal Savings and Loan Association, Lake City, Minnesota
- Lake Area Bank, Lindstrom, Minnesota
- Wells Fargo, MN N.A., Minneapolis, Minnesota
- Bayside Bank, Minnetonka, Minnesota
- First National Bank of Moose Lake, Moose Lake, Minnesota
- United Prairie Bank, Mountain Lake, Minnesota
- American Bank of the North, Nashwauk, Minnesota
- State Bank of New Prague, New Prague, Minnesota
- ProGrowth Bank, Nicollet, Minnesota
- Midwest Bank NA, Parkers Prairie, Minnesota
- First National Bank of Pine City, Pine City, Minnesota
- Premier Bank Rochester, Rochester, Minnesota
- Citizens State Bank of Roseau, Roseau, Minnesota
- Bremer Bank, N.A., St. Cloud, Minnesota
- St. James Federal Savings and Loan Association, St. James, Minnesota
- Liberty State Bank, St. Paul, Minnesota
- Nicollet County Bank of Saint Peter, St. Peter, Minnesota
- Farmers State Bank of Trimont, Trimont, Minnesota
- The First National Bank of Walker, Walker, Minnesota
- Roundbank, Waseca, Minnesota
- Community Bank Winsted, Winsted, Minnesota
- First Independent Bank of Wood Lake, Wood Lake, Minnesota
- Citizens Bank of Amsterdam, Amsterdam, Missouri
- Bank of Jacomo, Blue Springs, Missouri
- Community State Bank of Bowling Green, Bowling Green, Missouri
- Pony Express Bank, Braymer, Missouri
- Mississippi County Savings & Loan Association, Charleston, Missouri
- CSB Bank, Claycomo, Missouri
- Citizens Union State Bank and Trust, Clinton, Missouri
- First National Bank & Trust, Columbia, Missouri
- Meramec Valley Bank, Ellisville, Missouri
- New Era Bank, Fredericktown, Missouri
- Bank Star One, Fulton, Missouri
- America Loan and Savings Association, Hannibal, Missouri
- The Central Trust Bank, Jefferson City, Missouri
- Macon-Atlanta State Bank, Macon, Missouri
- Regional Missouri Bank, Marceline, Missouri
- Nodaway Valley Bank, Maryville, Missouri
- Independent Farmers Bank, Maysville, Missouri
- Heritage State Bank, Nevada, Missouri
- Southwest Community Bank, Ozark, Missouri
- Palmyra State Bank, Palmyra, Missouri
- Farley State Bank, Parkville, Missouri
- Perry State Bank, Perry, Missouri
- Citizens Community Bank, Pilot Grove, Missouri
- Farmers Bank of Portageville, Portageville, Missouri
- Pulaski Bank, Saint Louis, Missouri
- Bank of Salem, Salem, Missouri
- The Merchants & Farmers Bank of Salisbury, Salisbury, Missouri
- Community Bank of Pettis County, Sedalia, Missouri

Empire Bank, Springfield, Missouri  
 Liberty Bank, Springfield, Missouri  
 Signature Bank, Springfield, Missouri  
 Bank Star of the Bootheel, Steele, Missouri  
 The Tipton Latham Bank, N.A., Tipton, Missouri  
 Bank of Washington, Washington, Missouri  
 West Plains Savings and Loan Association, West Plains, Missouri  
 First and Farmers Bank, Portland, North Dakota  
 First International Bank & Trust, Watford City, North Dakota  
 Wells Fargo South Dakota, Sioux Falls, South Dakota

**Federal Home Loan Bank of Dallas—  
 District 9**

Southbank, A Federal Savings Bank, Huntsville, Alabama  
 Community Bank, Cabot, Arkansas  
 Farmers Bank and Trust Company, Clarksville, Arkansas  
 First State Bank, Conway, Arkansas  
 Bank of Eureka Springs, Eureka Springs, Arkansas  
 McIlroy Bank & Trust, Fayetteville, Arkansas  
 First National Bank of Fort Smith, Arkansas, Fort Smith, Arkansas  
 Peoples Bank of Imboden, Imboden, Arkansas  
 Bank of Lake Village, Lake Village, Arkansas  
 Bank of the Ozarks, Little Rock, Arkansas  
 First State Bank, Lonoke, Arkansas  
 Union Bank of Mena, Mena, Arkansas  
 First Bank of Montgomery County, Mount Ida, Arkansas  
 Newport Federal Savings Bank, Newport, Arkansas  
 First State Bank, Parkin, Arkansas  
 First Arkansas Valley Bank, Russellville, Arkansas  
 Bank of Salem, Salem, Arkansas  
 First Security Bank, Searcy, Arkansas  
 Simmons First Bank of Searcy, Searcy, Arkansas  
 Springdale Bank & Trust, Springdale, Arkansas  
 The Bank of Yellville, Yellville, Arkansas  
 Fidelity Bank & Trust Company, Baton Rouge, Louisiana  
 Globe Homestead FSA, Metairie, Louisiana  
 State-Investors Bank, Metairie, Louisiana  
 Home Federal Savings and Loan Association, Shreveport, Louisiana  
 Citizens Bank and Trust Company of Vivian, LA, Inc., Vivian, Louisiana  
 Cleveland Community Bank, s.s.b., Cleveland, Mississippi  
 First Federal Bank for Savings, Columbia, Mississippi

Citizens Bank & Trust Company, Louisville, Mississippi  
 Quitman Tri-County Federal Credit Union, Marks, Mississippi  
 Community First National Bank, Las Cruces, New Mexico  
 Pioneer Bank, Roswell, New Mexico  
 First National Bank of Santa Fe, Santa Fe, New Mexico  
 Liberty Bank, SSB, Austin, Texas  
 International Bank of Commerce, Brownsville, Texas  
 First American Bank Texas, SSB, Bryan, Texas  
 American Bank, NA, Corpus Christi, Texas  
 Bluebonnet Savings Bank FSB, Dallas, Texas  
 Guaranty Bank, Dallas, Texas  
 State Bank and Trust Company, Dallas, Dallas, Texas  
 The Bank & Trust, Del Rio, Texas  
 Western Bank and Trust, Duncanville, Texas  
 Bank of the West, El Paso, Texas  
 Government Employees Credit Union, El Paso, Texas  
 OmniBank, N.A., Houston, Texas  
 Houston Savings Bank, fsb, Houston, Texas  
 New Era Life Insurance Company, Houston, Texas  
 Southwest Bank of Texas, N.A., Houston, Texas  
 The First National Bank of Hughes Springs, Hughes Springs, Texas  
 Village Bank and Trust Company, Inc., Lakeway, Texas  
 International Bank of Commerce, Laredo, Texas  
 First State Bank, Moulton, Texas  
 Liberty Bank, North Richland Hills, Texas  
 Interstate Bank, ssb, Perryton, Texas  
 Cypress Bank, FSB, Pittsburg, Texas  
 Community Credit Union, Plano, Texas  
 First National Bank in Quanah, Quanah, Texas  
 Benchmark Bank, Quinlan, Texas  
 Peoples State Bank, Rocksprings, Texas  
 Crockett National Bank, San Angelo, Texas  
 Texas State Bank, San Angelo, Texas  
 Frost National Bank, San Antonio, Texas  
 State Bank & Trust of Seguin, Texas, Seguin, Texas  
 Cedar Creek Bank, Seven Points, Texas  
 Citizens Bank, Slaton, Texas  
 Texas National Bank, Tomball, Texas  
 First National Bank of Olney, Trinity, Texas  
 Southside Bank, Tyler, Texas  
 First Victoria National, Victoria, Texas  
 TexasBank, Weatherford, Texas  
 International Bank of Commerce, Zapata, Texas

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

Gateway Credit Union, Aurora, Colorado

FirstBank of Avon, Avon, Colorado  
 Canon National Bank, Canon City, Colorado  
 Ent Federal Credit Union, Colorado Springs, Colorado  
 First State Bank, Colorado Springs, Colorado Springs, Colorado  
 Peoples National Bank Colorado, Colorado Springs, Colorado  
 Citizens State Bank, Cortez, Colorado  
 Guaranty Bank and Trust Company, Denver, Colorado  
 The State Bank, Rocky Ford, Colorado  
 FirstBank of Vail, Vail, Colorado  
 Community State Bank, Coffeyville, Kansas  
 Conway Bank, NA, Conway Springs, Kansas  
 The City State Bank, Fort Scott, Kansas  
 The Liberty Savings Association, FSA, Fort Scott, Kansas  
 First FS&LA, Independence, Kansas  
 First National Bank, Independence, Kansas  
 MidAmerican Bank & Trust Company, na, Leavenworth, Kansas  
 Kansas State Bank of Manhattan, Manhattan, Kansas  
 Stockgrowers State Bank, Maple Hill, Kansas  
 Citizens State Bank of Marysville, Marysville, Kansas  
 First Bank of Medicine Lodge, Medicine Lodge, Kansas  
 Montezuma State Bank, Montezuma, Kansas  
 Kansas State Bank, Overbrook, Kansas  
 1st Financial Bank, Overland Park, Kansas  
 First National Bank in Pratt, Pratt, Kansas  
 Rose Hill Bank, Rose Hill, Kansas  
 The Bennington State Bank, Salina, Kansas  
 First National Bank of Scott City, Scott City, Kansas  
 Security State Bank, Scott City, Kansas  
 Centera Bank, Sublette, Kansas  
 First Federal Savings & Loan Association of WaKeeney, WaKeeney, Kansas  
 First National Bank of Wamego, Wamego, Kansas  
 Kaw Valley State Bank, Wamego, Kansas  
 Fidelity Bank, Wichita, Kansas  
 First National Bank and Trust of Fullerton, Fullerton, Nebraska  
 Geneva State Bank, Geneva, Nebraska  
 Equitable Federal Savings Bank of Grand Island, Grand Island, Nebraska  
 Home FS&LA of Grand Island, Nebraska, Grand Island, Nebraska  
 Harvard State Bank, Harvard, Nebraska  
 Hershey State Bank, Hershey, Nebraska  
 Nebraska National Bank, Kearney, Nebraska  
 Platte Valley State Bank and Trust Company, Kearney, Nebraska

Bank of Keystone, Keystone, Nebraska  
 Home FS&LA of Nebraska, Lexington, Nebraska  
 Lincoln Federal Savings Bank of Nebraska, Lincoln, Nebraska  
 Security Federal Savings, Lincoln, Nebraska  
 Sherman County Bank, Loup City, Nebraska  
 First National Bank Northeast, Lyons, Nebraska  
 The Bank of Madison, Madison, Nebraska  
 Madison County Bank, Madison, Nebraska  
 BankFirst, Norfolk, Nebraska  
 First National Bank, North Platte, North Platte, Nebraska  
 Nebraskaland National Bank, North Platte, Nebraska  
 Pender State Bank, Pender, Nebraska  
 Midwest Bank, N.A., Pierce, Nebraska  
 The Ravenna Bank, Ravenna, Nebraska  
 Sidney Federal Savings & Loan Association, Sidney, Nebraska  
 Dakota County State Bank, South Sioux City, Nebraska  
 Springfield State Bank, Springfield, Nebraska  
 Bank of St. Edward, St. Edward, Nebraska  
 Tecumseh Building and Loan Association, Tecumseh, Nebraska  
 First National Bank Utica NE, Utica, Nebraska  
 Farmers State Bank, Wallace, Nebraska  
 Saline State Bank, Wilber, Nebraska  
 Citizens National Bank of Wisner, Wisner, Nebraska  
 66 Federal Credit Union, Bartlesville, Oklahoma  
 Bank of Cordell, Cordell, Oklahoma  
 Bank of Hydro, Hydro, Oklahoma  
 Armstrong Bank, Muskogee, Oklahoma  
 Citizens State Bank, Okemah, Oklahoma  
 First Enterprise Bank, Oklahoma City, Oklahoma  
 Union Bank, NA, Oklahoma City, Oklahoma  
 The First National Bank of Texhoma, Texhoma, Oklahoma  
 Community Bank & Trust Company, Tulsa, Oklahoma  
 Energy One Federal Credit Union, Tulsa, Oklahoma  
 Grand Lake Bank, Tulsa, Oklahoma  
 First Bank & Trust Company, Wagoner, Oklahoma  
 Weleetka State Bank, Weleetka, Oklahoma  
 Canadian State Bank, Yukon, Oklahoma

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

BankUSA, fsb, Phoenix, Arizona  
 Fremont Investment & Loan, Anaheim, California  
 Vista Federal Credit Union, Burbank, California

La Jolla Bank, F.S.B., Escondido, California  
 Eastern International Bank, Los Angeles, California  
 Chevron Federal Credit Union, Oakland, California  
 Wescom Credit Union, Pasadena, California  
 Summit State Bank, Rohnert Park, California  
 California Bank and Trust, San Diego, California  
 San Diego County Credit Union, San Diego, California  
 United Commercial Bank, San Francisco, California  
 Patelco Credit Union, San Francisco, California  
 Luther Burbank Savings, Santa Rosa, California  
 Community Banks of Tracy, Tracy, California  
 Yolo Community Bank, Woodland, California  
 Redding Bank of Commerce, Yuba City, California

**Federal Home Loan Bank of Seattle—District 12**

Wells Fargo, Anchorage, Alaska  
 First Bank, Ketchikan, Alaska  
 Central Pacific Bank, Honolulu, Hawaii  
 Territorial Savings and Loan Assn, Honolulu, Hawaii  
 Farmers and Merchants State Bank, Boise, Idaho  
 Home FS&LA of Nampa, Nampa, Idaho  
 Valley Bank of Helena, Helena, Montana  
 American Bank of Montana, Livingston, Montana  
 LibertyBank, Eugene, Oregon  
 NW Community Credit Union, Eugene, Oregon  
 Chetco Federal Credit Union, Harbor, Oregon  
 West Coast Bank, Lake Oswego, Oregon  
 Premier West Bank, Medford, Oregon  
 McKay Dee Hospital Credit Union, Ogden, Utah  
 Centennial Bank, Ogden, Utah  
 American Investment Bank, Salt Lake City, Utah  
 Mountain America Credit Union, Salt Lake City, Utah  
 Zions First National Bank, Salt Lake City, Utah  
 Kitsap Community FCU, Bremerton, Washington  
 State Bank of Concrete, Concrete, Washington  
 Washington State Bank NA, Federal Way, Washington  
 Issaquah Bank, Issaquah, Washington  
 First Community Bank of Washington, Lacey, Washington  
 Spokane Teachers Credit Union, Liberty Lake, Washington  
 Cowlitz Bank, Longview, Washington  
 Heritage Savings Bank, Olympia, Washington

United Savings and Loan Bank, Seattle, Washington  
 Viking Community Bank, Seattle, Washington  
 Wheatland Bank, Spokane, Washington  
 Sound Banking Company, Tacoma, Washington  
 TAPCO Credit Union, Tacoma, Washington  
 Banner Bank, Walla Walla, Washington  
 Security First Bank, Cheyenne, Wyoming  
 Cowboy State Bank, Ranchester, Wyoming  
 First State Bank of Thermopolis, Thermopolis, Wyoming

**II. Public Comments**

To encourage the submission of public comments on the community support performance of Bank members, on or before April 28, 2003, each Bank will notify its Advisory Council and nonprofit housing developers, community groups, and other interested parties in its district of the members selected for community support review in the 2002–03 fifth quarter review cycle. 12 CFR 944.2(b)(2)(ii). In reviewing a member for community support compliance, the Finance Board will consider any public comments it has received concerning the member. 12 CFR 944.2(d). To ensure consideration by the Finance Board, comments concerning the community support performance of members selected for the 2002–03 fifth quarter review cycle must be delivered to the Finance Board on or before the May 26, 2003 deadline for submission of Community Support Statements.

Dated: April 7, 2003.

**Arnold Intrater,**  
*General Counsel.*

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**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.