

**September 2005 List of Banks Examined for CRA Compliance**

FDIC Issues September List of Banks Examined for CRA Compliance

Atlanta Region  
(AL, FL, GA, NC, SC, VA, WV)  
Chicago Region  
(KY, IL, IN, MI, OH, WI)  
Dallas Region  
(AR, CO, LA, MS, NM, OK, TN, TX)  
Kansas City Region  
(IA, KS, MN, MO, ND, NE, SD)

New York Region  
(CT, DE, DC, MA, ME, MD, NH, NJ, NY, PA, PR, RI, VI, VT)  
San Francisco Region  
(AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)

**Atlanta Region (AL, FL, GA, NC, SC, VA, WV)**

Bank Name	Street Address	City	ST	Zip	Rating
Merchants & Farmers Bank	7680 HWY 69 S.	TUSCALOOSA	AL	35405-0000	S
Bank of Florida - Southwest	1185 IMMOKALEE ROAD	NAPLES	FL	34110-4804	S
Wakulla Bank	P.O. BOX 610	CRAWFORDVILLE	FL	32327-0000	S
Bank of Lumber City	P.O. BOX 68	LUMBER CITY	GA	31549-0000	S
BB&T Bankcard Corporation	4 BRADLEY PARK COURT, SUITE 1C	COLUMBUS	GA	31904-0000	S
First State Bank and Trust Company of	P.O. BOX 4810	VALDOSTA	GA	31604-4810	S
First State Bank of Randolph County	P.O. BOX 141	CUTHBERT	GA	31740-0000	S
Branch Banking and Trust Company	200 WEST SECOND STREET, THIRD FLOOR	WINSTON-SALEM	NC	27101-0000	O
Cabarrus Bank & Trust Company	P. O. BOX 1970	CONCORD	NC	28026-1970	S
High Point Bank and Trust Company	P.O. BOX 2276	HIGH POINT	NC	27261-0000	S
The Blue Grass Valley Bank	P.O. BOX 6	BLUE GRASS	VA	24413-0000	S
Centra Bank, Inc.	990 ELMER PRINCE DRIVE	MORGANTOWN	WV	26507-0656	S

**Chicago Region (IL, IN, KY, MI, OH, WI)**

Bank Name	Street Address	City	ST	Zip	Rating
EFS Bank	P O BOX 667	ELGIN	IL	60120-0000	S
State Bank of Bement	P.O. BOX 140	BEMENT	IL	61813-0000	O
First State Bank of Middlebury	P.O. BOX 69	MIDDLEBURY	IN	46540-0000	S
The La Porte Savings Bank	P.O. BOX 548	LA PORTE	IN	46350-0000	S
First Security Trust Bank, Inc.	7135 HOUSTON ROAD	FLORENCE	KY	41042-0000	S
Citizens First Savings Bank	525 WATER STREET	PORT HURON	MI	48060-0000	O
Farmers State Bank of Munith	P.O. BOX 217	MUNITH	MI	49259-0000	S
Independent Bank	623 WASHINGTON AVE	BAY CITY	MI	48706-0000	S
Independent Bank - South Michigan	2390 WOODLAKE DRIVE, SUITE 300	OKEMOS	MI	48864-0000	S
Independent Bank East Michigan	P. O. BOX 7091	TROY	MI	48007-7091	S
Independent Bank-West Michigan	4200 EAST BELTLINE AVENUE	GRAND RAPIDS	MI	49525	S
The State Bank	P. O. BOX 725	FENTON	MI	48430-0725	S
The First Bremen Bank	119 MAIN STREET	BREMEN	OH	43107-0000	S
The Richland Trust Company	P.O. BOX 355	MANSFIELD	OH	44901-0000	O
Citizens State Bank	P.O. BOX 66	CADOTT	WI	54727-0000	S

**Dallas Region (AR, CO, LA, MS, NM, OK, TN, TX)**

Bank Name	Street Address	City	ST	Zip	Rating
Chambers Bank of North Arkansas	1685 EAST JOYCE BOULEVARD	FAYETTEVILLE	AR	72703-0000	S
Heritage Bank	P.O. BOX 3020	JONESBORO	AR	72403-0000	S
Community Trust Bank	P.O. BOX 100	CHOUDRANT	LA	71227-0000	S
The Evangeline Bank and Trust Co.	P.O. BOX 346	VILLE PLATTE	LA	70586-0000	S
Bank of the Panhandle	P.O. BOX 2180	GUYMON	OK	73942-0000	S
First United Bank and Trust Company	P.O. BOX 130	DURANT	OK	74702-0130	O
Alliance Bank	P.O. BOX 500	SULPHUR SPRINGS	TX	75482-0000	S
Fannin Bank	230 EAST 3RD STREET	BONHAM	TX	75418-0000	S
Fidelity Bank	2525 KELL BOULEVARD, SUITE 100	WICHITA FALLS	TX	76308-0000	S
First State Bank of Miami, Texas	P.O. BOX 8	MIAMI	TX	79059-0000	S
Millennium State Bank of Texas	11950 WEBB CHAPEL ROAD	DALLAS	TX	75234-0000	S
Prosperity Bank	P.O. DRAWER G	EL CAMPO	TX	77437-0000	S

**Kansas City Region (IA, KS, MN, MO, ND, NE, SD)**

Bank Name	Street Address	City	ST	Zip	Rating
Cedar Valley Bank & Trust	321 MAIN STREET	LA PORTE CITY	IA	50651-0000	S
Community Bank of Oelwein	150 1ST STREET, S.E.	OELWEIN	IA	50662-0000	S
First Bank of Newton	P.O. BOX 587	NEWTON	KS	67114-0000	O
First Commerce Bank	902 BROADWAY	MARYSVILLE	KS	66508-0000	S
The Lyon County State Bank	P.O. BOX 488	EMPORIA	KS	66801-0000	S
Citizens State Bank Norwood Young America	P. O. BOX 789	NORWOOD YOUNG AMERICA	MN	55368-0789	S
Guaranty Bank	1341 WEST BATTLEFIELD	SPRINGFIELD	MO	65807-0000	S
Farmers State Bank	P.O. BOX 436	BIG SPRINGS	NE	69122-0000	NI
Great Western Bank	6015 NORTHWEST RADIAL HIGHWAY	OMAHA	NE	68104-0000	S
First State Bank of Claremont	P.O. BOX 96	CLAREMONT	SD	57432-0000	S

**New York Region (CT, DE, DC, MA, ME, MD, NH, NJ, NY, PA, PR, RI, VI, VT)**

Bank Name	Street Address	City	ST	Zip	Rating
First County Bank	P.O. BOX 1415	STAMFORD	CT	06904-0000	O
First Bank of Delaware	1000 ROCKY RUN PARKWAY	WILMINGTON	DE	19803-0000	S
Mercantile Peninsula Bank	CHURCH STREET	SELBYVILLE	DE	19975-0000	S
PeoplesBank	314 HIGH STREET	HOLYOKE	MA	01040-0000	O

The Lowell Five Cent Savings Bank	34 JOHN STREET	LOWELL	MA	01852-1198	S
Wainwright Bank & Trust Company	63 FRANKLIN STREET	BOSTON	MA	02110-0000	O
Kennebec Savings Bank	P. O. BOX 50	AUGUSTA	ME	04332-0000	S
Hudson United Bank	1000 MACARTHUR BOULEVARD	MAHWAH	NJ	07430-0000	S
Manasquan Savings Bank	P.O. DRAWER E	MANASQUAN	NJ	08736-0000	S
Woori America Bank	1250 BROADWAY	NEW YORK CITY	NY	10001-0000	S
Berkshire Bank	P. O. BOX 6649	WYOMISSING	PA	19610-0649	S
First Star Savings Bank	418 WEST BROAD STREET	BETHLEHEM	PA	18018-0000	S
Royal Bank America	732 MONTGOMERY AVENUE	NARBERTH	PA	19072-0000	S
Smithfield State Bank of Smithfield, Pa.	P.O. BOX 278	SMITHFIELD	PA	15478-0000	S
<b>San Francisco Region (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)</b>					
<b>Bank Name</b>	<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip</b>	<b>Rating</b>
NORTHRIM BANK	3111 C STREET	ANCHORAGE	AK	99503-0000	S
American Premier Bank	336 EAST HUNTINGTON DRIVE	ARCADIA	CA	91006-0000	S
Fremont Investment & Loan	175 NORTH RIVERVIEW DRIVE	ANAHEIM	CA	92808	O
Redding Bank of Commerce	P.O. BOX 4748	REDDING	CA	96001-0000	S
Scott Valley Bank	P.O. BOX 69	YREKA	CA	96097-0000	S
Torrey Pines Bank	12220 EL CAMINO REAL, SUITE 100	SAN DIEGO	CA	92130-0000	S
Wilshire State Bank	3200 WILSHIRE BOULEVARD	LOS ANGELES	CA	90010-0000	S
HeritageBank	P O BOX 2779	GREAT FALLS	MT	59403-2779	S
The Manhattan State Bank	P.O. BOX 690	MANHATTAN	MT	59741-0000	S
The Pitney Bowes Bank, Inc.	1245 EAST BRICKYARD ROAD, SUITE 250	SALT LAKE CITY	UT	84106-0000	O
Northwest Business Bank	METROPOLITAN PARK WEST, 1100 OLIVE WAY, SUITE 102	SEATTLE	WA	98101-0000	S

Last Updated 9/06/2005