

**DECEMBER 1998 LIST OF BANKS EXAMINED FOR CRA COMPLIANCE**

"FDIC Issues December 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, WA, WY)
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**BOSTON REGION (CT, MA, ME, NH, RI, VT)**

Bank Name	Street Address	City	ST	Zip	Rating
The Simsbury Bank & Trust Company	981 HOPMEADOW STREET	SIMSBURY	CT	6070	S
Pilgrim Co-operative Bank	48 SOUTH MAIN STREET	COHASSET	MA	2025	S
Wellesley Co-operative Bank	40 CENTRAL STREET	WELLESLEY	MA	2181	S
Kingfield Savings Bank	MAIN STREET	KINGFIELD	ME	4947	O
Southern New Hampshire Bank and Trus	58 RANGE ROAD	WINDHAM	NH	3087	S
PierBank	885 BOSTON NECK ROAD	NARRAGANSETT	RI	2882	S
First Bank and Trust Company	180 WASHINGTON STREET	PROVIDENCE	RI	2901	S
Centreville Savings Bank	1218 MAIN STREET	WEST WARWICK	RI	2893	S

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

Bank Name	Street Address	City	ST	Zip	Rating
Provident State Bank of Preston, Mar	MAIN STREET	PRESTON	MD	21655	S
1st Constitution Bank	796 ROUTE 130	CRANBURY	NJ	8512	S
Atlantic Stewardship Bank	630 GODWIN AVENUE	MIDLAND PARK	NJ	7432	S
Bergen Commercial Bank	TWO SEARS DRIVE	PARAMUS	NJ	7653	S
Roselle Savings Bank	235 CHESTNUT ST	ROSELLE	NJ	7203	S
Bank Audi (U.S.A.)	19 EAST 54TH STREET	NEW YORK	NY	10022	S
Cho Hung Bank of New York	239-241 FIFTH AVENUE	NEW YORK CITY	NY	10016	S
LBS Bank - New York	12 EAST 52ND STREET	NEW YORK CITY	NY	10022	S
The Dime Bank	820-822 CHURCH STREET	HONESDALE	PA	18431	S
United Savings Bank	1510 PACKER AVENUE	PHILADELPHIA	PA	19145	S
The Scottdale Bank & Trust Company	150 PITTSBURGH STREET	SCOTTDALE	PA	15683	S
Bank of St. Croix, Inc.	5025 ANCHOR WAY, GALLOWS BAY	CHRISTIANSTED	VI	820	O

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

Bank Name	Street Address	City	ST	Zip	Rating
Lafayette County State Bank	MAIN AND LAFAYETTE STREETS	MAYO	FL	32066	O
First State Bank of Pinellas	201 SECOND AVENUE NORTH	ST. PETERSBURG	FL	33701	S
Tippins Bank & Trust Company	101 NORTH DUVAL STREET	CLAXTON	GA	30417	O
State Bank of Cochran	217 BEECH STREET	COCHRAN	GA	31014	S
The Coastal Bank	WEST HENRY STREET	HINESVILLE	GA	31313	O
The Heritage Bank	300 SOUTH MAIN STREET	HINESVILLE	GA	31313	O
Rivoli Bank & Trust	5980 ZEBULON ROAD	MACON	GA	31210	S
Darby Bank and Trust Company	300 EAST FIRST STREET	VIDALIA	GA	30474	S
Black Mountain Savings Bank, SSB	200 E STATE STREET	BLACK MOUNTAIN	NC	28711	S
Farmers & Merchants Bank	138 NORTH SALISBURY AVENUE	GRANITE QUARRY	NC	28072	O
Hillsborough Savings Bank, SSB	260 SOUTH CHURTON STREET	HILLSBOROUGH	NC	27278	S
Lumbee Guaranty Bank	403 EAST THIRD STREET	PEMBROKE	NC	28372	S
Roanoke Rapids Savings Bank, SSB	325 BECKER DRIVE	ROANOKE RAPIDS	NC	27870	S
Roxboro Savings Bank, SSB	313 SOUTH MAIN STREET	ROXBORO	NC	27573	S

**MEMPHIS REGION (AR, KY, LA, MS, TN)**

Bank Name	Street Address	City	ST	Zip	Rating
Simmons First Bank of Jonesboro	1720 SOUTH CARAWAY ROAD	JONESBORO	AR	72401	S
Union Bank & Trust Company	102 WEST MCCLOY	MONTICELLO	AR	71655	S
Citizens Deposit Bank	100 MAIN STREET	CALHOUN	KY	42327	S
The Cecilian Bank	104 EAST MAIN	CECILIA	KY	42724	S
Independence Bank of Kentucky	625 18TH STREET	OWENSBORO	KY	42301	S
Peoples Commercial Bank	BROADWAY AND MAPLE STREETS	WINCHESTER	KY	40391	O
The Peoples State Bank	SAN ANTONIO STREET	MANY	LA	71449	S

Marion State Bank	MAIN STREET	MARION	LA	71260	S
The Bank of Commerce	390 BOWIE STREET	WHITE CASTLE	LA	70788	S
Bank of Okolona	MAIN STREET	OKOLONA	MS	38860	S
Lincoln County Bank	302 EAST COLLEGE STREET	FAYETTEVILLE	TN	37334	O
The Bank of Moscow	47 CHARLESTON STREET	MOSCOW	TN	38057	S
Citizens First Bank	1015 MAIN STREET	WARTBURG	TN	37887	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>
White County Bank	215 EAST MAIN STREET	CARMI	IL	62821	S
Illinois Community Bank	210 EAST FAYETTE AVENUE	EFFINGHAM	IL	62401	S
Community First Bank	4600 NORTH ILLINOIS	FAIRVIEW HEIGHTS	IL	62208	S
Harvard Savings Bank	58 N AYER ST	HARVARD	IL	60033	S
People's State Bank	105 SOUTH ADAMS	MANITO	IL	61546	S
First State Bank of Pekin	3400 COURT STREET	PEKIN	IL	61554	S
Citizens Bank of Central Indiana	720 EXECUTIVE PARK DRIVE	GREENWOOD	IN	46142	S
Indiana Lawrence Bank	106 NORTH MARKET STREET	NORTH MANCHESTER	IN	46962	S
Harrison County Bank	MAIN STREET	PALMYRA	IN	47164	S
North Country Bank and Trust	130 SOUTH CEDAR STREET	MANISTIQUE	MI	49854	S
Firstbank	102 SOUTH MAIN STREET	MT. PLEASANT	MI	48858	S
Oxford Bank	60 SOUTH WASHINGTON STREET	OXFORD	MI	48371	S
Marietta Savings Bank	226 THIRD STREET	MARIETTA	OH	45750	S
First Savings Bank	4600 MONTGOMERY ROAD, SUITE 102	NORWOOD	OH	45212	S
Commodore Bank	100 EAST MAIN STREET	SOMERSET	OH	43783	O
Farmers State Bank	SOUTH MAIN STREET	WEST SALEM	OH	44287	O
Brill State Bank	MAIN STREET	BRILL	WI	54818	O
Farmers State Bank	726 WATER AVENUE	HILLSBORO	WI	54634	O
The Bank of Kaukauna	102 WEST WISCONSIN AVENUE	KAUKAUNA	WI	54130	O
Community Bank of Oconto County	500 CHERRY AVENUE	OCONTO FALLS	WI	54154	S
Shell Lake State Bank	MAIN STREET	SHELL LAKE	WI	54871	S
Spencer State Bank	201 WEST CLARK STREET	SPENCER	WI	54479	O
People's State Bank	1905 WEST STEWART AVENUE	WAUSAU	WI	54401	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>
Atkins Savings Bank & Trust	97 MAIN AVENUE	ATKINS	IA	52206	S
Bellevue State Bank	100 SOUTH 2ND STREET	BELLEVUE	IA	52031	O
Cherokee State Bank	212 WEST WILLOW STREET	CHEROKEE	IA	51012	S
The First State Bank	120 WEST CENTER	CONRAD	IA	50621	O
Defiance State Bank	MAIN STREET	DEFIANCE	IA	51527	S
Valley State Bank	HIGHWAY 52 AND HERDER STREET	GUTTENBERG	IA	52052	S
Manson State Bank	MAIN STREET	MANSON	IA	50563	S
Maxwell State Bank	122 MAIN STREET	MAXWELL	IA	50161	S
Montezuma State Bank	MAIN STREET	MONTEZUMA	IA	50171	O
Security State Bank	128 NORTH MAIN STREET	PAULLINA	IA	51046	O
United Bank and Trust Company	202 GILMAN STREET	SHEFFIELD	IA	50475	S
Security State Bank	2024 THIRD AVENUE	WAVERLY	IA	50677	O
West Side State Savings Bank	MAIN STREET	WESTSIDE	IA	51467	S
Peoples State Bank	102 SOUTH LOCUST	WINFIELD	IA	52659	S
The Alden State Bank	MAIN STREET	ALDEN	KS	67512	O
The Baldwin State Bank	MAIN STREET	BALDWIN CITY	KS	66006	S
The State Bank of Bern	MAIN STREET	BERN	KS	66408	S
First State Bank	MAIN STREET	EDNA	KS	67342	O
The Citizens State Bank	MAIN STREET	HADDAM	KS	66944	N
The Howard State Bank, Howard,	100 SOUTH WABASH STREET	HOWARD	KS	67349	O
The Wilson State Bank	26TH AND AVENUE E	WILSON	KS	67490	S
Citizens State Bank of Clara City	126 NORTH MAIN STREET	CLARA CITY	MN	56222	O
Security State Bank of Hibbing	701 EAST HOWARD STREET	HIBBING	MN	55746	S
State Bank of Kerkhoven	MAIN STREET	KERKHOVEN	MN	56252	S
Odin State Bank	MAIN STREET	ODIN	MN	56160	O
Minnesota First Credit and Savings,	HILLCREST SHOPPING CENTER	ROCHESTER	MN	55901	O
First State Bank of Rush City	4TH AND DANA STREETS	RUSH CITY	MN	55069	S
Winthrop State Bank	MAIN STREET	WINTHROP	MN	55396	S

United Bank of Chamois	FIRST AND MAIN	CHAMOIS	MO	65024	S
Founders Bank	15500 OLIVE BOULEVARD	CHESTERFIELD	MO	63017	S
Irondale Bank	635 OAK STREET	IRONDALE	MO	63648	S
First State Bank of Joplin	802 MAIN STREET	JOPLIN	MO	64801	S
Central Bank of Kansas City	2301 INDEPENDENCE BOULEVARD	KANSAS CITY	MO	64124	O
Macon-Atlanta State Bank	107 BUTLER STREET	MACON	MO	63552	S
Bank of Odessa	301 WEST HIGHWAY 40	ODESSA	MO	64076	S
Bank of Salem	101 WEST FOURTH STREET	SALEM	MO	65560	S
Bank of the BootHeel	101 WEST MAIN STREET	STEELE	MO	63877	O
Winona Savings Bank	MAIN STREET	WINONA	MO	65588	O
First State Bank of North Dakota	MAIN STREET	ARTHUR	ND	58006	O
First State Bank	425 BROADWAY	BUXTON	ND	58218	O
First State Bank of Golva	MAIN STREET	GOLVA	ND	58632	S
Bank of Hamilton	1 WALL STREET	HAMILTON	ND	58238	S
State Bank & Trust of Kenmare	MAIN STREET	KENMARE	ND	58746	S
Bank of Steele	115 BROADWAY EAST	STEELE	ND	58482	S
Community Bank	1108 WEST 7TH	ALMA	NE	68920	O
The Commercial Bank	MAIN STREET	BLUE HILL	NE	68930	O
Boelus State Bank	MAIN STREET	BOELUS	NE	68820	O
Kimball County Bank	MAIN STREET	BUSHNELL	NE	69128	S
City Bank & Trust Co.	1139 MAIN AVENUE	CRETE	NE	68333	O
Curtis State Bank	301 CENTER AVENUE	CURTIS	NE	69025	S
North Loup Valley Bank	MAIN STREET	NORTH LOUP	NE	68859	S
Scribner Bank	MAIN STREET	SCRIBNER	NE	68057	S
Bryant State Bank	MAIN STREET	BRYANT	SD	57221	O
BankWest, Inc.	420 SOUTH PIERRE STREET	PIERRE	SD	57501	O

#### DALLAS REGION (CO, NM, OK, TX)

Bank Name	Street Address	City	ST	Zip	Rating
Pine River Valley Bank	301 NORTH COMMERCE DRIVE	BAYFIELD	CO	81122	S
Farmers Bank	100 ELM STREET	EATON	CO	80615	S
The Minnequa Bank of Pueblo	NORTHERN AND EVANS AVENUES	PUEBLO	CO	81004	S
North Park State Bank	461 MAIN	WALDEN	CO	80480	S
Park State Bank	MAIN STREET	WOODLAND PARK	CO	80863	S
Centinel Bank of Taos	512 PASO DEL PUEBLO SUR	TAOS	NM	87571	O
Peoples Bank	1356 PASEO DEL PUEBLO SUR	TAOS	NM	87571	O
Community State Bank	MAIN AND BOULEVARD STREETS	CASHION	OK	73016	S
Bank of Western Oklahoma	201 EAST BROADWAY STREET	ELK CITY	OK	73644	O
First State Bank of Idabel	8 EAST MAIN STREET	IDABEL	OK	74745	S
Citizens State Bank	240-244 WOOLERY STREET	MORRISON	OK	73061	S
First Bank Anna	402 FOURTH STREET	ANNA	TX	75409	S
Citizens State Bank	COMMERCE (US HWY 79) & HUMPHREY STS.	BUFFALO	TX	75831	S
First State Bank	100 WEATHERFORD STREET	CHICO	TX	76431	S
D'Hanis State Bank	MAIN STREET	D'HANIS	TX	78850	S
Falfurrias State Bank	401 N. ST. MARY STREET	FALFURRIAS	TX	78355	O
Highlands Bank	420 SOUTH MAIN STREET	HIGHLANDS	TX	77562	S
Hull State Bank	WALNUT STREET	HULL	TX	77564	S
First State Bank of Mobeetie	MAIN STREET	MOBEETIE	TX	79061	O
Muenster State Bank	201 NORTH MAIN STREET	MUENSTER	TX	76252	S
Fredonia State Bank	2400 NORTH STREET	NACOGDOCHES	TX	75961	S
Texas First Bank	12402 STATE HIGHWAY 6	SANTA FE	TX	77510	S
Schwertner State Bank	NORTHEAST MAIN AND SECOND STREETS	SCHWERTNER	TX	76573	S
Citizens 1st Bank	2001 EAST SOUTH EAST LOOP 323	TYLER	TX	75701	S
Community Bank	1705 EAST FIFTEENTH STREET	WELLINGTON	TX	79095	O
Gulf Coast Bank	MAIN STREET	WINNIE	TX	77665	O

#### SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)

Bank Name	Street Address	City	ST	Zip	Rating
Mohave State Bank	1771 MCCULLOCH BOULEVARD	LAKE HAVASU CITY	AZ	86405	O
First Mountain Bank	42142 BIG BEAR BOULEVARD	BIG BEAR LAKE	CA	92315	O

The Bank of Hemet	1600 EAST FLORIDA AVENUE	HEMET	CA	92544	O
Bay Area Bank	900 VETERANS BOULEVARD	REDWOOD CITY	CA	94063	S
Oceanic Bank	130 BATTERY STREET	SAN FRANCISCO	CA	94111	S
D. L. Evans Bank	397 NORTH OVERLAND AVENUE	BURLEY	ID	83318	S
First Security Bank of Deer Lodge	311 MILWAUKEE AVENUE	DEER LODGE	MT	59722	S
First Security Bank of Kalispell	233 EAST IDAHO STREET	KALISPELL	MT	59901	O
First Bank of Lincoln	HIGHWAY 20	LINCOLN	MT	59639	S
First State Bank of Thompson Falls	107 SOUTH FULTON	THOMPSON FALLS	MT	59873	S
BankWest of Nevada	2700 WEST SAHARA AVENUE	LAS VEGAS	NV	89102	O
Bank of Eastern Oregon	MAIN STREET	ARLINGTON	OR	97812	S
First Commerce Bank	5 EAST 1400 NORTH	LOGAN	UT	84341	S
Whidbey Island Bank	NORTHEAST FOURTH AND NORTH MAIN	COUPEVILLE	WA	98239	S