

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.

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, 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.