

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]

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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
Roebbing Bank, Roebbing, 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 & Ilsley 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, Lynnvill, 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.