

Notices

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This section of the FEDERAL REGISTER contains documents other than rules or proposed rules that are applicable to the public. Notices of hearings and investigations, committee meetings, agency decisions and rulings, delegations of authority, filing of petitions and applications and agency statements of organization and functions are examples of documents appearing in this section.

FEDERAL HOUSING FINANCE BOARD

[No. 97-N-7]

Federal Home Loan Bank Members Selected for Community Support Review

AGENCY: Federal Housing Finance Board.

ACTION: Notice.

SUMMARY: The Federal Housing Finance Board (Finance Board) is announcing the Federal Home Loan Bank (FHLBank) members it has selected for the 1996-97 seventh quarter review cycle under the Finance Board's community support requirement regulation. This notice also prescribes the deadline by which FHLBank members selected for review must submit Community Support Statements to the Finance Board.

DATES: FHLBank members selected for the 1996-97 seventh quarter review cycle under the Finance Board's community support requirement regulation must submit completed Community Support Statements to the Finance Board on or before December 1, 1997.

ADDRESSES: FHLBank members selected for the 1996-97 seventh quarter review cycle under the Finance Board's community support requirement regulation must submit completed Community Support Statements to the Finance Board either by regular mail: Office of Policy, Compliance Assistance

Division, Federal Housing Finance Board, 1777 F Street, NW., Washington, DC 20006; or by electronic mail: COMSUP@FHFB.GOV.

FOR FURTHER INFORMATION CONTACT: Penny S. Bates, Program Analyst, Office of Policy, Compliance Assistance Division, at 202/408-2574; at the following electronic mail address: COMSUP@FHFB.GOV; or at the Federal Housing Finance Board, 1777 F Street, NW., Washington, DC 20006. A telecommunications device for deaf persons (TDD) is available at 202/408-2579.

SUPPLEMENTARY INFORMATION:

I. Selection for Community Support Review

Section 10(g)(1) of the Federal Home Loan Bank Act (Bank Act) requires the Finance Board to promulgate regulations establishing standards of community investment or service that FHLBank members must meet in order to maintain access to long-term advances. See 12 U.S.C. 1430(g)(1). The regulations promulgated by the Finance Board must take into account factors such as the FHLBank member's performance under the Community Reinvestment Act of 1977 (CRA), 12 U.S.C. 2901 *et seq.*, and record of lending to first-time homebuyers. See 12 U.S.C. 1430(g)(2). Pursuant to the requirements of section 10(g) of the Bank Act, the Finance Board amended its community support requirement regulation effective June 30, 1997. See 62 FR 28983 (May 29, 1997), *codified at* 12 CFR part 936.

As amended, the community support requirement regulation establishes standards a FHLBank member must meet in order to maintain access to long-term advances, and review criteria the Finance Board must apply in evaluating a member's community support performance. See 12 CFR 936.3. The

regulation includes standards and criteria for the two statutory factors—CRA performance and record of lending to first-time homebuyers. *Id.* Only members subject to the CRA must meet the CRA standard. *Id.* § 936.3(b). All members, including those not subject to CRA, must meet the first-time homebuyer standard. *Id.* § 936.3(c).

Under the rule, the Finance Board selects approximately one-eighth of the members in each FHLBank district for community support review each calendar quarter. *Id.* § 936.2(a). The Finance Board will not review an institution's community support performance until it has been a FHLBank member for at least one year. Selection for review is not, nor should it be construed as, any indication of either the financial condition or the community support performance of the member.

Each FHLBank member selected for review must complete a Community Support Statement and submit it to the Finance Board by the December 1, 1997 deadline prescribed in this notice. *Id.* § 936.2(b)(1)(ii), (c). On or before October 31, 1997, each FHLBank will notify the members in its district that have been selected for the 1996-97 seventh quarter community support review cycle that they must complete and submit to the Finance Board by the deadline a Community Support Statement. *Id.* § 936.2(b)(2)(i). The member's FHLBank will provide a blank Community Support Statement Form, which also is available on the Finance Board's web site: WWW.FHFB.GOV. Upon request, the member's FHLBank also will provide assistance in completing the Community Support Statement.

The Finance Board has selected the following members for the 1996-97 seventh quarter community support review cycle:

Federal Home Loan Bank of Boston—District 1

Bank of Boston, Connecticut	Hartford	CT
American Savings Bank	New Britain	CT
Putnam Savings Bank	Putnam	CT
Belmont Savings Bank	Belmont	MA
BayBank	Burlington	MA
Lenox National Bank	Lenox	MA
Butler Bank—A Cooperative Bank	Lowell	MA
Enterprise Bank and Trust Company	Lowell	MA
Northmark Bank	North Andover	MA
South Weymouth Savings Bank	South Weymouth	MA
RTN Federal Credit Union	Waltham	MA

Westborough Savings Bank	Westborough	MA
Commerce Bank and Trust Company	Worcester	MA
Merrill Merchants Bank	Bangor	ME
Union Trust Company	Ellsworth	ME
Fraser Employees Federal Credit Union	Medawaska	ME
Norway Savings Bank	Norway	ME
University Credit Union	Orono	ME
Oxford Federal Credit Union	Oxford	ME
Infinity Federal Credit Union	Portland	ME
Maine Bank and Trust Company	Portland	ME
Bank of New Hampshire	Manchester	NH
Seaboard Federal Credit Union	Pawtucket	RI
New England IBM Employees C.U	Williston	VT

Federal Home Loan Bank of New York—District 2

Medical Inter-Insurance Exchange	Lawrenceville	NJ
First Savings Bank of Little Falls, FSB	Little Falls	NJ
Millville Savings and Loan Association	Millville	NJ
CloverBank	Pennsauken	NJ
Pulse Savings Bank	South River	NJ
Cenlar Federal Savings Bank	Trenton	NJ
Union City Savings Bank, S.L.A	Union City	NJ
Llewellyn-Edison Savings Bank, F.S.B	West Orange	NJ
State Employees Federal Credit Union	Albany	NY
Cortland Savings Bank	Cortland	NY
Flushing Savings Bank, F.S.B	Flushing	NY
Gouverneur Savings and Loan Association	Gouverneur	NY
Poughkeepsie Savings Bank, FSB	Poughkeepsie	NY
WCTA Federal Credit Union	Sodus	NY
Power Federal Credit Union	Syracuse	NY
Homestead Savings, F.A	Utica	NY
Wyoming County Bank	Warsaw	NY
Community Mutual Savings	White Plains	NY
Hudson Valley Bank	Yonkers	NY
Firstbank	Santurce	PR

Federal Home Loan Bank of Pittsburgh—District 3

Delaware Savings Bank, F.S.B	Wilmington	DE
Wilmington Trust Company	Wilmington	DE
First Columbia Bank & Trust Company	Bloomsburg	PA
Fidelity S&LA of Bucks County	Bristol	PA
Chambersburg Trust Company	Chambersburg	PA
Citizens Savings Association	Clarks Summit	PA
Advanta	Claymont	PA
CSB Bank	Curwensville	PA
Fidelity Deposit and Discount Bank	Dunmore	PA
Lafayette Bank	Easton	PA
First National Bank in Fleetwood	Fleetwood	PA
Glen Rock State Bank	Glen Rock	PA
S&T Bank	Indiana	PA
Jonestown Bank and Trust Company	Jonestown	PA
Commercial N.B. of Westmoreland	Latrobe	PA
Farmers First Bank	Lititz	PA
Three Rivers Bank and Trust Company	McKeesport	PA
Members First Federal Credit Union	Mechanicsburg	PA
First National Bank of Mercersburg	Mercersburg	PA
Swineford National Bank	Middleburg	PA
Juniata Valley Bank	Mifflintown	PA
Mid Penn Bank	Millersburg	PA
United Federal Credit Union	Nanty-Glo	PA
Royal Bank of Pennsylvania	Narberth	PA
Peoples Bank of Western Pennsylvania	New Castle	PA
Atlantic Employees Credit Union	Newtown Square	PA
Peoples Thrift Savings Bank	Norristown	PA
Peoples Bank of Oxford	Oxford	PA
Port Richmond Savings	Philadelphia	PA
Dwelling House S & LA	Pittsburgh	PA
First Pennsylvania Savings Association	Pittsburgh	PA
Stanton FS&LA	Pittsburgh	PA
Union Bank and Trust Company	Pottsville	PA
Citadel Federal Credit Union	Thorndale	PA
Turbotville National Bank	Turbotville	PA
Merck, Sharp & Dohme F.C.U	West Point	PA
Woodlands Bank	Williamsport	PA

First Community Bank, Inc.	Buckhannon	WV
Greenbrier Valley National Bank	Lewisburg	WV
Bank of Paden City	Paden City	WV
Commercial Banking and Trust Company	Parkersburg	WV
One Valley Bank, F.S.B.	Point Pleasant	WV
Peoples Bank of Point Pleasant	Point Pleasant	WV
Jefferson Security Bank	Shepherdstown	WV
One Valley Bank of Summersville	Summersville	WV
Steel Works Community F.C.U.	Weirton	WV
Fed One Bank	Wheeling	WV

Federal Home Loan Bank of Atlanta—District 4

Compass Bank	Birmingham	AL
First Alabama Bank	Birmingham	AL
National Bank of Commerce	Birmingham	AL
First National Bank of Shelby County	Columbiana	AL
Bank of Dadeville	Dadeville	AL
Peoples Bank of Coffee County	Elba	AL
First Southern Bank	Florence	AL
First National Bank of Greenville	Greenville	AL
Citizens Bank and Savings Company	Russellville	AL
Troy Bank and Trust	Troy	AL
Security Federal Bank	Tuscaloosa	AL
State Bank and Trust	Winfield	AL
Crestar Bank, N.A.	Washington	DC
IDB—IIC Federal Credit Union	Washington	DC
Treasury Bank	Washington	DC
BankBoynton, FSB	Boynton Beach	FL
Cape Coral National Bank	Cape Coral	FL
First Federal Savings Bank of the Glades	Clewiston	FL
Merchants and Southern Bank	Gainesville	FL
Gibraltar Bank, FSB	Hialeah	FL
Compass Bank/Florida	Jacksonville	FL
Bank of Newberry	Newberry	FL
Community Savings, F.A.	North Palm Beach	FL
Ocala National Bank	Ocala	FL
U.S. Trust Company of Florida S.B.	Palm Beach	FL
J.P. Morgan Florida Federal Savings Bank	Palm Way	FL
Bankers Insurance	St. Petersburg	FL
First Bank of Tallahassee	Tallahassee	FL
Suncoast Schools Federal Credit Union	Tampa	FL
Citrus Bank, N.A.	Vero Beach	FL
Great Southern Bank	West Palm Beach	FL
SunTrust Bank, Mid-Florida, N.A.	Winter Haven	FL
SunTrust Bank, South Georgia, N.A.	Albany	GA
CDC Federal Credit Union	Atlanta	GA
Bank of Camilla	Camilla	GA
Rabun County Bank	Clayton	GA
Columbus Bank and Trust Company	Columbus	GA
First State Bank of Donaldsonville	Donaldsonville	GA
Bank of Dodge County	Eastman	GA
Lanier National Bank	Gainesville	GA
Gordon Bank	Gordon	GA
Bank of Hartwell	Hartwell	GA
Planters Bank	Hawkinsville	GA
Georgia State Bank	Mableton	GA
First South Bank	Macon	GA
SunTrust Bank of Middle Georgia	Macon	GA
First Community Bank of Henry County	McDonough	GA
United Banking Company	Nashville	GA
Pelham Banking Company	Pelham	GA
Bank of Perry	Perry	GA
United Bank and Trust	Rockmart	GA
AmeriBank, N.A.	Savannah	GA
Savannah Bank, N.A.	Savannah	GA
Southern Crescent Bank	Union City	GA
Citizens Community Bank	Valdosta	GA
Park Avenue Bank	Valdosta	GA
Citizens Bank	Vienna	GA
Oconee State Bank	Watkinsville	GA
Atlantic Coast Federal Credit Union	Waycross	GA
Patterson Bank	Waycross	GA
Waycross Bank and Trust	Waycross	GA
First National Bank of Waynesboro	Waynesboro	GA
First National Bank	West Point	GA

Bradford Federal Savings Bank	Baltimore	MD
First Mariner Bank	Baltimore	MD
Fullerton Federal Savings Association	Baltimore	MD
Johns Hopkins Federal Credit Union	Baltimore	MD
Kosciuszko Federal Savings Bank	Baltimore	MD
Midstate FS&LA	Baltimore	MD
Centreville National Bank of Maryland	Centreville	MD
Columbia Bank	Columbia	MD
County Banking and Trust Company	Elkton	MD
Bank of Glen Burnie	Glen Burnie	MD
Farmers & Merchants Bank of Hagerstown	Hagerstown	MD
Sandy Spring National Bank	Olney	MD
BUCS Credit Union	Owings Mills	MD
Cedar Point Federal Credit Union	Patuxent River	MD
Peninsula Bank	Salisbury	MD
Sparks State Bank	Sparks	MD
Bank of Maryland	Towson	MD
Prince Georges Federal Savings Bank	Upper Marlboro	MD
Union National Bank	Westminister	MD
Carroll County Bank and Trust Company	Westminster	MD
Belmont FS&LA	Belmont	NC
Black Mountain Savings Bank, SSB	Black Mountain	NC
Morganton Federal Savings and Loan	Morganton	NC
Coastal Federal Credit Union	Raleigh	NC
Security Savings Bank, SSB	Southport	NC
Bank of North Carolina	Thomasville	NC
Chesnee State Bank	Chesnee	SC
Clemson Bank and Trust	Clemson	SC
M.S. Bailey & Son, Bankers	Clinton	SC
Clover Community Bank	Clover	SC
Peoples National Bank	Easley	SC
Carolina First Bank	Greenville	SC
Carolina Community Bank	Hilton Head Island	SC
Williamsburg First National Bank	Kingstree	SC
Anchor Bank	Myrtle Beach	SC
Arthur State Bank	Union	SC
Provident Community Bank	Union	SC
Woodruff State Bank	Woodruff	SC
United States Senate Federal Credit Union	Alexandria	VA
Union Bank & Trust Company	Bowling Green	VA
First National Bank of Christiansburg	Christiansburg	VA
National Bank of Fredericksburg	Fredericksburg	VA
F & M Bank—Massanutten	Harrisonburg	VA
Bank of Carroll	Hillsville	VA
Bank of McKenney	McKenney	VA
Central Virginia Bank	Powhatan	VA
First Savings Bank of Virginia	Springfield	VA
Greater Atlantic Savings Bank, F.S.B	Vienna	VA
Southern Financial Bank	Warrenton	VA

Federal Home Loan Bank of Cincinnati—District 5

Union National Bank and Trust Company	Barbourville	KY
Bank of Benton	Benton	KY
Trans Financial Bank, N.A	Bowling Green	KY
Trigg County Farmers Bank	Cadiz	KY
Taylor County Bank	Campbellsville	KY
Provident Bank of Kentucky	Cold Springs	KY
First Federal S. B. of Elizabethtown	Elizabethtown	KY
City National Bank	Fulton	KY
Commonwealth Community Bank	Hartford	KY
Citizens Bank	Hickman	KY
Pennyrile Citizens Bank & Trust Company	Hopkinsville	KY
First State Bank	Irvinton	KY
Anderson National Bank	Lawrenceburg	KY
First Federal Savings & Loan of Lexington	Lexington	KY
Traditional Bank, FSB	Lexington	KY
Whitaker Bank, N.A	Lexington	KY
Cumberland Valley N.B. & Trust Co	London	KY
First National Bank	Louisa	KY
PNC Bank, Kentucky, Inc	Louisville	KY
First National Bank	Manchester	KY
Green River Bank	Morgantown	KY
Citizens National Bank	Paintsville	KY
West Point National Bank	Radcliff	KY
Sebree Deposit Bank	Sebree	KY

Shelby County Trust Bank	Shelbyville	KY
Peoples Bank	Taylorsville	KY
United Bank and Trust Company	Versailles	KY
Community First Bank of Kentucky	Warsaw	KY
Farmers & Merchants State Bank	Archbold	OH
Citizens Bank of Ashville	Ashville	OH
Caldwell Savings and Loan Company	Caldwell	OH
Cinco Federal Credit Union	Cincinnati	OH
Century Federal Credit Union	Cleveland	OH
Pioneer Savings Bank	Cleveland	OH
Cylde-Findley Area Credit Union	Clyde	OH
Citizens Bank of Delphos	Delphos	OH
First FS&LA of Delta	Delta	OH
Ohio Central Federal Credit Union, Inc	Dublin	OH
Croghan Colonial Bank	Fremont	OH
First Service Federal Credit Union	Groveport	OH
Killbuck Saving Bank Company	Killbuck	OH
Cardinal State Bank	Maineville	OH
Old Fort Banking Company	Old Fort	OH
Springfield Federal Savings Bank	Springfield	OH
Glass City Federal Credit Union	Toledo	OH
OC Federal Credit Union	Toledo	OH
Peoples Savings Bank of Troy	Troy	OH
First National Bank of Wellston	Wellston	OH
Peoples National Bank	Wooster	OH
Metropolitan Savings Bank of Ohio	Youngstown	OH
Brownsville Bank	Brownsville	TN
First Federal Savings Bank	Clarksville	TN
The Bank/First Citizens Bank	Cleveland	TN
Peoples Bank	Clifton	TN
Middle Tennessee Bank	Columbia	TN
Victory Bank and Trust Company	Cordova	TN
Union Savings Bank	Covington	TN
Bank of Dickson	Dickson	TN
Home Bank of Tennessee	Ducktown	TN
Security Bank	Dyersburg	TN
Greenville Federal Bank, FSB	Greenville	TN
SunTrust Bank, Northeast Tennessee, N.A.	Johnson City	TN
Citizens Bank of Blount County	Maryville	TN
City Bank & Trust Company	McMinnville	TN
NBC Bank, FSB	Memphis	TN
NBC Knoxville Bank,	FSB Memphis	TN
First Bank and Trust	Mount Juliet	TN
First American National Bank	Nashville	TN
ORNL Federal Credit Union	Oak Ridge	TN
Oakland Deposit Bank	Oakland	TN
Bank of Sharon	Sharon	TN
Merchants and Planters Bank	Toone	TN
AEDC Federal Credit Union	Tullahoma	TN
First State Bank	Union City	TN

Federal Home Loan Bank of Indianapolis—District 6

Star Financial Bank	Anderson	IN
First Community Bank and Trust	Bargersville	IN
Hoosier Hills Credit Union	Bedford	IN
IU Employees Federal Credit Union	Bloomington	IN
Hendricks County Bank & Trust Company	Brownsburg	IN
First Farmers Bank and Trust	Converse	IN
Bank of Western Indiana	Covington	IN
Lincolmland Bank	Dale	IN
First National Bank of Dana	Dana	IN
Chiphone Federal Credit Union	Elkhart	IN
Permanent Federal Savings Bank	Evansville	IN
Firefighter's City-County FCU	Fort Wayne	IN
Midwest American Federal Credit Union	Fort Wayne	IN
Norwest Bank Indiana, NA	Fort Wayne	IN
Professional Federal Credit Union	Fort Wayne	IN
Garrett State Bank	Garrett	IN
Griffith Savings Bank	Griffith	IN
Eli Lilly Federal Credit Union	Indianapolis	IN
Finance Center Federal Credit Union	Indianapolis	IN
Indiana Members Credit Union	Indianapolis	IN
Dubois County Bank	Jasper	IN
First National Bank	Kokomo	IN
Dearborn Savings Association, F.A.	Lawrenceburg	IN

Farmers State Bank	Mentone	IN
North Salem State Bank	North Salem	IN
Notre Dame Federal Credit Union	Notre Dame	IN
Ripley County Bank	Osgood	IN
Community Trust Bank	Otwell	IN
Tri-County Bank & Trust Company	Roachdale	IN
Central Bank	Russiaville	IN
Teachers Credit Union	South Bend	IN
Valley American Bank & Trust Company	South Bend	IN
First Bank and Trust	Sullivan	IN
Peoples Bank and Trust Company	Sunman	IN
Citizens National Bank of Tell City	Tell City	IN
Merchant National Bank of Terre Haute	Terre Haute	IN
AmBank	Vincennes	IN
First National Bank	Warsaw	IN
Bank of Lenawee	Adrian	MI
Republic Bank	Ann Arbor	MI
Blissfield State Bank	Blissfield	MI
Byron Center State Bank	Byron Center	MI
Capac State Bank	Capac	MI
Independent Bank East Michigan	Caro	MI
Exchange State Bank	Carsonville	MI
First National Bank of Crystal Falls	Crystal Falls	MI
State Savings Bank	Frankfort	MI
First National Bank of Gaylord	Gaylord	MI
First of American Bank—Michigan, N.A.	Grand Rapids	MI
Founders Trust Personal Bank	Grand Rapids	MI
First Community Bank	Harbor Springs	MI
MFC First National Bank	Ironwood	MI
G. W. Jones Exchange Bank	Marcellus	MI
Isabella Bank and Trust	Mount Pleasant	MI
University Bank	Sault Ste. Marie	MI
Shelby State Bank	Shelby	MI
Sparta State Bank	Sparta	MI
Midwest Guaranty Bank	Troy	MI
SOC Credit Union	Troy	MI
USA Federal Credit Union	Troy	MI

Federal Home Loan Bank of Chicago—District 7

State Bank of the Lakes	Antioch	IL
Aurora National Bank	Aurora	IL
First National Bank of Ava	Ava	IL
First of America Bank—Illinois, N.A.	Bannockburn	IL
Farmers State Bank	Buffalo	IL
American Union S & LA	Chicago	IL
First Bank of the Americas, S.S.B.	Chicago	IL
First East Side Savings Bank	Chicago	IL
International Bank of Chicago	Chicago	IL
LaSalle Bank FSB	Chicago	IL
LaSalle National Bank	Chicago	IL
Park Federal Savings Bank	Chicago	IL
Selfreliance Ukrainian Federal Credit Union	Chicago	IL
TCF Bank Illinois, fsb	Chicago	IL
The Private Bank and Trust Company	Chicago	IL
First National Bank	Chicago Heights	IL
Cissna Park Bank	Cissna Park	IL
Evanston Bank	Evanston	IL
National Bank	Hillsboro	IL
Farmers State Bank of Hoffman	Hoffman	IL
Community Trust Bank	Irvington	IL
Advance Bank, s.b.	Lansing	IL
Peoples National Bank	McLeansboro	IL
Amcore Bank, N.A., Mendota	Mendota	IL
First Midwest Bank, N.A.	Moline	IL
National Bank of Monmouth	Monmouth	IL
Bank of Illinois in Normal	Normal	IL
Hemlock Federal Bank for Savings	Oak Forest	IL
Community Bank & Trust, S.B.	Olney	IL
Palos Bank and Trust Company	Palos Heights	IL
Citizens Equity Federal Credit Union	Peoria	IL
Pontiac National Bank	Pontiac	IL
First Bankers Trust Company, N.A.	Quincy	IL
Banco Popular	River Grove	IL
Amcore Bank N.A., Rockford	Rockford	IL
First National Bank in Toledo	Toledo	IL

Busey Bank	Urbana	IL
Cole Taylor Bank	Wheeling	IL
Household Bank, FSB	Wood Dale	IL
Fox Communities Credit Union	Appleton	WI
Belleville State Bank	Belleville	WI
First National Bank and Trust Company	Beloit	WI
Citizens State Bank	Cadott	WI
Bank of Buffalo	Cochrane	WI
Denmark State Bank	Denmark	WI
Security National Bank of Durand	Durand	WI
Union Bank and Trust Company	Evansville	WI
First Security Credit Union	Green Bay	WI
Mitchell Savings Bank, S.A.	Greenfield	WI
Heritage Bank of Hayward	Hayward	WI
State Bank of Howards Grove	Howards Grove	WI
State Bank of La Crosse	La Crosse	WI
Trane Federal Credit Union	La Crosse	WI
Capitol Bank	Madison	WI
Park Bank	Madison	WI
Marion State Bank	Marion	WI
Bay View FS& LA	Milwaukee	WI
TCF Bank Wisconsin, fsb	Milwaukee	WI
Farmers Savings Bank	Mineral Point	WI
Bank of Mondovi	Mondovi	WI
Necedah Bank	Necedah	WI
Farmers Exchange Bank of Neshkoro	Neshkoro	WI
Associate Bank Corp.	Portage	WI
State Bank of St. Cloud	St. Cloud	WI
Community State Bank	Union Grove	WI
American Community Bank	Wausau	WI
Associated Bank North	Wausau	WI

Federal Home Loan Bank of Des Moines—District 8

Union National Bank	Anita	IA
Quad City Bank and Trust Company	Bettendorf	IA
Exchange State Bank	Collins	IA
Mercantile Bank of Western Iowa	Des Moines	IA
Security Savings Bank	Eagle Grove	IA
Iowa State Bank and Trust Company	Fairfield	IA
The First National Bank	Farragut	IA
First Bank and Trust Company	Glidden	IA
American National Bank	Holstein	IA
First National Bank	Iowa City	IA
Home State Bank	Jefferson	IA
Security Savings Bank	Larchwood	IA
Farmers & Merchants Savings Bank	Manchester	IA
First Citizens National Bank	Mason City	IA
First Iowa Bank	Monticello	IA
Northwoods State Bank	Northwood	IA
Farmers Savings Bank	Oskaloosa	IA
Pilot Grove Savings Bank	Pilot Grove	IA
Liberty Bank and Trust, N.A.	Pocahontas	IA
Midwest FSB	Rock Rapids	IA
Alliance Bank	Rockwell City	IA
Cedar Valley State Bank	Saint Ansgar	IA
Citizens State Bank	Sheldon	IA
Morningside Bank & Trust	Sioux City	IA
Tama State Bank	Tama	IA
First American Bank	Webster City	IA
First Bank	West Des Moines	IA
National Chiropractic Insurance Company	West Des Moines	IA
Peoples State Bank	Winthrop	IA
Security Bank Minnesota	Albert Lea	MN
First Security Bank	Byron	MN
Miners National Bank of Eveleth	Eveleth	MN
Itasca State Bank of Grand Rapids	Grand Rapids	MN
Melrose State Bank	Melrose	MN
National City Bank	Minneapolis	MN
Peoples State Bank of Plainview	Plainview	MN
United Prairie Bank-Slayton	Slayton	MN
First Security State Bank	Sleepy Eye	MN
Cherokee State Bank of St. Paul	St. Paul	MN
First National Bank in Wadena	Wadena	MN
Wadena State Bank	Wadena	MN
State Bank of Young America, Norwood	Young America	MN

Polk County Bank	Bolivar	MO
First Security State Bank	Charleston	MO
Peoples Bank	Cuba	MO
Century Bank of the Ozarks	Gainesville	MO
The Hamilton Bank	Hamilton	MO
Farmers and Merchants Bank	Hannibal	MO
City National Savings Bank, FSB	Jefferson City	MO
Premier Bank	Jefferson City	MO
B&L Bank	Lexington	MO
First Bank, CBC	Maryville	MO
Bank of Minden	Mindenmines	MO
Bank of Cairo and Moberly	Moberly	MO
St. Clair County State Bank	Osceola	MO
Platte Valley Bank of Missouri	Platte City	MO
Farmers State Bank of Northern Missouri	Savannah	MO
Central Bank of Missouri	Sedalia	MO
Great Southern Bank, FSB	Springfield	MO
Equality Savings & Loan Association, F.A.	St. Louis	MO
Ramsey Bank, F.S.B.	Cando	ND
Gate City Federal Savings Bank	Fargo	ND
State Bank of Alcester	Alcester	SD
First Madison Bank	Madison	SD

Federal Home Loan Bank of Dallas—District 9

First National Bank of IZARD County	Calico Rock	AR
Bank of Elkins	Elkins	AR
First Federal Bank of Arkansas, F.A.	Harrison	AR
Simmons First Bank	Jonesboro	AR
Central Bank and Trust	Little Rock	AR
First Commercial Bank	Little Rock	AR
Citizens Bank	Marion	AR
Mercantile Bank of Arkansas	North Little Rock	AR
First Bank of Arkansas	Russellville	AR
Warren Bank and Trust Company	Warren	AR
Security First National Bank	Alexandria	LA
Mississippi River Bank	Belle Chasse	LA
Citizens Savings Bank	Bogalusa	LA
Homeland Federal Savings Bank	Columbia	LA
Vermilion Bank and Trust Company	Kaplan	LA
Peoples State Bank	Many	LA
First National Bank in St. Mary Parish	Morgan City	LA
City Bank and Trust Company	Natchitoches	LA
Bradford National Life Insurance Company	New Orleans	LA
First Bank and Trust	New Orleans	LA
First Federal Savings and Loan Association	Opelousas	LA
ANECA Federal Credit Union	Shreveport	LA
Springhill Bank & Trust	Springhill	LA
Federal Savings Bank of Evangeline Parish	Ville Platte	LA
Bank of Anguilla	Anguilla	MS
Guaranty Bank & Trust Company	Belzoni	MS
Carthage Bank	Carthage	MS
First National Bank of Clarksdale	Clarksdale	MS
Union Planters Bank	Clarksdale	MS
Bank of Forest	Forest	MS
Hancock Bank	Gulfport	MS
Union Planters Bank of Central Mississippi	Jackson	MS
Merchants and Farmers Bank	Kosciusko	MS
Citizens State Bank	Magee	MS
First National Bank of Picayune	Picayune	MS
Peoples Bank	Ripley	MS
Wilkinson County Savings Bank	Woodville	MS
First National Bank in Alamogordo	Alamogordo	NM
New Mexico Educators F.C.U.	Albuquerque	NM
Ranchers Banks	Belen	NM
First Bank, F.S.B.	Clovis	NM
White Sands Federal Credit Union	Las Cruces	NM
First State Bank of Taos	Taos	NM
University Federal Credit Union	Austin	TX
Norwest Bank Texas, Bandera	Bandera	TX
First International Bank	Bedford	TX
Citizens National Bank at Brownwood	Brownwood	TX
First Federal Savings Bank	Bryan	TX
Columbus State Bank	Columbus	TX
Reunion Bank	Dallas	TX
Share Plus Federal Credit Union	Dallas	TX

Texas Community Bank, N.A	Dallas	TX
First FSB of North Texas	Denton	TX
First National Bank of Ennis	Ennis	TX
Bank of Commerce	Fort Worth	TX
Millers Mutual Fire Insurance Company	Fort Worth	TX
Graham Savings and Loan, F.A	Graham	TX
Bank United	Houston	TX
PT&T Federal Credit Union	Houston	TX
Pinemont Bank	Houston	TX
West University Bank, N.A	Houston	TX
Jacksonville Savings and Loan Association	Jacksonville	TX
Keller State Bank	Keller	TX
American State Bank	Lubbock	TX
Marble Falls National Bank	Marble Falls	TX
First Bank and Trust of Memphis	Memphis	TX
Liberty National Bank	Paris	TX
Security State Bank	Pearsall	TX
Hale County State Bank	Plainview	TX
Plano Bank and Trust	Plano	TX
Farmers National Bank of Rule	Rule	TX
CaminoReal Bank, N.A	San Antonio	TX
Edgewood Federal Credit Union	San Antonio	TX
First National Bank of San Benito	San Benito	TX
Snyder Savings and Loan Association	Snyder	TX
Mainland Bank	Texas City	TX
First Bank of Texas	Tomball	TX
The First National Bank of Van Alstyne	Van Alstyne	TX
Herring National Bank	Vernon	TX
Community Bank	Wellington	TX

Federal Home Loan Bank of Topeka—District 10

First National Bank of Akron	Akron	CO
Tri State Bank	Denver	CO
MegaBank of Arapahoe	Englewood	CO
First Security Bank	Fort Lupton	CO
Alpine Bank and Trust	Glenwood Springs	CO
First State Bank	Idaho Springs	CO
Independent Bank	Kersey	CO
First Western National Bank	La Jara	CO
First National Bank of Las Animas	Las Animas	CO
FirstBank of Arapahoe County, N.A.	Littleton	CO
Mancos Valley Bank	Mancos	CO
Pueblo Bank and Trust Company	Pueblo	CO
Salida Building and Loan Association	Salida	CO
BestBank	Thornton	CO
Citizens Bank	Westminster	CO
Bank of Colorado—Front Range	Windsor	CO
Community National Bank	Chanute	KS
Fidelity State Bank and Trust Company	Dodge City	KS
First State Bank	Edna	KS
Armed Forces Bank, N.A	Fort Leavenworth	KS
Citizens National Bank of Greenleaf	Greenleaf	KS
First National Bank of Holcomb	Holcomb	KS
Kansas State Bank	Holton	KS
Humboldt National Bank	Humboldt	KS
Heartland Bank, N.A	Jewell	KS
First National Bank and Trust Company	Junction City	KS
First State Bank of Kansas City	Kansas City	KS
Premier Bank	Lenexa	KS
Metcalf Bank	Overland Park	KS
Team Bank N.A	Paola	KS
City National Bank of Pittsburg	Pittsburg	KS
Citizens State Bank and Trust Company	Seneca	KS
Community National Bank	Seneca	KS
Mid America Credit Union	Wichita	KS
Five Points Bank	Grand Island	NE
Gretna State Bank	Gretna	NE
City National Bank and Trust Company	Hastings	NE
First State Bank	Hickman	NE
First National Bank & Trust Co. of Minden	Minden	NE
First United Bank	Neligh	NE
Western Nebraska National Bank	North Platte	NE
Douglas County Bank and Trust Company	Omaha	NE
FCE Credit Union	Omaha	NE
Packers Nebraska Bank and Trust Company	Omaha	NE

Plattsmouth State Bank	Plattsmouth	NE
Valley Bank and Trust Company	Scottsbluff	NE
Jones National Bank and Trust Company	Seward	NE
Security Bank	Sidney	NE
Stromsburg Bank	Stromsburg	NE
First National Bank of Wahoo	Wahoo	NE
First National Bank	Ada	OK
Alva State Bank & Trust Company	Alva	OK
Community National Bank	Alva	OK
American National Bank	Ardmore	OK
First National Bank of Bethany	Bethany	OK
SpiritBank, N.A.	Bristow	OK
Federal Bankcentre	Broken Arrow	OK
Farmers and Merchants Bank	Crescent	OK
Great Plains National	Elk City	OK
Eastman National Bank of Newkirk	Newkirk	OK
Charter National Bank	Oklahoma City	OK
Metro Bank, N.A.	Oklahoma City	OK
Oklahoma Employees Credit Union	Oklahoma City	OK
First National Bank of Okmulgee	Okmulgee	OK
First State Bank	Picher	OK
Farmers and Merchants Bank of Piedmont	Piedmont	OK
Poteau State Bank	Poteau	OK
McClain County National Bank	Purcell	OK
Exchange Bank	Skiatook	OK
Tinker Federal Credit Union	Tinker Air Force Base	OK
Oklahoma Central Credit Union	Tulsa	OK
Welch State Bank	Welch	OK

Federal Home Loan Bank of San Francisco—District 11

Norwest Bank Arizona, N.A.	Phoenix	AZ
State Savings Bank, F.S.B.	Scottsdale	AZ
North County Bank	Escondido	CA
Humboldt Bank	Eureka	CA
Six Rivers National Bank	Eureka	CA
High Desert National Bank	Hesperia	CA
Cathay Bank	Los Angeles	CA
General Bank	Los Angeles	CA
F&A Federal Credit Union	Monterey Park	CA
Stanford Federal Credit Union	Palo Alto	CA
CBC Federal Credit Union	Port Hueneme	CA
Peninsula Bank of San Diego	San Diego	CA
Gateway Bank, a F.S.B.	San Francisco	CA
First Bank of San Luis Obispo	San Luis Obispo	CA
Saratoga National Bank	Saratoga	CA
China Trust Bank of California	Torrance	CA
Visalia Community Bank	Visalia	CA

Federal Home Loan Bank of Seattle—District 12

Alaska USA Federal Credit Union	Anchorage	AK
West Oahu Community F.C.U.	Barbers Point	HI
City Bank	Honolulu	HI
First Hawaiian Creditcorp, Inc	Honolulu	HI
Oahu Educational Employees Credit Union	Honolulu	HI
Citizens State Bank	Hamilton	MT
BankWest, N.A.	Kalispell	MT
Valley Bank of Kalispell	Kalispell	MT
First National Bank in Libby	Libby	MT
First Technology Federal Credit Union	Beaverton	OR
Bank of the Cascades	Bend	OR
U-Lane-O Credit Union	Eugene	OR
Siuslaw Valley Bank	Florence	OR
Southern Oregon Federal Credit Union	Grants Pass	OR
Portland Area Employees Credit Union	Portland	OR
South Umpqua State Bank	Roseburg	OR
Clackamas County Bank	Sandy	OR
St. Helens Community F.C.U.	St. Helens	OR
Bank of Utah	Ogden	UT
Goldenwest Credit Union	Ogden	UT
Guardian State Bank	Salt Lake City	UT
Bank of Bellingham	Bellingham	WA
Industrial Credit Union of Whatcom County	Bellingham	WA
Whatcom State Bank	Bellingham	WA
Cashmere Valley Bank	Cashmere	WA

Mt. Rainier National Bank	Enumclaw	WA
Grant National Bank	Ephrata	WA
Everett Mutual Bank	Everett	WA
NorthWest Telco Credit Union	Everett	WA
Rainier Pacific, a Community Credit Union	Fife	WA
Empire Life Insurance Company	Seattle	WA
NW Federal Credit Union	Seattle	WA
Seattle Telco Federal CU	Seattle	WA
First Heritage Bank	Snohomish	WA
Horizon Credit Union	Spokane	WA
Harborstone Credit Union	Tacoma	WA
Westside Community Bank	Tacoma	WA
Bank of Vancouver	Vancouver	WA
American National Bank	Cheyenne	WY
Bank of Laramie	Laramie	WY
First Federal Savings Bank	Sheridan	WY

II. Public Comments

To encourage the submission of public comments on the community support performance of FHLBank members, on or before October 31, 1997, each FHLBank will notify its Advisory Council and nonprofit housing developers, community groups, and other interested parties in its district of the members selected for community support review in the 1996-97 seventh quarter review cycle. 12 CFR 936.2(b)(2)(ii). In reviewing a member for community support compliance, the Finance Board will consider any public comments it has received concerning the member. *Id.* § 936.2(d). To ensure consideration by the Finance Board, comments concerning the community support performance of members selected for the 1996-97 seventh quarter review cycle must be delivered to the Finance Board on or before the December 1, 1997 deadline for submission of Community Support Statements.

By the Federal Housing Finance Board.

William W. Ginsberg,

Managing Director.

[FR Doc. 97-26894 Filed 10-15-97; 8:45 am]

BILLING CODE 6725-01-P

FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices

also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than October 29, 1997.

A. Federal Reserve Bank of San Francisco (Pat Marshall, Manager of Analytical Support, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. *Ronald B. Douglass*, Medina, Washington; to acquire voting shares of Washington Commercial Bancorp, Redmond, Washington, and thereby indirectly acquire Redmond National Bank, Redmond, Washington.

Board of Governors of the Federal Reserve System, October 9, 1997.

William W. Wiles,

Secretary of the Board.

[FR Doc. 97-27308 Filed 10-15-97; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of

the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 7, 1997.

A. Federal Reserve Bank of Kansas City (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Citizens Bancshares Company*, Chillicothe, Missouri; to merge with Trenton Trust Bancshares, Inc., Trenton, Missouri, and thereby indirectly acquire Trenton Trust Company, Trenton, Missouri.

Board of Governors of the Federal Reserve System, October 9, 1997.

William W. Wiles,

Secretary of the Board.

[FR Doc. 97-27309 Filed 10-15-97; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL RESERVE SYSTEM

Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company that engages either directly or through a subsidiary or other