

**OCTOBER 1996 LIST OF BANKS EXAMINED FOR CRA COMPLIANCE**

*Corrected listing as of May 19, 1997*

See complete Press Release "FDIC Issues October List of Banks Examined for CRA Compliance"

Boston Region (CT, MA, ME, NH, RI, VT) New York Region (DE, DC, MD, NJ, NY, PA, PR, VI) Atlanta Region (AL, FL, GA, NC, SC, VA, WV) Memphis Region (AR, KY, LA, MS, TN)	Chicago Region (IL, IN, MI, OH, WI) Kansas City Region (IA, KS, MN, MO, NE, ND, SD) Dallas Region (CO, NM, OK, TX) San Francisco Region (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT,
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**BOSTON REGION (CT, MA, ME, NH, RI, VT)**

Bank Name	Street Address	City	ST	Zip	Rating
Peoples Savings Bank & Trust	123 Broad Street	New Britain	CT	6050	S
Belmont Savings Bank	2 Leonard Street	Belmont	MA	2178	S
People's Savings Bank of Brockton	221 Main Street	Brockton	MA	2403	S
East Bridgewater Co-operative Bank	6 Central Street	East Bridgewater	MA	2333	S
North Shore Bank, a Co-operative Ban	32 Main Street	Peabody	MA	1960	S
Granite Savings Bank	26 Broadway Street	Rockport	MA	1966	S
Spencer Savings Bank	176 Main Street	Spencer	MA	1562	S
Mechanics' Co-operative Bank	308 Bay Street	Taunton	MA	2780	O
Weymouth Savings Bank	47 Washington Street	Weymouth	MA	2188	S
Bay State Savings Bank	28 Franklin Street	Worcester	MA	1608	O
Bar Harbor Banking and Trust Company	82 Main Street	Bar Harbor	ME	4609	S
Livermore Falls Trust Company	38 Main Street	Livermore	ME	4254	S
Sanford Institution for Savings	184 Main Street	Sanford	ME	4073	O
Portsmouth Savings Bank	333 State Street	Portsmouth	NH	3801	S
Southern New Hampshire Bank and	58 Range Road	Windham	NH	3087	S

**NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)**

Bank Name	Street Address	City	ST	Zip	Rating
First Mariner Bank	1801 South Clinton Street	Baltimore	MD	21224	S
The Chesapeake Bank & Trust Co.	245 High Street	Chestertown	MD	21620	S
The Rahway Savings Institution	1500 Irving Street	Rahway	NJ	7065	S
Roselle Savings Bank	235 Chestnut ST	Roselle	NJ	7203	N
Community Capital Bank	111 Livingston Street	New York City	NY	11201	O
Reliance Savings Bank	1119 Twelfth Street	Altoona	PA	16603	S
Harleysville Savings Bank	271 Main Street	Harleysville	PA	19438	S
Mid Penn Bank	349 Union Street	Millersburg	PA	17061	S
Pittsburgh Home Savings Bank	438 Wood Street	Pittsburgh	PA	15222	S
Scotiabank de Puerto Rico	273 Ponce DE Leon Avenue	San Juan	PR	936	S

**ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)**

Bank Name	Street Address	City	ST	Zip	Rating
Farmers and Merchants Bank	Court House Square	Lafayette	AL	36862	S
Merchants & Farmers Bank	Main Street	Millport	AL	35576	O
Union Bank of Florida	1205 N.W. 40th Avenue	Lauderhill	FL	33313	O
Bank of Newberry	Main Street	Newberry	FL	32669	S
First State Bank & Trust Company	333 Broad Avenue	Albany	GA	31702	O
Middle Georgia Bank	Georgia Highway 49	Byron	GA	31008	S
Security State Bank	1600 Marietta Highway	Canton	GA	30114	O
Citizens Bank and Trust of Fayette C	675 North Jefferson Davis Drive	Fayetteville	GA	30214	O
Colonial Bank	390 Crogan Street, N.W.	Lawrenceville	GA	30245	O
Charter Bank and Trust Co.	269 Roswell Street	Marietta	GA	30060	O
Tri-county Bank of Royston	861 Church Street	Royston	GA	30662	O
Lexington State Bank	38 West First Avenue	Lexington	NC	27292	O

Branch Banking and Trust Company	200 West Second Street	Winston-salem	NC	27101	O
Bank of Botetourt	Main Street	Buchanan	VA	24066	O
Farmers Bank	50 East Windsor Boulevard	Windsor	VA	23487	O
One Valley Bank, Inc.	466 High Street	Morgantown	WV	26505	O
<b>MEMPHIS REGION (AR, KY, LA, MS, TN)</b>					
<b>Bank Name</b>	<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip</b>	<b>Rating</b>
American State Bank	Main Street	Charleston	AR	72933	S
Bank of Dardanelle	102 North Front Street	Dardanelle	AR	72834	S
Bank of England	123 South Hinckley Street	England	AR	72046	O
Bank of Holly Grove	Main Street	Holly Grove	AR	72069	S
Bank of Lake Village	101 Main Street	Lake Village	AR	71653	S
Piggott State Bank	271 West Cherry Street	Piggott	AR	72454	O
Bank of Salem	202 Church Street	Salem	AR	72576	S
Farmers State Bank	Main Street	Booneville	KY	41314	O
Bank of Crittenden	U.S. Highway 25	Crittenden	KY	41030	S
First Citizens Bank, Hardin County,	425 West Dixie Avenue	Elizabethtown	KY	42701	O
The Commercial Bank of Grayson	208 East Main Street	Grayson	KY	41143	S
United Southern Bank	1813 East Ninth Street	Hopkinsville	KY	42240	S
The Bank - Oldham County, Inc.	515 South First Street	Lagrange	KY	40031	O
Citizens Bank and Trust Company of P	333 Broadway	Paducah	KY	42001	O
Citizens Union Bank of Shelbyville	1854 Midland Trail	Shelbyville	KY	40065	O
Citizens Deposit Bank & Trust	Main Street	Vanceburg	KY	41179	O
Hancock Bank of Louisiana	One American Place	Baton Rouge	LA	70821	S
The Louisiana Delta Bank	406 Lake Street	Lake Providence	LA	71254	O
The Vernon Bank	Mechanic Street And Highway 171 North	Leesville	LA	71446	N
Metairie Bank & Trust Company	3344 Metairie Road	Metairie	LA	70004	S
Iberville Trust and Savings Bank	201 Eden Street	Plaquemine	LA	70764	S
American Security Bank of Ville Plat	126 East Main Street	Ville Platte	LA	70586	S
Bank of Hollandale	101 West Washington Street	Hollandale	MS	38748	S
Union Planters Bank of the Tennessee	200 Roane Street	Harriman	TN	37748	S
Union Planters Bank of West Tennesse	1214 Main Street	Humboldt	TN	38343	O
The First State Bank	Main Street	Jacksboro	TN	37757	S
Peoples and Union Bank	260 North Ellington Parkway	Lewisburg	TN	37091	S
Mckenzie Banking Company	202 Main Street	Mckenzie	TN	38201	S
Medina Banking Co.	Main Street	Medina	TN	38355	S
United American Bank of Memphis	5384 Poplar Avenue	Memphis	TN	38101	S
<b>CHICAGO REGION (IL, IN, MI, OH, WI)</b>					
<b>Bank Name</b>	<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip</b>	<b>Rating</b>
International Bank of Chicago	5069 North Broadway	Chicago	IL	60640	S
Mount Greenwood Bank	3052 West 111th Street	Chicago	IL	60655	S
Banterra Bank of Christopher	506 North Victor Street	Christopher	IL	62822	S
Blackhawk State Bank	301 4th Street West	Milan	IL	61264	S
The Veedersburg State Bank	126-128 North Main Street	Veedersburg	IN	47987	S
Republic Bank	122 South Main Street	Ann Arbor	MI	48104	S
Ohio River Bank	221 Railroad Street	Ironton	OH	45638	S
<b>KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)</b>					
<b>Bank Name</b>	<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip</b>	<b>Rating</b>
Peoples Savings Bank	100 South Main	Crawfordsville	IA	52621	S
Iowa Savings Bank	561 Main Street	Dike	IA	50624	S
Citizens Bank	111 Main Street	Leon	IA	50144	S
First State Bank	413 East Street	Lynnville	IA	50153	S

Liberty Bank & Trust	100 East State Street	Mason City	IA	50401	O
Citizens State Bank	117 West First Street	Monticello	IA	52310	S
Western Bank & Trust	233 Main Street	Moville	IA	51039	N
Farmers Savings Bank	210 Main Street	Pierson	IA	51048	N
Ruthven State Bank	Main Street	Ruthven	IA	51358	S
Sibley State Bank	803 Fourth Avenue	Sibley	IA	51249	S
The Exchange State Bank	100 Broadway	Springville	IA	52336	N
Walker State Bank	116 Greene Street	Walker	IA	52352	O
The Peoples Bank of Belleville	1902 M Street	Belleville	KS	66935	S
The State Bank of Delphos	Main And 2nd Streets	Delphos	KS	67436	O
The Lyon County State Bank	902 Merchant Street	Emporia	KS	66801	O
The Dickinson County Bank	Main Street	Enterprise	KS	67441	S
The Morrill and Janes Bank and Trust	7th And Delaware Streets	Hiawatha	KS	66434	O
Peoples Bank and Trust Company	101 South Main Street	Mcperson	KS	67460	O
The Bank of Whitewater	126 South Main Street	Whitewater	KS	67154	S
Security Bank & Trust Company	735 Franklin Street	Glencoe	MN	55336	O
Farmers State Bank of Huntley, Incor	First Street East	Huntley	MN	56047	S
First Minnetonka City Bank	14550 Excelsior Boulevard	Minnetonka	MN	55345	S
Richfield Bank & Trust Co.	6625 Lyndale Avenue South	Richfield	MN	55423	O
O'bannon Banking Company	119 South Maple	Buffalo	MO	65622	O
Citizens State Bank of Calhoun	608 East Ohio	Clinton	MO	64735	S
Peoples Security Bank	Main Street	Licking	MO	65542	S
Bank of New Cambria	Main Street	New Cambria	MO	63558	S
The Bank of Old Monroe	Main Street	Old Monroe	MO	63369	S
The Bank of Otterville	114 Grover Street	Otterville	MO	65348	S
Security Bank	606 East Walnut	Rich Hill	MO	64779	S
Sturgeon State Bank	117 North Ogden	Sturgeon	MO	65284	S
Bank of Sullivan	318 West Main Street	Sullivan	MO	63080	S
Royal Banks of Missouri	8021 Olive Boulevard	University City	MO	63130	S
The First State Bank of Casselton	2 Sixth Avenue North	Casselton	ND	58012	S
Stutsman County State Bank	401 First Avenue South	Jamestown	ND	58401	O
Security State Bank of New Salem	Ash Avenue	New Salem	ND	58563	S
Farmers & Merchants Bank of Valley C	240 Third Street, Northwest	Valley City	ND	58072	S
Bank of Bennington	12212 North 156th Street	Bennington	NE	68007	S
Washington County Bank	1523 Washington Street	Blair	NE	68008	S
Commercial State Bank	Main Street	Elsie	NE	69134	O
Richardson County Bank & Trust Compa	1616 Harlan Street	Falls City	NE	68355	S
Kearney State Bank and Trust Company	3015 2nd Avenue	Kearney	NE	68847	O
The Murray State Bank	Main Street	Murray	NE	68409	S
Pender State Bank	Main Street	Pender	NE	68047	O
Peoples-webster County Bank	126 West Fourth Street	Red Cloud	NE	68970	O
Nebraska State Bank	2021 Dakota Avenue	South Sioux City	NE	68776	O
Western State Bank	23804 Cedar Drive	Waterloo	NE	68069	S
<b>DALLAS REGION (CO, NM, OK, TX)</b>					
<b>Bank Name</b>	<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip</b>	<b>Rating</b>
Collegiate Peaks Bank	105 Centennial Plaza	Buena Vista	CO	81211	S
Arapahoe Bank and Trust	7777 East Arapahoe Road	Englewood	CO	80112	S
Fowler State Bank	201 Main Street	Fowler	CO	81039	S
Mancos Valley Bank	138 North Main Street	Mancos	CO	81328	S
Citizens Bank of Pagosa Springs	703 San Juan Street	Pagosa Springs	CO	81147	S
Mountain Community Bank	1475 Central Avenue	Los Alamos	NM	87544	S

Citizens Security Bank & Trust Compa	109 North Armstrong Street	Bixby	OK	74008	S
The Farmers Bank	31 West Main Street	Carnegie	OK	73015	S
Cleo State Bank	Town Square	Cleo Springs	OK	73729	S
First State Bank	4th And Main Streets	Covington	OK	73730	S
United Bank	3000 Tower Drive	Del City	OK	73115	O
American Heritage Bank	2409 Country Club Road	EL Reno	OK	73036	O
Heritage Bank	Main Street	Mannford	OK	74044	S
First Enterprise Bank	1000 West Britton Avenue	Oklahoma City	OK	73114	S
First American Bank and Trust Compan	324 West Main Street	Purcell	OK	73080	O
Bank of Commerce	24 West Division Street	Stilwell	OK	74960	S
The Stock Exchange Bank	1115 Tenth Street	Woodward	OK	73801	S
The First State Bank	402 Ninth	Abernathy	TX	79311	O
First American Bank Texas, Ssb	2800 South Texas Avenue, Suite 200	Bryan	TX	77805	S
State Bank and Trust Company, Dallas	8214 Westchester Drive	Dallas	TX	75225	S
First State Bank of Texas	101 South Locust Street	Denton	TX	76201	O
Sunwest Bank of El Paso	416 North Stanton Street	EL Paso	TX	79987	O
Central Bank and Trust	777 West Rosedale Street	Fort Worth	TX	76101	S
Brush Country Bank	Tipton Street ON Highway 44	Freer	TX	78357	S
First State Bank	100 East Main Street	Happy	TX	79042	O
Navigation Bank	3801 Navigation Boulevard	Houston	TX	77001	S
North Houston Bank	3945 East Little York Road	Houston	TX	77076	S
First Bank Howe	100 South Denny Street	Howe	TX	75459	S
Capital Bank	10304 East Freeway	Jacinto City	TX	77029	S
Kent County State Bank	Main Street	Jayton	TX	79528	S
Pearland State Bank	2301 North Main Street	Pearland	TX	77581	S
Mainbank	Ovilla Road And Interstate 35	Red Oak	TX	75154	S
First Texas Bank	500 East Round Rock Avenue	Round Rock	TX	78664	S
Citizens Bank	103 Texas Avenue	Slaton	TX	79364	S
Community Bank & Trust, Waco, Texas	Washington Avenue And 18th Street	Waco	TX	76703	S
Wallis State Bank	6516 North Railroad Street	Wallis	TX	77485	S
Horizon Capital Bank	218 Nasa Boulevard	Webster	TX	77598	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>
Heritage Bank	4222 East Camleback, Suite J200	Phoenix	AZ	85018	S
First Mountain Bank	42142 Big Bear Boulevard	Big Bear Lake	CA	92315	S
Summit Bank	2969 Broadway	Oakland	CA	94611	O
Heritage Oaks Bank	545 Twelfth Street	Paso Robles	CA	93446	S
Sunwest Bank	535 East First Street	Tustin	CA	92680	S
Continental Pacific Bank	141 Parker Street	Vacaville	CA	95688	S
Desert Community Bank	12530 Hesperia Road	Victorville	CA	92392	S
First State Bank of Fort Benton	1502-1504 Main Street	Fort Benton	MT	59442	O
The Manhattan State Bank	118 South Broadway	Manhattan	MT	59741	O
Traders State Bank of Poplar Montana	214 Second Avenue	Poplar	MT	59255	S
Bank of Southern Oregon	1455 East Mcandrews Road	Medford	OR	97504	S
Pacific Northwest Bank	1111 Third Avenue, Suite 250	Seattle	WA	98111	O
Westside Community Bank	4922 Bridgeport Way Street	Tacoma	WA	98467	S
Central Bank and Trust	285 Main Street	Lander	WY	82520	O