

FEDERAL DEPOSIT INSURANCE CORPORATION  
CRA EVALUATIONS  
RELEASED FOR PUBLIC INSPECTION NOVEMBER, 1991

Bank Name	City	CRA * ST Rating	Bank Name	City	CRA * ST Rating
<b>BOSTON REGION (CT, MA, ME, NH, RI, VT)</b>					
Northwest Bank for Savings	WINSTED	CT S	Bank of Travelers Rest	TRAVELERS REST	SC S
Investors Bank & Trust Company	BOSTON	MA S	Bank of Charles Town	CHARLES TOWN	WV S
Liberty Bank and Trust Company	BOSTON	MA S	The Bank of Iaeger	IAEGER	WV S
Fall River Five Cents Savings Bank	FALL RIVER	MA S	<b>MEMPHIS REGION (AR, KY, LA, MS, TN)</b>		
Skowhegan Savings Bank	SKOWHEGAN	ME S	Fordyce Bank & Trust Co.	FORDYCE	AR S
Centerpoint Bank	BEDFORD	NH N	Madison Bank and Trust	KINGSTON	AR S
The First Colebrook Bank	COLEBROOK	NH S	Huntington Bank, Inc.	COVINGTON	KY O
Community Bank and Trust Company	WOLFEBORO	NH S	Farmers Bank & Trust Company	HENDERSON	KY S
<b>NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)</b>					
Westminster Bank and Trust Company	WESTMINSTER	MD S	Farmers State Bank & Trust Co.	CHURCH POINT	LA S
Washington Savings Bank	HOBOKEN	NJ S	Delta Bank & Trust	DREW	MS SN
Bergen Commercial Bank	PARAMUS	NJ SN	Bells Banking Company	BELLS	TN S
Fulton Savings Bank	FULTON	NY S	<b>CHICAGO REGION (IL, IN, MI, OH, WI)</b>		
Roosevelt Savings Bank	GARDEN CITY	NY S	NBD Arlington Heights Bank	ARLINGTON HEIGHTS	IL S
Mauch Chunk Trust Company	JIM THORPE	PA S	Suburban Bank of Bartlett	BARTLETT	IL S
<b>ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)</b>					
United Bank	ATMORE	AL S	Peoples Bank Marycrest	BRADLEY	IL S
First Bank of Eva	EVA	AL S	Bank Leumi Le-Israel B.M.	CHICAGO	IL N
Merchants Bank	JACKSON	AL S	Gladstone-Norwood Trust & Savings Ba	CHICAGO	IL S
Gulf Bank	ORANGE BEACH	AL S	Heritage Bank Crestwood	CRESTWOOD	IL S
The Peoples Bank of Red Level	RED LEVEL	AL S	Citizens State Bank of Cropsey	CROPSEY	IL S
The Peoples Bank, Tallassee, Alabama	TALLASSEE	AL S	First State Bank of Eldorado	ELDORADO	IL S
The Skylake State Bank	DADE COUNTY	FL N	First Security Trust and Savings Ban	ELMWOOD PARK	IL N
The Farmers Bank of Malone	MALONE	FL S	Bank of Gibson City	GIBSON CITY	IL S
The American Bank of the South	MERRITT ISLAND	FL S	Goreville State Bank	GOREVILLE	IL S
The First Bank of Brunswick	BRUNSWICK	GA S	Hebron State Bank	HEBRON	IL S
First Community Bank & Trust	CARTERSVILLE	GA S	Bank of Hinsdale	HINSDALE	IL S
Barnett Bank of Fayette County	FAYETTEVILLE	GA S	Holcomb State Bank	HOLCOMB	IL S
Bank of Gibson	GIBSON	GA S	The State Bank of Jerseyville	JERSEYVILLE	IL S
Pineland State Bank	METTER	GA S	First American Bank	JOLIET	IL N
The Pembroke State Bank	PEMBROKE	GA S	New Century Bank	MUNDELEIN	IL O
Bank South, Washington County	TENNILLE	GA S	Heritage Bank of Oak Lawn	OAK LAWN	IL S
Bank of Wrightsville	WRIGHTSVILLE	GA S	Oswego Community Bank	OSWEGO	IL S
The Fidelity Bank	FUQUAY-VARINA	NC S	The Edgar County Bank and Trust Co.,	PARIS	IL S
Unity Bank & Trust Company	ROCKY MOUNT	NC S	Northwest Bank of Rockford	ROCKFORD	IL O
			Family Bank	UNIVERSITY PARK	IL S
			First Chicago Bank of Winnetka	WINNETKA	IL O
			First United Bank	MIDDLETOWN	IN S
			Society Bank, Indiana	SOUTH BEND	IN S
			The State Bank	FENTON	MI O
			Arcadia Bank-Kalamazoo	KALAMAZOO	MI S

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The Farmers and Savings Bank, Loudon	LOUDONVILLE	OH	S	Southwest Bank of Hickory County	HERMITAGE	MO	S
Unibank	STUEBENVILLE	OH	S	Standard State Bank and Trust	INDEPENDENCE	MO	S
Star Bank, Central Ohio	WESTERVILLE	OH	S	Northeast Missouri State Bank	KIRKSVILLE	MO	S
Bank of Buffalo	COCHRANE	WI	O	Exchange Bank	MOUND CITY	MO	S
Bank of Elkhart Lake	ELKHART LAKE	WI	S	The Bank of Old Monroe	OLD MONROE	MO	S
Farmers and Merchants Bank	GREENWOOD	WI	S	Zook & Roecker State Bank	OREGON	MO	S
Bank of Hayward	HAYWARD	WI	O	Farley State Bank	PARKVILLE	MO	S
M&I Tri-County State Bank	MARSHFIELD	WI	O	Farmers' Exchange Bank of Parkville	PARKVILLE	MO	S
F&M Bank-Potosi	POTOSI	WI	S	United Missouri Bank Northwest	ST. JOSEPH	MO	S
Pulaski State Bank	PULASKI	WI	S	Missouri State Bank and Trust Compan	ST. LOUIS	MO	N
Farmers and Merchants Bank	REEDSBURG	WI	S	Farmer's Bank of Stover	STOVER	MO	S
				West Plains Bank	WEST PLAINS	MO	S
				Winona Savings Bank	WINONA	MO	S
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)							
Dunlap Savings Bank	DUNLAP	IA	S	Citizens State Bank	ENDERLIN	ND	S
The Shelby County State Bank	HARLAN	IA	O	First State Bank of Goodrich	GOODRICH	ND	S
The Michigan State Bank	OSSIAN	IA	S	Lincoln State Bank	HANKINSON	ND	S
Farmers Savings Bank	REMSEN	IA	S	Lamb's Bank of Michigan City	MICHIGAN	ND	S
Home State Bank	ROYAL	IA	S	The Bank of Tioga	TIOGA	ND	S
First State Bank	STUART	IA	S	The Farmers Security Bank of Washbur	WASHBURN	ND	S
Farmers Savings Bank & Trust-Vinton	VINTON	IA	S	First State Bank of Wilton	WILTON	ND	S
The Waterloo Savings Bank	WATERLOO	IA	N				
Centerville State Bank	CENTERVILLE	KS	S	Bank of Bennington	BENNINGTON	NE	S
The Farmers State Bank of Corning	CORNING	KS	S	The State Bank of Cairo	CAIRO	NE	S
The Dickinson County Bank	ENTERPRISE	KS	S	Five Points Bank	GRAND ISLAND	NE	S
The Farmers State Bank	FAIRVIEW	KS	S	First State Bank	HORDVILLE	NE	S
The Haven State Bank	HAVEN	KS	S	The Martell State Bank	MARTELL	NE	S
The Denison State Bank	HOLTON	KS	S	Packers Bank and Trust Co.	OMAHA	NE	S
The Howard State Bank, Howard, Kansa	HOWARD	KS	S				
The Lorraine State Bank	LORRAINE	KS	S	Dakota State Bank	MILBANK	SD	O
The Coronado Bank of Lyons	LYONS	KS	S				
Home State Bank & Trust Co. of McPhe	MCPHERSON	KS	S	DALLAS REGION (CO, NM, OK, TX)			
The American State Bank	OSWEGO	KS	S				
MidAmerican Bank and Trust Company	OVERLAND PARK	KS	S	Charter Bank and Trust	ARAPAHOE COUNTY	CO	S
Vermillion State Bank	VERMILLION	KS	S	Dove Creek State Bank	DOVE CREEK	CO	S
				Home Loan Industrial Bank	GRAND JUNCTION	CO	N
State Bank of Cyrus	CYRUS	MN	S	Western Bank of Clovis	CLOVIS	NM	S
First State Bank of Dalton	DALTON	MN	S	United New Mexico Bank at Roswell	ROSWELL	NM	S
Republic Bank, Inc.	DULUTH	MN	N				
Forest Lake State Bank	FOREST LAKE	MN	S	Barnsdall State Bank	BARNSDALL	OK	S
Peoples State Bank of Frazee	FRAZEE	MN	S	The First State Bank of Commerce	COMMERCE	OK	S
Farmers State Bank of Russell	RUSSELL	MN	S	First State Bank	HULBERT	OK	S
Great Lake State Bank	SPICER	MN	S	The Delaware County Bank	JAY	OK	S
				First Bank of Owasso	OWASSO	OK	S
Bank	ALTON	MO	S	The Service Bank of Tonkawa	TONKAWA	OK	S
Citizens Bank	AMSTERDAM	MO	S	Bank of Vici	VICI	OK	S
The Bethany Trust Company	BETHANY	MO	S	Cimarron Bank	WAUKOMIS	OK	S
				The First State Bank	WISTER	OK	S

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	Bank Name	ALICE	TX O	Oregon Trail Bank	GUERNSEY	WY S	
	Austin County State Bank	BEAUMONT	TX O	First Interstate Bank of Commerce	SHERIDAN	WY S	
	First City, Texas - Alice	ALICE	TX O				
	Parkdale Bank	BEAUMONT	TX O				
	Austin County State Bank	BELLVILLE	TX S				
	Carmine State Bank	CLARENDON	TX S				
	Citizens State Bank	CHANDLER	TX S				
	The Doolley County State Bank	CLARENDON	TX S				
	The Delta Bank	COOPER	TX S				
	The Crockett State Bank	CROCKETT	TX S				
	Red Bird Bank of Dallas	DALLAS	TX S				
	Bank of Ysleta	EL PASO	TX S				
	First State Bank	FRANKSTON	TX S				
	First State Bank, Honey Grove, Texas	HONEY GROVE	TX S				
	Marion State Bank	MARION	TX S				
	First State Bank	MONAHAN	TX S				
	Security State Bank	STOCKDALE	TX O				
	Winkler County State Bank	WINK	TX S				

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

M&I Thunderbird Bank	PHOENIX	AZ	N
Countryside Thrift and Loan	CITRUS HEIGHTS	CA	S
Stockman's Bank of Commerce	ELK GROVE	CA	N
Centennial Thrift and Loan Association	FOUNTAIN VALLEY	CA	N
Kerman State Bank	KERMAN	CA	S
Bank Heppel in B.M.	LOS ANGELES	CA	N
Industrial Bank	LOS ANGELES	CA	S
Top Thrift and Loan Association	LOS ANGELES	CA	S
Frontier State Bank	REDONDO BEACH	CA	N
Peninsula Bank of San Diego	SAN DIEGO	CA	S
Town and Country Finance and Thrift	TURLOCK	CA	S
Security Bank of Bozeman	BOZEMAN	MT	S
Parhandle State Bank	SANDPOINT	ID	S
First Security Bank of Bozeman	BOZEMAN	MT	O
Citizens' State Bank	HAMILTON	MT	S
Basin State Bank	STANFORD	MT	S
Nevada Banking Company	STATELINE	NV	S
Bank of Eastern Oregon	RIVINGTON	OR	S
Bank of Astoria	ASTORIA	OR	S
Valley of the Rogue Bank	ROGUE RIVER	OR	S
Lewiston State Bank	LEWISTON	UT	S
Valley Central Bank	RICHFIELD	UT	S
Governor Financial	SALT LAKE CITY	UT	S

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