

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

ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)		KANSAS CITY REGION (IA, KS, MN, MO, ND, NE, SD)		NEW YORK REGION (CT, DE, DC, MA, ME, MD, NH, NJ, NY,		SAN FRANCISCO REGION (AK, AS, AZ, CA, FM, 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		
Amerifirst Bank	P.O. BOX 570	UNION SPRINGS	AL	36089-0000	S		
Bank of Early	P.O. BOX 527	BLAKELY	GA	31723-0000	S		
Bank of Westminster	P.O. BOX 185	WESTMINSTER	SC	29693-0000	S		
Bank of York	P.O. BOX 339	YORK	SC	29745-0000	S		
Barwick Banking Company	P.O. BOX 7	BARWICK	GA	31720-0007	S		
Carolina Trust Bank	P. O. BOX 308	LINCOLNTON	NC	28093-0000	S		
First Bank of the South	P.O. BOX 9	RAINSVILLE	AL	35986-0000	S		
First Commercial Bank	800 SHADES CREEK PARKWAY	BIRMINGHAM	AL	35209-0000	S		
First Intercontinental Bank	5593 BUFORD HIGHWAY	DORAVILLE	GA	30340-0000	NI		
First South Bank	1450 REIDVILLE ROAD	SPARTANBURG	SC	29301-0000	S		
Lumpkin County Bank	P.O. BOX 6	DAHLONEGA	GA	30533-0000	S		
Optimumbank.com	10197 CLEARY BOULEVARD	PLANTATION	FL	33324-0000	S		
The Bank of Vernon	P.O. BOX 309	VERNON	AL	35592-0000	S		
The Citizens Bank of Fayette	P.O. BOX 706	FAYETTE	AL	35555-0000	S		
The Peoples Bank	P.O. BOX 4250	EATONTON	GA	31024-4250	S		
CHICAGO REGION (KY, IL, IN, MI, OH, WI)							
Bank of Alma	211 MAIN STREET	ALMA	WI	54610-0000	S		
Bank of Alpena	468 RIPLEY BOULEVARD	ALPENA	MI	49707-0000	S		
Bank of O'Fallon	P.O. BOX 1626	O'FALLON	IL	62269-0000	S		
Banner Banks	P.O. BOX I	BIRNAMWOOD	WI	54414-0000	S		
Bloomfield State Bank	P.O. BOX 407	BLOOMFIELD	IN	47424-0000	S		
Breckinridge Bank	P.O. BOX 7	CLOVERPORT	KY	40111-0000	S		
Citizens Bank	P.O. BOX 39	NEW LIBERTY	KY	40355-0000	S		
Community Bank	P. O. BOX 1990	NOBLESVILLE	IN	46060-0000	S		
Community Bank of Lemont	1229 STATE STREET	LEMONT	IL	60439-0000	S		
COMMUNITY STATE BANK OF PLYMOUTH	P.O. BOX 269	PLYMOUTH	IL	62367-0000	S		
Cottage Savings Bank	9813 MONTGOMERY ROAD	MONTGOMERY	OH	45242-0000	S		
Farmers Deposit Bank	P.O. BOX 126	EMINENCE	KY	40019-0000	S		
Farmers State Bank of Fulton County	P.O. BOX 231	LEWISTOWN	IL	61542-0000	S		
First Community Bank	165 SOUTH RANDALL ROAD	ELGIN	IL	60123-0000	S		
First Security Bank	P.O. BOX 247	MACKINAW	IL	61755-0000	S		
First State Bank of Eldorado	946 FOURTH STREET	ELDORADO	IL	62930-0000	S		
First State Bank of Middlebury	P.O. BOX 69	MIDDLEBURY	IN	46540-0000	S		
First State Bank of Western Illinois	P.O. BOX 507	LA HARPE	IL	61450-0507	S		
Home Savings Bank	P O BOX 1070	MADISON	WI	53701-0000	O		
KeySavings Bank	P.O. BOX 669	WISCONSIN RAPIDS	WI	54494-0669	S		
Metrobank	37000 GRAND RIVER AVENUE, SUITE 100	FARMINGTON HILLS	MI	48335-0000	S		
Peoples State Bank	1800 E. 12 MILE RD.	MADISON HEIGHTS	MI	48071-0000	S		
Peotone Bank and Trust Company	200 W. CORNING AVENUE	PEOTONE	IL	60468-0000	S		
Riverside Community Bank	6855 EAST RIVERSIDE BOULEVARD	ROCKFORD	IL	61111-0000	S		
Sidney State Bank	3016 WEST SIDNEY ROAD	SIDNEY	MI	48885-0000	S		
South Side Trust & Savings Bank of Peoria	2119 S.W. ADAMS STREET	PEORIA	IL	61602-0000	S		
State Bank of Countryside	6734 JOLIET ROAD	COUNTRYSIDE	IL	60525-0000	S		
The Bank of Carbondale	P.O. BOX 2287	CARBONDALE	IL	62901-0000	S		
The Equitable Bank, S.S.B.	P.O. BOX 13915	WAUWATOSA	WI	53213-0000	S		
The First Bank and Trust Company of Murphysboro	P.O. BOX 219	MURPHYSBORO	IL	62966-0000	S		
The First State Bank of Winchester, Illinois	P.O. BOX 37	WINCHESTER	IL	62694-0000	S		
The Merchants Bank and Trust Company	107 NORTH STATE STREET	WEST HARRISON	IN	47060-1023	S		
The Miners State Bank	P.O. BOX 351	IRON RIVER	MI	49935-0000	S		
The Mt. Victory State Bank	P.O. BOX 67	MOUNT VICTORY	OH	43340-0000	S		
The Richland Trust Company	P.O. BOX 355	MANSFIELD	OH	44901-0000	S		
United Bank & Trust	P.O. BOX 248	TECUMSEH	MI	49286-0000	S		
West Suburban Bank	701-711 SOUTH WESTMORE AVENUE	LOMBARD	IL	60148-0000	S		
DALLAS REGION (AR, CO, LA, MS,NM, OK, TN, TX)							
Capital Bank	P.O. BOX 24337	JACINTO CITY	TX	77229-0000	S		
Citizens Bank	P.O. BOX 1700	KILGORE	TX	75662-0000	S		

Citizens State Bank	P.O. BOX 635	CHANDLER	TX	75758-0000	O
Columbus State Bank	P.O. BOX 249	COLUMBUS	TX	78934-0000	S
Community Bank	P.O. BOX 2232	LONGVIEW	TX	75606-2232	S
Community State Bank	7709 RANCH ROAD 620 NORTH	AUSTIN	TX	78726-0000	S
First Commercial Bank	P.O. BOX 5450	EDMOND	OK	73083-0000	S
Fort Morgan State Bank	P.O. BOX 1040	FORT MORGAN	CO	80701-0000	O
Hull State Bank	P.O. BOX 326	HULL	TX	77564-0000	S
Mercantile Bank Texas	4500 MERCANTILE PLAZA, SUITE 100	FORT WORTH	TX	76137-0000	S
NBanC	P.O. BOX 21000	OKLAHOMA CITY	OK	73156-0000	S
Sterling Bank	P.O. BOX 40333	HOUSTON	TX	77240-0333	S
Sulphur Community Bank	P.O. BOX 61	SULPHUR	OK	73086-0000	S
The American Bank	P.O. BOX 568	WAGONER	OK	74467-0000	S
The Coupland State Bank of Coupland	P.O. BOX 187	COUPLAND	TX	78615-0000	S
The First State Bank	P.O. BOX 8	COLUMBUS	TX	78934-0000	S
The First State Bank	P.O. BOX 218	AVINGER	TX	75630-0000	S
The Lone Star State Bank	P.O. BOX 267	LONE STAR	TX	75668-0000	S
The State Bank of Wynnewood	P.O. BOX 367	WYNNEWOOD	OK	73098-0000	S
American Bank & Trust of the Cumberlands	P O BOX 40	LIVINGSTON	TN	38570-0000	S
Bank of Greeneville	3095 EAST ANDREW JOHNSON HIGHWAY	GREENEVILLE	TN	37745-0000	S
Farmers and Merchants Bank	P.O. BOX 278	BALDWYN	MS	38824-0278	S
First Delta Bank	P.O. BOX 395	TYRONZA	AR	72386-0000	S
First State Bank of Warren	P.O. BOX 29	WARREN	AR	71671-0000	S
Peoples Bank of Polk County	P.O. BOX 330	BENTON	TN	37307-0000	S
Portland Bank	P.O. BOX 68	PORTLAND	AR	71663-0000	S
The Bank of Bolivar	P.O. BOX 227	BOLIVAR	TN	38008-0000	S
The Peoples State Bank	P.O. BOX 1200	MANY	LA	71449-0000	S
Tri-Parish Bank	P.O. BOX 1029	EUNICE	LA	70535-0000	S
Union Bank & Trust Company	P.O. BOX 270	MONTICELLO	AR	71655-0000	S
United Mississippi Bank	P.O. BOX 670	NATCHEZ	MS	39120-0000	S
Volunteer State Bank	200 SOUTH BROADWAY	PORTLAND	TN	37148-0000	O
KANSAS CITY REGION (IA, KS, MN, MO, ND, NE, SD)					
1st Bank of Troy	P.O. BOX 519	TROY	KS	66087-0000	S
Andover State Bank	P.O. BOX 278	ANDOVER	KS	67002-0000	S
Bank of Commerce and Trust Company	P.O. BOX 529	WELLINGTON	KS	67152-0000	S
Bank of Kirksville	P.O. BOX 787	KIRKSVILLE	MO	63501-0000	S
Bank Star of the LeadBelt	365 WEST MAIN STREET	PARK HILLS	MO	63601-2082	S
Burlington Bank and Trust	P.O. BOX 728	BURLINGTON	IA	52601-0000	S
Burt County State Bank	P.O. BOX 238	TEKAMAH	NE	68061-0000	S
Citizens Bank of Newburg	1515 MARTIN SPRINGS DRIVE	ROLLA	MO	65401-0000	S
City State Bank	P.O. BOX 159	NORWALK	IA	50211-0000	S
Clarence State Bank	P.O. BOX 308	CLARENCE	MO	63437-0000	S
Community Bank of Missouri	P.O. BOX 188	RICHMOND	MO	64085	S
Elkhorn Valley Bank & Trust	P. O. BOX 1007	NORFOLK	NE	68702-1007	S
Farmers and Merchants Bank of Hale	P.O. BOX 188	HALE	MO	64643-0000	O
Farmers Savings Bank & Trust-Vinton	P.O. BOX 112	VINTON	IA	52349-0112	S
Farnam Bank	P.O. BOX 96	FARNAM	NE	69029-0000	S
First Kansas Bank and Trust Company	MAIN AND CENTER STREETS	GARDNER	KS	66030-0000	S
First Midwest Bank	P.O. BOX 130	CENTERVILLE	SD	57014-0130	S
First Security Bank - Lake Benton	P.O. BOX 278	LAKE BENTON	MN	56149-0000	NI
First Southeast Bank	P.O. BOX 429	HARMONY	MN	55939-0000	O
First State Bank of Murdock	P.O. BOX 50	MURDOCK	MN	56271-0000	S
First State Bank, Lake Lillian, Minnesota	P.O. BOX 86	LAKE LILLIAN	MN	56253-0000	NI
Great Plains Bank	P.O. BOX 8	EUREKA	SD	57437-0000	S
Hardwick State Bank	P.O. BOX 35	HARDWICK	MN	56134-0000	S
Hillcrest Bank	P.O. BOX 12450	OVERLAND PARK	KS	66204-0000	S
Mainstreet Bank	1650 SOUTH LAKE STREET	FOREST LAKE	MN	55025-0000	S
Postville State Bank	P. O. BOX 130	POSTVILLE	IA	52162-0130	S
Scandia State Bank of Scandia, Kansas	P.O. BOX 97	SCANDIA	KS	66966-0000	S
Security Bank USA	P. O. BOX 1630	BEMIDJI	MN	56601-1630	S
Silex Banking Company	P.O. BOX 136	SILEX	MO	63377-0136	S
State Bank of Scotia	P.O. BOX 325	SCOTIA	NE	68875-0000	S
The Alta Vista State Bank	P.O. BOX 248	ALTA VISTA	KS	66834-0000	S
The Bank of Commerce	P.O. BOX 346	UDALL	KS	67146-0346	S
The Bank of Madison	P.O. BOX 610	MADISON	NE	68748-0000	S
The Hartford State Bank	P.O. BOX 12	HARTFORD	KS	66854-0000	S
The State Bank of Bartley	P.O. BOX 100	BARTLEY	NE	69020-0000	S
NEW YORK REGION (CT, DE, DC, MA, ME, MD, NH, NJ, NY, PA, PR, RI, VI, VT)					
Banco Santander Puerto Rico	P. O. BOX 362589	SAN JUAN	PR	00936-2589	O
County First Bank	P. O. BOX 2752	LA PLATA	MD	20646-0000	S
Farmers and Merchants Trust Company of Chambersburg	P.O. BOX T	CHAMBERSBURG	PA	17201-0000	S
Hudson United Bank	1000 MACARTHUR BOULEVARD	MAHWAH	NJ	07430-0000	S

New York Community Bank	615 MERRICK AVENUE	WESTBURY	NY	11590-6644	S
Sequoia Bank	2 BETHESDA METRO CENTER, SUITE 1500	BETHESDA	MD	20814-0000	S
The Peoples Bank of Maryland	P.O. BOX 248	DENTON	MD	21629-0000	O
Avon Co-operative Bank	1 EAST MAIN STREET	AVON	MA	02322-0000	S
Meredith Village Savings Bank	P.O. BOX 177	MEREDITH	NH	03253-0000	S
NewMil Bank	P.O. BOX 600	NEW MILFORD	CT	06776-0000	S
Washington Savings Bank	30 MIDDLESEX STREET	LOWELL	MA	01852-0000	S
SAN FRANCISCO REGION (AK, AS, AZ, CA, FM, GU, HI, ID, MT, NV, OR, UT, WA, WY)					
American Pacific Bank	315 SW 5TH AVENUE	PORTLAND	OR	97204-1753	S
Basin State Bank	P.O. BOX 428	STANFORD	MT	59479-0000	O
CELTIC BANK	340 EAST 400 SOUTH	SALT LAKE CITY	UT	84101-0000	S
Columbia State Bank	1301 'A' STREET, MS-3100	TACOMA	WA	98402-0000	S
Columbia Trust Bank	P.O. BOX 2606	PASCO	WA	99302-0000	S
DESERT HILLS BANK	3001 EAST CAMELBACK ROAD	PHOENIX	AZ	85016-0000	S
SouthwestUSA Bank	P. O. BOX 93656	LAS VEGAS	NV	89193-3656	S
SunFirst Bank	146 EAST ST. GEORGE BOULEVARD	ST GEORGE	UT	84770-0000	S
Visalia Community Bank	120 NORTH FLORAL STREET	VISALIA	CA	93291-0000	S