

**SEPTEMBER 1999 LIST OF BANKS EXAMINED FOR CRA COMPLIANCE**

Beginning in September 1999, the list's name reflects the month in which the FDIC publishes individual bank ratings and corresponding evaluations. See PR-51-99 for a full explanation.

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
Savings Bank of Danbury	220 MAIN STREET	DANBURY	CT	6810	S
Mechanics Savings Bank	100 PEARL STREET	HARTFORD	CT	6103	S
Liberty Bank and Trust Company	21 MILK STREET	BOSTON	MA	2109	S
Medway Co-operative Bank	70 MAIN STREET	MEDWAY	MA	2053	S
The Northampton Co-operative Bank	67 KING STREET	NORTHAMPTON	MA	1060	S
Southbridge Savings Bank	253-257 MAIN STREET	SOUTHBRIDGE	MA	1550	S
Woronoco Savings Bank	31 COURT STREET	WESTFIELD	MA	1085	S
Bank of New Hampshire	300 FRANKLIN STREET	MANCHESTER	NH	3105	S
Franklin-Lamoille Bank	NORTH MAIN STREET	ST. ALBANS	VT	5478	O

**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
Audubon Savings Bank	509 S WHITE HORSE PIKE	AUDUBON	NJ	8106	S
Cape Savings Bank	225 NORTH MAIN STREET	CAPE MAY COURT H	NJ	8210	S
NVE Savings Bank	70-76 ENGLE STREET	ENGLEWOOD	NJ	7631	S
U.S. Trust Company of New Jersey	5 VAUGHN DRIVE	WEST WINDSOR	NJ	8543	S
Tompkins County Trust Company	110 NORTH TIOGA STREET	ITHACA	NY	14850	O
Israel Discount Bank of New York	511 FIFTH AVENUE	NEW YORK CITY	NY	10017	O
Ridgewood Savings Bank	71-02 FOREST AVENUE	NEW YORK CITY	NY	11385	S
Harris Savings Bank	SECOND AND PINE STREETS	HARRISBURG	PA	17105	S
Virgin Islands Community Bank	12 KINGS STREET	CHRISTIANSTED	VI	820	O

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

Bank Name	Street Address	City	ST	Zip	Rating
North Alabama Bank	13914 HIGHWAY 231-431 NORTH	HAZEL GREEN	AL	35750	S
The Monroe County Bank	129 HINES STREET	MONROEVILLE	AL	36461	S
CB&T Bank of Russell County	910 13TH STREET	PHENIX CITY	AL	36867	S
Ocean Bank	780 N.W. 42ND AVENUE	MIAMI	FL	33126	S
Colony Bank Southeast	ALABAMA AND OMULGEE STREETS	BROXTON	GA	31519	O
Bank of Canton	231 MAIN STREET	CANTON	GA	30114	O
Hardwick Bank & Trust Company	WAUGH AND SELVIDGE STREETS	DALTON	GA	30720	S
Bank of Danielsville	COURT HOUSE SQUARE	DANIELSVILLE	GA	30633	S
Bank of Lumber City	MAIN STREET	LUMBER CITY	GA	31549	O
Citizens Bank of Washington County	123 SOUTH HARRIS STREET	SANDERSVILLE	GA	31082	S
Bank of Burke County	MAIN STREET	SARDIS	GA	30456	O
High Point Bank and Trust Company	300 NORTH MAIN STREET	HIGH POINT	NC	27261	S
Burke & Herbert Bank & Trust Company	100 SOUTH FAIRFAX STREET	ALEXANDRIA	VA	22314	S
First-Citizens Bank, a Virginia Corp	3601 THIRLANE ROAD	ROANOKE	VA	24019	S

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

Bank Name	Street Address	City	ST	Zip	Rating
Bank of Bearden	SECOND AND CEDAR	BEARDEN	AR	71720	S
Citizens Bank	648 MAIN STREET	SHARPSBURG	KY	40374	S
Peoples Bank of Louisiana	201 WEST OAK STREET	AMITE	LA	70422	O
Concordia Bank & Trust Company	904 CARTER STREET	VIDALIA	LA	71373	S
Guaranty Bank and Trust Company	90 HAYDEN STREET	BELZONI	MS	39038	S
Community Bank	300 JESSAMINE STREET	ELLISVILLE	MS	39437	S
Bank of Dyer	126-130 SOUTH MAIN STREET	DYER	TN	38330	S
First Community Bank of Bedford Coun	207 ELM STREET	SHELBYVILLE	TN	37160	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>
Andalusia Community Bank	800 SIXTH AVENUE, EAST	ANDALUSIA	IL	61232	S
Farmers and Merchants State Bank of	484 EAST MAIN STREET	BUSHNELL	IL	61422	S
First United Bank	700 EXCHANGE STREET	CRETE	IL	60417	S
Farmers State Bank of Danforth	FRONT AND ADAMS STREETS	DANFORTH	IL	60930	S
Community Bank of Galesburg	1380 NORTH HENDERSON STREET	GALESBURG	IL	61401	S
South End Savings, s.b.	18200 S HALSTED	HOMWOOD	IL	60430	S
Oak Brook Bank	1400 16TH STREET	OAK BROOK	IL	60521	S
Federated Bank	107 NORTH CHESTNUT	ONARGA	IL	60955	S
Macktown State Bank	300 EAST MAIN STREET	ROCKTON	IL	61072	S
First State Bank of Round Lake	1777 NORTH CEDAR LAKE ROAD	ROUND LAKE	IL	60073	O
State Bank Winslow-Warren	MAIN STREET	WINSLOW	IL	61089	O
The Bippus State Bank	150 HAUENSTEIN ROAD	HUNTINGTON	IN	46750	O
Monroe Bank & Trust	102 EAST FRONT STREET	MONROE	MI	48161	O
The Westwood Homestead Savings	3002 HARRISON AVENUE	CINCINNATI	OH	45211	S
The Black Earth State Bank	1030 MILLS STREET	BLACK EARTH	WI	53515	S
Cambridge State Bank	221 WEST MAIN STREET	CAMBRIDGE	WI	53523	O
Badger State Bank	201 EAST AMELIA	CASSVILLE	WI	53806	S
Bank of Deerfield	15 SOUTH MAIN STREET	DEERFIELD	WI	53531	O
Dorchester State Bank	101 WEST CENTER STREET	DORCHESTER	WI	54425	S
Citizens State Bank	220 GRANT STREET	FORT ATKINSON	WI	53538	O
Park Bank	1200 MAIN STREET	HOLMEN	WI	54636	S
Capitol Bank	710 NORTH HIGH POINT ROAD	MADISON	WI	53717	S
Marshfield Savings Bank	208 WEST FIFTH STREET	MARSHFIELD	WI	54449	S
First Community Bank	202 MERCHANT ROW	MILTON	WI	53563	O
Intercity State Bank	962 GRAND AVENUE	SCHOFIELD	WI	54476	O
The Bank of Spring Valley	320 MCKAY AVENUE	SPRING VALLEY	WI	54767	O
<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>
Farmers State Bank	MAIN STREET	ALGONA	IA	50511	O
Corydon State Bank	MAIN STREET	CORYDON	IA	50060	S
Peoples Savings Bank	MAIN STREET	ELMA	IA	50628	O
Union State Bank	214 SOUTH FIRST STREET	GREENFIELD	IA	50849	S
Hills Bank and Trust Company	131 MAIN STREET	HILLS	IA	52235	O
United Bank of Iowa	501-7 2ND STREET	IDA GROVE	IA	51445	O
Hills Bank	103 WEST MAIN STREET	LISBON	IA	52253	S
Farmers Savings Bank	MAIN STREET	MARTELLE	IA	52305	O
Rippey Savings Bank	MAIN STREET	RIPPEY	IA	50235	S
Randall-Story State Bank	606 BROAD STREET	STORY CITY	IA	50248	S
First State Bank	215 NORTH DIVISION STREET	STUART	IA	50250	S
Farmers State Bank	MAIN STREET	YALE	IA	50277	S
The Citizens State Bank	410 MAIN STREET	GRIDLEY	KS	66852	O
Kendall State Bank	406 BROADWAY	VALLEY FALLS	KS	66088	S
Arlington State Bank	230 WEST MAIN STREET	ARLINGTON	MN	55307	S
Viking Bank	300 MAIN STREET	HENDRUM	MN	56550	S
Kasson State Bank	MAIN STREET	KASSON	MN	55944	S
Northern State Bank of Virginia	600 CHESTNUT STREET	VIRGINIA	MN	55792	O
Integrity Bank Plus	MAIN STREET	WABASSO	MN	56293	S
Ultima Bank Minnesota	MAIN STREET	WINGER	MN	56592	O
Premier Bank	815 WEST STADIUM BOULEVARD	JEFFERSON CITY	MO	65109	S
First State Bank of Cando	415 MAIN STREET	CANDO	ND	58324	S
American State Bank & Trust Company	223 MAIN STREET	WILLISTON	ND	58801	S
The State Bank of Hildreth	MAIN STREET	HILDRETH	NE	68947	O
Dakota County State Bank	2024 DAKOTA AVENUE	SOUTH SIOUX CITY	NE	68776	S
Prairie State Bank	200 MAIN STREET	PRESHO	SD	57568	S
Hurley State Bank	811 EAST 10TH STREET	SIOUX FALLS	SD	57103	S
Security State Bank	MAIN STREET	TYNDALL	SD	57066	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>
International Bank	200 SOUTH 2ND STREET	RATON	NM	87740	S
Heritage Bank	MAIN STREET	MANNFORD	OK	74044	S

Union Bank and Trust Company	4921 NORTH MAY AVENUE	OKLAHOMA CITY	OK	73112	S
First State Bank of Texas	101 SOUTH LOCUST STREET	DENTON	TX	76201	O
Huntington State Bank	MAIN STREET	HUNTINGTON	TX	75949	S
South Plains Bank	204 HOUSTON	LEVELLAND	TX	79336	S
The Oakwood State Bank	300 MAIN STREET	OAKWOOD	TX	75855	N
Seaport Bank	RAILROAD STREET	SEADRIFT	TX	77983	S
American Bank of Texas	2011 TEXOMA PARKWAY	SHERMAN	TX	75090	O
<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>
Butte Community Bank	672 PEARSON ROAD	PARADISE	CA	95969	O
Finance and Thrift Company	268 NORTH MAIN STREET	PORTERVILLE	CA	93257	O
The Bank of Commerce	1020 NORTH GATE MILE	IDAHO FALLS	ID	83401	S
Fairview Bank	216 SOUTH ELLERY AVENUE	FAIRVIEW	MT	59221	O
Centennial Bank	675 OAK STREET	EUGENE	OR	97401	S
First Savings Bank of Renton	201 WELLS AVENUE SOUTH	RENTON	WA	98057	S
Mid State Bank	106 WEST LOCUST STREET	WATERVILLE	WA	98858	O