

JANUARY 2003 LIST OF BANKS EXAMINED FOR CRA COMPLIANCE
FDIC Issues January List of Banks Examined for CRA Compliance

Bank Name	Street Address	City	ST	Zip	Rating
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)					
First State Bank of Clay County	P.O. BOX 547	LINEVILLE	AL	36266-0000	S
Beach Bank	P.O. BOX 403700	MIAMI BEACH	FL	33140-0000	S
First Guaranty Bank and Trust Company	P.O. BOX 2578	JACKSONVILLE	FL	32203-0000	S
Sunshine State Community Bank	4777 CLYDE MORRIS BOULEVARD	PORT ORANGE	FL	32119-0000	S
The Bank of Commerce	783 SOUTH ORANGE AVENUE	SARASOTA	FL	34236-0000	S
F & M Bank and Trust Company	P.O. BOX 718	MANCHESTER	GA	31816-0000	S
Peoples Bank	P.O. BOX 272	BLACKSHEAR	GA	31516-0000	S
The Coastal Bank of Georgia	1500 NEWCASTLE STREET	BRUNSWICK	GA	31520-0000	S
First Carolina State bank	P. O. BOX 8469	ROCKY MOUNT	NC	27804-0000	S
Jackson Savings Bank, SSB	P O BOX 757	SYLVA	NC	28779-0000	S
CHICAGO REGION (KY, IL, IN, MI, OH, WI)					
Community Trust Bank	P.O. BOX 241	IRVINGTON	IL	62848-0000	S
Country Bank	1308 SOUTHEAST 4TH STREET	ALEDO	IL	61231-0000	S
Dewey State Bank	204 SECOND STREET	DEWEY	IL	61840-0000	S
First State Bank	P.O. BOX 250	MENDOTA	IL	61342-0000	S
Franklin Bank	P.O. BOX 96	FRANKLIN	IL	62638-0000	S
Golden State Bank	P.O. BOX 216	GOLDEN	IL	62339-0000	S
Iroquois Farmers State Bank	P.O. BOX 131	IROQUOIS	IL	60945-0000	S
Kent Bank	P.O. BOX 79	KENT	IL	61044-0000	S
The Bank of Edwardsville	P.O. BOX 447	EDWARDSVILLE	IL	62025-0000	S
MainSource Bank	P.O. BOX 87	GREENSBURG	IN	47240-0087	S
MarkleBank	P. O. BOX 595	MARKLE	IN	46770-0595	S
Bank of McCreary County	P.O. BOX 160	WHITLEY CITY	KY	42653-0000	S
First State Bank	P.O. BOX 365	IRVINGTON	KY	40146-0000	S
Meade County Bank, Inc.	435 WEST BROADWAY	BRANDENBURG	KY	40108-0000	S
The Bank of Kentucky, Inc.	1065 BURLINGTON PIKE	FLORENCE	KY	41042-0000	S
First State Bank of East Detroit	24300 LITTLE MACK	ST. CLAIR SHORES	MI	48080-0000	S
Kalamazoo County State Bank	P.O. BOX 668	SCHOOLCRAFT	MI	49087-0000	S
Home Savings Bank	142 NORTH WATER STREET	KENT	OH	44240-0000	S
The Farmers & Merchants State Bank	P.O. BOX 216	ARCHBOLD	OH	43502-0000	S
The Pataskala Banking Company	354 SOUTH MAIN STREET	PATASKALA	OH	43062-0000	S
The Union Bank Company	P.O. BOX 67	COLUMBUS GROVE	OH	45830-0000	S
Bank North	P. O. BOX 160	CRIVITZ	WI	54114-0000	S
Citizens State Bank of Loyal	P.O. BOX 218	LOYAL	WI	54446-0000	S
Park Bank	330 EAST KILBOURN AVENUE	MILWAUKEE	WI	53202-0000	S
People's State Bank	P.O. BOX 1686	WAUSAU	WI	54402-1686	S
State Bank of Newburg	P. O. BOX 20	NEWBURG	WI	53060-0020	S
The International Bank of Amherst	P.O. BOX 39	AMHERST	WI	54406-0000	S
The Pineries Bank	3601 MAIN STREET	STEVENS POINT	WI	54481-0000	S
DALLAS REGION (AR, CO, LA, MS, NM, OK, TN, TX)					
Oklahoma State Bank	P.O. BOX 278	VINITA	OK	74301-0000	S
Southwestern Bank	P.O. BOX 19100	OKLAHOMA CITY	OK	73119-0000	S
Ennis State Bank	P.O. BOX 370	ENNIS	TX	75119-0000	S
First Bank of West Texas	P.O. BOX 140	COAHOMA	TX	79511-0000	S
First State Bank	P.O. BOX 247	SPEARMAN	TX	79081-0000	S
First State Bank	P.O. BOX 311536	NEW BRAUNFELS	TX	78130-0000	S
HomeBank @	P.O. BOX 909	SEAGOVILLE	TX	75159-0000	S
Klein Bank	P.O. BOX 73249	HOUSTON	TX	77090-0000	S
Sanderson State Bank	P.O. BOX 10	SANDERSON	TX	79848-0000	S
The Bank of Vernon	P.O. BOX 1832	VERNON	TX	76384-0000	S
West Texas State Bank	P.O. BOX 7409	ODESSA	TX	79760-0000	S
First State Bank	P.O. BOX 526	PARKIN	AR	72373-0000	S
McGehee Bank	P.O. BOX 787	MCGEHEE	AR	71654-0000	S
The Cleburne County Bank	P.O. BOX 1560	HEBER SPRINGS	AR	72543-0000	S
Bank of Lecompte	P.O. BOX 488	LECOMPTE	LA	71346-0000	O

Community Bank of Louisiana	P.O. BOX 1308	MANSFIELD	LA	71052-0000	S
Gulf Coast Bank and Trust Company	200 ST. CHARLES AVENUE	NEW ORLEANS	LA	70130-0000	S
Kaplan State Bank	P.O. BOX 309	KAPLAN	LA	70548-0000	S
Sicily Island State Bank	P.O. BOX 68	SICILY ISLAND	LA	71368-0000	S
BankFirst Financial Services	P.O. BOX 31	MACON	MS	39341-0000	S
Citizens Bank	P.O. BOX 195	CARTHAGE	TN	37030-0000	S
Greene County Bank	P.O. BOX 1120	GREENEVILLE	TN	37744-1120	S
The Somerville Bank & Trust Company	P.O. BOX 879	SOMERVILLE	TN	38068-0879	O
KANSAS CITY REGION (IA, KS, MN, MO, ND, NE, SD)					
Gibson Savings Bank	210 MAIN STREET	GIBSON	IA	50104-0000	S
Keokuk Savings Bank and Trust Company	P.O. BOX 1030	KEOKUK	IA	52632-1030	S
Peoples Savings Bank	P.O. BOX 248	WELLSBURG	IA	50680-0000	S
Union State Bank	P.O. BOX 110	WINTERSET	IA	50273-0000	S
Capital City Bank	P.O. BOX 1433	TOPEKA	KS	66601-0000	S
Kansas State Bank of Manhattan	P.O. BOX 69	MANHATTAN	KS	66502-0000	S
The Plains State Bank	P.O. BOX 38	PLAINS	KS	67869-0000	S
The Valley State Bank	5115 ROE BOULEVARD	ROELAND PARK	KS	66205-0000	S
The Wellsville Bank	P.O. BOX 308	WELLSVILLE	KS	66092-0000	S
Avon State Bank	P.O. BOX 8	AVON	MN	56310-0000	S
Lake Area Bank	P.O. BOX 743	LINDSTROM	MN	55045-0000	S
Northland Community Bank	P.O. BOX 6	NORTHOME	MN	56661-0000	S
The First State Bank of Rosemount	P.O. BOX 479	ROSEMOUNT	MN	55068-0479	S
Village Bank	P. O. BOX 257	ST. FRANCIS	MN	55070-0257	S
Allen Bank and Trust Company	P.O. BOX 447	HARRISONVILLE	MO	64701-0000	S
Bank of Lincoln County	P.O. BOX 77	ELSBERRY	MO	63343-0000	S
Community State Bank	208 NORTH CENTER STREET	SHELBYNA	MO	63468-0000	S
Farmers Bank of Lohman, Missouri	P.O. BOX 22	LOHMAN	MO	65053-0000	S
First Security State Bank of Charleston	P.O. BOX 99	CHARLESTON	MO	63834-0000	S
Jefferson Bank of Missouri	P.O. BOX 600	JEFFERSON CITY	MO	65101-0000	S
Peoples Bank of Wyaconda, Missouri	P.O. BOX 259	KAHOKA	MO	63445-0000	S
Perry State Bank	P. O. BOX 378	PERRY	MO	63462-0378	S
Pony Express Bank	P.O. BOX 307	BRAYMER	MO	64624-0000	S
Southwest Community Bank	P. O. BOX 1187	OZARK	MO	65721-0000	S
The Community Bank of Shell Knob	P.O. BOX AD	SHELL KNOB	MO	65747-0000	S
The Mercantile Bank of Louisiana, Missouri	P. O. BOX 509	LOUISIANA	MO	63353-0000	S
Farmers Security Bank	P.O. BOX 310	WASHBURN	ND	58577-0000	S
Peoples Bank and Trust	P.O. BOX 7	PARSHALL	ND	58770-0000	S
Stock Growers Bank	P.O. BOX 9	NAPOLEON	ND	58561-0000	S
State Bank of Trenton	P.O. BOX 338	TRENTON	NE	69044-0000	S
Campbell County Bank, Inc.	P.O. BOX 275	HERREID	SD	57632-0000	S
NEW YORK REGION (CT, DE, DC, MA, ME, MD, NH, NJ, NY, PA, PR, RI, VI, VT)					
The Apple Valley Bank & Trust Company	286 MAPLE AVENUE	CHESHIRE	CT	06410-0000	S
The New Haven Savings Bank	P.O. BOX 302	NEW HAVEN	CT	06502-0000	O
The Simsbury Bank & Trust Company	981 HOPMEADOW STREET	SIMSBURY	CT	06070-1874	S
Auburndale Co-operative Bank	307 AUBURN STREET	AUBURNDALE	MA	02166-0000	S
Century Bank and Trust Company	376 MYSTIC AVENUE	MEDFORD	MA	02155-0000	S
Gloucester Co-operative Bank	160 MAIN STREET	GLOUCESTER	MA	01930-0000	S
Rockland Trust Company	288 UNION STREET	ROCKLAND	MA	02370-0000	S
Bar Harbor Banking and Trust Company	P.O. BOX 400	BAR HARBOR	ME	04609-0000	S
Fredericktown Bank & Trust Company	P.O. BOX 510	FREDERICK	MD	21705-0510	S
Riverside Bank	11-13 GARDEN STREET	POUGHKEEPSIE	NY	12602-0000	S
The Chinese American Bank	77 BOWERY	NEW YORK	NY	10002-4998	S
The Herkimer County Trust Company	P.O. BOX 1008	LITTLE FALLS	NY	13365-0000	S
Commonwealth Bank	P.O. BOX 2100	VALLEY FORGE	PA	19482-2100	S
Community Banks	P.O. BOX 1000	EAST BERLIN	PA	17316-0500	S
Fidelity Savings Bank	1009 PERRY HIGHWAY	PITTSBURGH	PA	15237-0000	S
Mid Penn Bank	349 UNION STREET	MILLERSBURG	PA	17061-0000	S
S&T Bank	P.O. BOX 190	INDIANA	PA	15701-0000	S
SAN FRANCISCO REGION (AK, AS, AZ, CA, FM, GU, HI, ID, MT, NV, OR, UT, WA, WY)					
American River Bank	1545 RIVER PARK DRIVE	SACRAMENTO	CA	95815-0000	S
Central Sierra Bank	P.O. BOX 759	SAN ANDREAS	CA	95249-0000	S
Heritage Oaks Bank	P.O. BOX 7012	PASO ROBLES	CA	93447-7012	S

Valley Bank	P.O. BOX 188	MORENO VALLEY	CA	92556-0000	S
Flathead Bank of Bigfork, Montana	P.O. BOX 308	BIGFORK	MT	59911-0000	S
Garfield County Bank	P.O. BOX 6	JORDAN	MT	59337-0000	S
Anchor Mutual Savings Bank	P.O. BOX 387	ABERDEEN	WA	98520-0000	O