

Applications and Licensing of Low Power Operations in the Private Land Mobile Radio 450–470 MHz Band (WT Docket No. 01–146, RM–9966).

Number of Petitions Filed: 1.

Subject: Amendment of the FM Table of Allotments (Magnolia, Arkansas and Oil City, Louisiana) (MB Docket No. 02–199, RM–10514).

Number of Petitions Filed: 1.

**Marlene H. Dortch,**

Secretary.

[FR Doc. 03–17718 Filed 7–11–03; 8:45 am]

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**FEDERAL HOUSING FINANCE BOARD**

[No. 2003–N–6]

**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 (Bank) members it has selected for the 2002–03 sixth quarter review cycle under the Finance Board’s community support requirements regulation. This notice also prescribes the deadline by which Bank members selected for review must submit Community Support Statements to the Finance Board.

**DATES:** Bank members selected for the 2002–03 sixth quarter review cycle under the Finance Board’s community support requirements regulation must submit completed Community Support Statements to the Finance Board on or before August 25, 2003.

**ADDRESSES:** Bank members selected for the 2002–03 sixth quarter review cycle

under the Finance Board’s community support requirements regulation must submit completed Community Support Statements to the Finance Board either by regular mail at the Federal Housing Finance Board, Office of Supervision, Community Investment and Affordable Housing, 1777 F Street, NW., Washington, DC 20006, or by electronic mail at [fitzgeralde@fhfb.gov](mailto:fitzgeralde@fhfb.gov).

**FOR FURTHER INFORMATION CONTACT:**

Emma J. Fitzgerald, Program Analyst, Office of Supervision, Community Investment and Affordable Housing, by telephone at 202/408–2874, by electronic mail at [fitzgeralde@fhfb.gov](mailto:fitzgeralde@fhfb.gov), or by regular mail at the Federal Housing Finance Board, 1777 F Street, NW., Washington, DC 20006.

**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 Bank 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 Bank 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 section 10(g) of the Bank Act, the Finance Board has promulgated a community support requirements regulation that establishes standards a Bank 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 part 944. The regulation

includes standards and criteria for the two statutory factors—CRA performance and record of lending to first-time homebuyers. 12 CFR 944.3. Only members subject to the CRA must meet the CRA standard. 12 CFR 944.3(b). All members, including those not subject to CRA, must meet the first-time homebuyer standard. 12 CFR 944.3(c).

Under the rule, the Finance Board selects approximately one-eighth of the members in each Bank district for community support review each calendar quarter. 12 CFR 944.2(a). The Finance Board will not review an institution’s community support performance until it has been a Bank 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 Bank member selected for review must complete a Community Support Statement and submit it to the Finance Board by the August 25, 2003 deadline prescribed in this notice. 12 CFR 944.2(b)(1)(ii) and (c). On or before July 28, 2003, each Bank will notify the members in its district that have been selected for the 2002–03 sixth quarter community support review cycle that they must complete and submit to the Finance Board by the deadline a Community Support Statement. 12 CFR 944.2(b)(2)(i). The member’s Bank will provide a blank Community Support Statement Form, which also is available on the Finance Board’s Web site: <http://www.fhfb.gov>. Upon request, the member’s Bank also will provide assistance in completing the Community Support Statement.

The Finance Board has selected the following members for the 2002–03 sixth quarter community support review cycle:

Member	City	State
<b>Federal Home Loan Bank of Boston—District 1</b>		
Charter Oak Federal Credit Union .....	Groton .....	Connecticut.
Salisbury Bank & Trust Company .....	Lakeville .....	Connecticut.
Chelsea Groton Savings Bank .....	Norwich .....	Connecticut.
Rockville Bank .....	South Windsor .....	Connecticut.
Thomaston Savings Bank .....	Thomaston .....	Connecticut.
North American Bank & Trust Company .....	Waterbury .....	Connecticut.
Wilton Bank .....	Wilton .....	Connecticut.
Kennebec Savings Bank .....	Augusta .....	Maine.
Bath Savings Institution .....	Bath .....	Maine.
Maine Savings Federal Credit Union .....	Hampden .....	Maine.
Androscoggin Savings Bank .....	Lewiston .....	Maine.
Saco & Biddeford Savings Institution .....	Saco .....	Maine.
Sanford Institution for Savings .....	Sanford .....	Maine.
Asian American Bank & Trust Company .....	Boston .....	Massachusetts.
The Community Bank, a Massachusetts Cooperative Bank .....	Brockton .....	Massachusetts.
Chicopee Savings Bank .....	Chicopee .....	Massachusetts.
Weymouth Bank .....	East Weymouth .....	Massachusetts.

Member	City	State
Easthampton Savings Bank .....	Easthampton .....	Massachusetts.
Dukes County Savings Bank .....	Edgartown .....	Massachusetts.
Bank of Fall River, A Co-operative Bank .....	Fall River .....	Massachusetts.
Foxborough Savings Bank .....	Foxboro .....	Massachusetts.
Gloucester Cooperative Bank .....	Gloucester .....	Massachusetts.
Hudson Savings Bank .....	Hudson .....	Massachusetts.
Hyde Park Cooperative Bank .....	Hyde Park .....	Massachusetts.
Lee Bank .....	Lee .....	Massachusetts.
Washington Savings Bank .....	Lowell .....	Massachusetts.
Eastern Bank .....	Lynn .....	Massachusetts.
Community Credit Union of Lynn .....	Lynn .....	Massachusetts.
National Grand Bank .....	Marblehead .....	Massachusetts.
Strata Bank .....	Medway .....	Massachusetts.
Nantucket Bank .....	Nantucket .....	Massachusetts.
Middlesex Savings Bank .....	Natick .....	Massachusetts.
First & Ocean National Bank .....	Newburyport .....	Massachusetts.
Newburyport Five Cents Savings Bank .....	Newburyport .....	Massachusetts.
North Easton Savings Bank .....	North Easton .....	Massachusetts.
Norwood Cooperative Bank .....	Norwood .....	Massachusetts.
Seamen's Bank .....	Provincetown .....	Massachusetts.
Granite Savings Bank .....	Rockport .....	Massachusetts.
Rockport National Bank .....	Rockport .....	Massachusetts.
The Cooperative Bank .....	Rosindale .....	Massachusetts.
The Bank of Western Massachusetts .....	Springfield .....	Massachusetts.
Randolph Savings Bank .....	Stoughton .....	Massachusetts.
The Savings Bank .....	Wakefield .....	Massachusetts.
Walpole Co-operative Bank .....	Walpole .....	Massachusetts.
Watertown Savings Bank .....	Watertown .....	Massachusetts.
Northern Bank & Trust Company .....	Woburn .....	Massachusetts.
First Colebrook Bank .....	Colebrook .....	New Hampshire.
Merrimack County Savings Bank .....	Concord .....	New Hampshire.
New Hampshire Federal Credit Union .....	Concord .....	New Hampshire.
Laconia Savings Bank .....	Laconia .....	New Hampshire.
Mascoma Savings Bank .....	Lebanon .....	New Hampshire.
Southern New Hampshire Bank .....	Salem .....	New Hampshire.

## Federal Home Loan Bank of New York—District 2

Skylands Community Bank .....	Hackettstown .....	New Jersey.
Haddon Savings Bank .....	Haddon Heights .....	New Jersey.
Gibraltar Savings Bank, FSB .....	Newark .....	New Jersey.
New Community Federal Credit Union .....	Newark .....	New Jersey.
Merrill Lynch Trust Company, FSB .....	Princeton .....	New Jersey.
The Rahway Savings Institution .....	Rahway .....	New Jersey.
Interchange Bank .....	Saddle Brook .....	New Jersey.
Minotola National Bank .....	Vineland .....	New Jersey.
Flatbush FS&LA of Brooklyn .....	Brooklyn .....	New York.
Manufacturers and Traders Trust Company .....	Buffalo .....	New York.
Trustco Bank .....	Canajoharie .....	New York.
The Bank of Greene County .....	Catskill .....	New York.
Ontario National Bank .....	Clifton Springs .....	New York.
Bank of Richmondville .....	Cobleskill .....	New York.
Fairport Savings Bank .....	Fairport .....	New York.
Highland Falls FS&LA .....	Highland Falls .....	New York.
Steuben Trust Company .....	Hornell .....	New York.
Ulster Savings Bank .....	Kingston .....	New York.
Suffolk Federal Credit Union .....	Medford .....	New York.
Atlantic Bank of New York .....	New York .....	New York.
Sterling National Bank .....	New York .....	New York.
Habib American Bank .....	New York .....	New York.
The Rome Savings Bank .....	Rome .....	New York.
Sleepy Hollow National Bank .....	Sleepy Hollow .....	New York.
Solvay Bank .....	Solvay .....	New York.
The Troy Savings Bank .....	Troy .....	New York.
Walden Savings Bank .....	Walden .....	New York.
Champlain National Bank .....	Willsboro .....	New York.
Banco Popular de Puerto Rico .....	San Juan .....	Puerto Rico.

## Federal Home Loan Bank of Pittsburgh—District 3

Enterprise Bank .....	Allison Park .....	Pennsylvania.
Apollo Trust Company .....	Apollo .....	Pennsylvania.
Nazareth National Bank and Trust Company .....	Bethlehem .....	Pennsylvania.
Farmers and Merchants Trust Company .....	Chambersburg .....	Pennsylvania.

Member	City	State
Cambria County FS&LA	Cresson	Pennsylvania.
Premier Bank	Doylestown	Pennsylvania.
Portage National Bank	Ebensburg	Pennsylvania.
Elderton State Bank	Elderton	Pennsylvania.
East Penn Bank	Emmaus	Pennsylvania.
First National Bank of Fredericksburg	Fredericksburg	Pennsylvania.
The Gratz National Bank	Gratz	Pennsylvania.
Harleysville National Bank & Trust Company	Harleysville	Pennsylvania.
Irwin Bank and Trust Company	Irwin	Pennsylvania.
The Farmers National Bank of Kittanning	Kittanning	Pennsylvania.
The Bank of Landisburg	Landisburg	Pennsylvania.
First National Bank of Liverpool	Liverpool	Pennsylvania.
The Mars National Bank	Mars	Pennsylvania.
Fulton County National Bank & Trust Company	McConnellsburg	Pennsylvania.
The Union National Bank of Mt. Carmel	Mt. Carmel	Pennsylvania.
The New Tripoli National Bank	New Tripoli	Pennsylvania.
The National Bank of North East	North East	Pennsylvania.
Police & Fire Federal Credit Union	Philadelphia	Pennsylvania.
Reliance Standard Life Insurance Company	Philadelphia	Pennsylvania.
St. Edmond's Federal Savings Bank	Philadelphia	Pennsylvania.
Phoenixville Federal Savings & Loan Association	Phoenixville	Pennsylvania.
Security National Bank	Pottstown	Pennsylvania.
SunBank	Selingsgrove	Pennsylvania.
Orrstown Bank	Shippensburg	Pennsylvania.
First County Bank	Warrington	Pennsylvania.
Jersey Shore State Bank	Williamsport	Pennsylvania.
PeoplesBank, a Codurus Valley Company	York	Pennsylvania.
Progressive Bank N.A. Buckhannon	Buckhannon	West Virginia.
First Exchange Bank	Mannington	West Virginia.
First National Bank of Romney	Romney	West Virginia.
Ameribank	Welch	West Virginia.

**Federal Home Loan Bank of Atlanta—District 4**

AuburnBank	Auburn	Alabama.
AmSouth Bank	Birmingham	Alabama.
First Commercial Bank of Huntsville	Huntsville	Alabama.
SOUTHBANK, A Federal Savings Bank	Huntsville	Alabama.
Peachtree Bank	Maplesville	Alabama.
Farmers and Merchants Bank	Piedmont	Alabama.
The North Jackson Bank	Stevenson	Alabama.
First Bradenton Bank	Bradenton	Florida.
Riverside National Bank	Fort Pierce	Florida.
Peoples State Bank	Lake City	Florida.
The Bank of Brevard	Melbourne	Florida.
Pinebank	Miami	Florida.
The First National Bank of Florida	Milton	Florida.
Tarpon Coast National Bank	Port Charlotte	Florida.
The Bank of Tampa	Tampa	Florida.
First Commercial Bank of Tampa	Tampa	Florida.
Indian River National Bank	Vero Beach	Florida.
HeritageBank of the South	Albany	Georgia.
HeritageBank of the South	Albany	Georgia.
First American Bank and Trust Company	Athens	Georgia.
United Community Bank	Blairsville	Georgia.
Main Street Bank	Covington	Georgia.
First State Bank of Randolph County	Cuthbert	Georgia.
First Intercontinental Bank	Doralville	Georgia.
The Glennville Bank and Trust Co	Glennville	Georgia.
Farmers and Merchants Bank	Lakeland	Georgia.
Security Bank of Bibb County	Macon	Georgia.
Southwest Georgia Bank	Moultrie	Georgia.
Carver State Bank	Savannah	Georgia.
The First State Bank	Stockbridge	Georgia.
Bank of Upson	Thomaston	Georgia.
Thomasville National Bank	Thomasville	Georgia.
Liberty Federal Savings and Loan Association	Baltimore	Maryland.
Kopernik Federal Savings Association	Baltimore	Maryland.
Slavie Federal Savings Bank	Bel Air	Maryland.
Chesapeake Bank and Trust Company	Chestertown	Maryland.
The Chestertown Bank of Maryland	Chestertown	Maryland.
Hagerstown Trust Company	Hagerstown	Maryland.
Lafayette Federal Credit Union	Kensington	Maryland.
First United Bank & Trust	Oakland	Maryland.

Member	City	State
The National Bank of Rising Sun .....	Rising Sun .....	Maryland.
Bank of Stanly .....	Albemarle .....	North Carolina.
Home Savings Bank of Albemarle, SSB .....	Albemarle .....	North Carolina.
Self-Help Credit Union .....	Durham .....	North Carolina.
Gibsonville Community Bank .....	Gibsonville .....	North Carolina.
Farmers & Merchants Bank .....	Salisbury .....	North Carolina.
First National Bank of Shelby .....	Shelby .....	North Carolina.
Farmers and Merchants Bank .....	Holly Hill .....	South Carolina.
E*Trade Bank .....	Arlington .....	Virginia.
Northern Neck State Bank .....	Bowling Green .....	Virginia.
American National Bank and Trust Company .....	Danville .....	Virginia.
Farmers Bank of Maryland .....	Falls Church .....	Virginia.
The Bank of Fincastle .....	Fincastle .....	Virginia.
Marshall National Bank and Trust Company .....	Marshall .....	Virginia.
The Middleburg Bank .....	Middleburg .....	Virginia.
First Sentinel Bank .....	Richlands .....	Virginia.
First Bank .....	Strasburg .....	Virginia.

## Federal Home Loan Bank of Cincinnati—District 5

Bedford Loan and Deposit Bank .....	Bedford .....	Kentucky.
Berea National Bank .....	Berea .....	Kentucky.
South Central Bank of Bowling Green, Inc .....	Bowling Green .....	Kentucky.
Meade County Bank .....	Brandenburg .....	Kentucky.
Campbellsville National Bank .....	Campbellsville .....	Kentucky.
The First National Bank of Columbia .....	Columbia .....	Kentucky.
Edmonton State Bank .....	Edmonton .....	Kentucky.
FNB of Northern Kentucky .....	Ft. Mitchell .....	Kentucky.
Bank of Germantown .....	Germantown .....	Kentucky.
United Community Bank .....	Glasgow .....	Kentucky.
First Security Bank & Trust, McLean .....	Island .....	Kentucky.
The Lawrenceburg National Bank .....	Lawrenceburg .....	Kentucky.
The Farmers National Bank of Lebanon .....	Lebanon .....	Kentucky.
Square D Employees' Federal Credit Union .....	Lexington .....	Kentucky.
Fifth Third Bank Kentucky, Inc .....	Louisville .....	Kentucky.
The Citizens National Bank .....	Russellville .....	Kentucky.
Bullitt County Bank .....	Sheperdsville .....	Kentucky.
Bank of McCreary County .....	Whitley City .....	Kentucky.
Williamsburg National Bank .....	Williamsburg .....	Kentucky.
FirstMerit Bank, N.A .....	Akron .....	Ohio.
Bethel Building and Loan Company .....	Bethel .....	Ohio.
The Equitable Savings and Loan Company .....	Cadiz .....	Ohio.
CinFed Employees Federal Credit Union .....	Cincinnati .....	Ohio.
People's Community Bank .....	Cincinnati .....	Ohio.
The Mt. Washington Savings and Loan Company .....	Cincinnati .....	Ohio.
ShoreBank, Cleveland .....	Cleveland .....	Ohio.
Community First Bank, National Association .....	Forest .....	Ohio.
First Ohio Credit Union, Incorporated .....	Fostoria .....	Ohio.
Galion Building and Loan Association .....	Galion .....	Ohio.
Greenville National Bank .....	Greenville .....	Ohio.
Second National Bank .....	Greenville .....	Ohio.
New Richmond National Bank .....	Highland Heights .....	Ohio.
The First Bremen Bank .....	Lancaster .....	Ohio.
First Federal Savings and Loan Association of Lorain .....	Lorain .....	Ohio.
Metropolitan Bank and Trust Company .....	Mayfield Heights .....	Ohio.
Geauga Savings Bank .....	Newbury .....	Ohio.
The Lenox Savings Bank .....	Norwood .....	Ohio.
The Ripley National Bank .....	Ripley .....	Ohio.
Ripley Federal Savings and Loan Association .....	Ripley .....	Ohio.
The First National Bank of Shelby .....	Shelby .....	Ohio.
Strasburg Savings Bank .....	Strasburg .....	Ohio.
Toledo Area Catholic Credit Union .....	Sylvania .....	Ohio.
The Peoples Savings Bank .....	Urbana .....	Ohio.
First Federal Savings and Loan Association of Van Wert .....	Van Wert .....	Ohio.
The Second National Bank of Warren .....	Warren .....	Ohio.
Perpetual Savings Bank .....	Wellsville .....	Ohio.
First Federal Savings Bank of Eastern Ohio .....	Zanesville .....	Ohio.
The Citizens National Bank of Athens .....	Athens .....	Tennessee.
Tennessee Valley FCU .....	Chattanooga .....	Tennessee.
Bank of Putnam County .....	Cookeville .....	Tennessee.
Farmers Bank .....	Cornersville .....	Tennessee.
First Federal Savings Bank .....	Dickson .....	Tennessee.
Carter County Bank .....	Elizabethton .....	Tennessee.
Jackson Bank & Trust .....	Gainesboro .....	Tennessee.

Member	City	State
Gates Banking & Trust Company .....	Gates .....	Tennessee.
Bank of Gleason .....	Gleason .....	Tennessee.
Greene County Bank .....	Greeneville .....	Tennessee.
Bank of Halls .....	Halls .....	Tennessee.
Commercial Bank .....	Harrogate .....	Tennessee.
Union Bank .....	Jamestown .....	Tennessee.
Bank of Tennessee .....	Kingsport .....	Tennessee.
First Bank .....	Lexington .....	Tennessee.
Enterprise National Bank .....	Memphis .....	Tennessee.
The Bank of Milan .....	Milan .....	Tennessee.
Cavalry Banking .....	Murfreesboro .....	Tennessee.
Rutherford Bank and Trust .....	Murfreesboro .....	Tennessee.
Commercial Bank & Trust Company .....	Paris .....	Tennessee.
Tennessee State Bank .....	Pigeon Forge .....	Tennessee.
The Farmers Bank .....	Portland .....	Tennessee.
Central Bank .....	Savannah .....	Tennessee.
First Community Bank of Bedford County .....	Shelbyville .....	Tennessee.
Farmers & Merchants Bank .....	Trezevant .....	Tennessee.
American City Bank .....	Tullahoma .....	Tennessee.
Reelfoot Bank .....	Union City .....	Tennessee.

**Federal Home Loan Bank of Indianapolis—District 6**

First National Bank .....	Cloverdale .....	Indiana.
CSB State Bank .....	Cynthiana .....	Indiana.
Three Rivers Federal Credit Union .....	Fort Wayne .....	Indiana.
Grabill Bank .....	Grabill .....	Indiana.
Union Federal Bank of Indianapolis .....	Indianapolis .....	Indiana.
Landmark Savings Bank, FSB .....	Indianapolis .....	Indiana.
Lafayette Savings Bank, FSB .....	Lafayette .....	Indiana.
Peoples Savings & Loan Association .....	Monticello .....	Indiana.
First Citizens State Bank .....	Newport .....	Indiana.
Citizens State Bank .....	Petersburg .....	Indiana.
Home Building Savings Bank, FSB .....	Washington .....	Indiana.
American Trust and Savings Bank of Whiting .....	Whiting .....	Indiana.
FirstBank—Alma .....	Alma .....	Michigan.
Signature Bank .....	Bad Axe .....	Michigan.
Lake-Osceola State Bank .....	Baldwin .....	Michigan.
Central State Bank .....	Beulah .....	Michigan.
Eastern Michigan Bank .....	Croswell .....	Michigan.
Eagle County Federal Credit Union .....	Crystal Falls .....	Michigan.
State Bank of Ewen .....	Ewen .....	Michigan.
Oakland Commerce Bank .....	Farmington Hills .....	Michigan.
Credit Union One .....	Ferndale .....	Michigan.
LSI Credit Union .....	Grand Rapids .....	Michigan.
Valley Ridge Bank .....	Kent City .....	Michigan.
Co-op Services Credit Union .....	Livonia .....	Michigan.
FirstBank .....	Mount Pleasant .....	Michigan.
First National Bank of Norway .....	Norway .....	Michigan.
Sterling Bank and Trust, fsb .....	Southfield .....	Michigan.
First Resource Federal Credit Union .....	St. Joseph .....	Michigan.

**Federal Home Loan Bank of Chicago—District 7**

National Bank of Commerce .....	Berkeley .....	Illinois.
Commonwealth Credit Union .....	Bourbonnais .....	Illinois.
Prairie Bank and Trust Company .....	Bridgeview .....	Illinois.
Cerro Gordo Building and Loan, s.b .....	Cerro Gordo .....	Illinois.
ShoreBank .....	Chicago .....	Illinois.
The First Commercial Bank .....	Chicago .....	Illinois.
Marquette Bank .....	Chicago .....	Illinois.
Resource Bank, N.A .....	DeKalb .....	Illinois.
DuQuoin State Bank .....	DuQuoin .....	Illinois.
Crossroads Bank .....	Effingham .....	Illinois.
Midwest Bank and Trust .....	Elmwood Park .....	Illinois.
Metrobank, N.A. ....	East Moline .....	Illinois.
Fisher National Bank .....	Fisher .....	Illinois.
Midwest Bank of Freeport .....	Freeport .....	Illinois.
Midwest Bank of Hinsdale .....	Hinsdale .....	Illinois.
Jacksonville Savings Bank .....	Jacksonville .....	Illinois.
Kankakee Federal Savings Bank .....	Kankakee .....	Illinois.
Union Federal Savings and Loan Association .....	Kewanee .....	Illinois.
Citizens State Bank .....	Lena .....	Illinois.
Brickyard Bank .....	Lincolnwood .....	Illinois.

Member	City	State
Citizens National Bank	Macomb	Illinois.
First Suburban National Bank	Maywood	Illinois.
Community National Bank	Metropolis	Illinois.
Marquette Bank Monmouth	Monmouth	Illinois.
Morris Building and Loan, s.b	Morris	Illinois.
Marquette Bank Morrison	Morrison	Illinois.
Farmers State Bank Chadwick & Mt. Carroll	Mt. Carroll	Illinois.
First National Bank of Nokomis	Nokomis	Illinois.
Nokomis Savings Bank	Nokomis	Illinois.
Orangeville Community Bank	Orangeville	Illinois.
First National Bank of Pana	Pana	Illinois.
Vermillion Valley Bank	Piper City	Illinois.
First State Bank of Red Bud	Red Bud	Illinois.
Capaha Bank, S.B	Tamms	Illinois.
AmeriMark Bank	Villa Park	Illinois.
Waukegan Savings and Loan, SB	Waukegan	Illinois.
North Shore Trust and Savings	Waukegan	Illinois.
Prospect Federal Savings Bank	Worth	Illinois.
First National Bank of Xenia	Xenia	Illinois.
American National Bank Fox Cities	Appleton	Wisconsin.
State Bank of Arcadia	Arcadia	Wisconsin.
The First National Bank and Trust Co. of Baraboo	Baraboo	Wisconsin.
First National Bank of Barron	Barron	Wisconsin.
Blackhawk State Bank	Beloit	Wisconsin.
First National Bank of Berlin	Berlin	Wisconsin.
Badger State Bank	Cassville	Wisconsin.
State Bank of Chilton	Chilton	Wisconsin.
American Bank	Eau Claire	Wisconsin.
American Bank	Fond du Lac	Wisconsin.
Franklin State Bank	Franklin	Wisconsin.
Peoples National Bank	Hayward	Wisconsin.
Horicon State Bank	Horicon	Wisconsin.
Farmers State Bank	Markesan	Wisconsin.
Mid Wisconsin Bank	Medford	Wisconsin.
Associated Bank South Central	Middleton	Wisconsin.
Lincoln State Bank	Milwaukee	Wisconsin.
Mitchell Bank	Milwaukee	Wisconsin.
Bank of Monticello	Monticello	Wisconsin.
Associated Bank, N.A.	Neenah	Wisconsin.
The Bank of New Glarus	New Glarus	Wisconsin.
First National Bank of New Richmond	New Richmond	Wisconsin.
The RiverBank	Osceola	Wisconsin.
Bank of Poynette	Poynette	Wisconsin.
Johnson Bank	Racine	Wisconsin.
Shell Lake State Bank	Shell Lake	Wisconsin.
Eagle Valley Bank, N.A	St. Croix Falls	Wisconsin.
Acuity Bank SSB	Tomah	Wisconsin.
The Equitable Bank, S.S.B	Wauwatosa	Wisconsin.
ALLCO Credit Union	West Allis	Wisconsin.
Westby Co-op Credit Union	Westby	Wisconsin.
Fortress Bank of Westby	Westby	Wisconsin.

## Federal Home Loan Bank of Des Moines—District 8

Ackley State Bank	Ackley	Iowa.
Exchange State Bank	Adair	Iowa.
First State Bank	Belmond	Iowa.
Columbus Junction State Bank	Columbus Junction	Iowa.
Freedom Security Bank	Coralville	Iowa.
Iowa State Savings Bank	Creston	Iowa.
Decorah Bank & Trust	Decorah	Iowa.
Wells Fargo Bank Iowa, N.A	Des Moines	Iowa.
AmerUS Life Insurance Company	Des Moines	Iowa.
Dupaco Community Credit Union	Dubuque	Iowa.
Grundy National Bank	Grundy Center	Iowa.
Hartwick State Bank	Hartwick	Iowa.
Hiawatha Bank and Trust Company	Hiawatha	Iowa.
Community State Bank	Indianaola	Iowa.
Green Belt Bank & Trust	Iowa Falls	Iowa.
First National Bank	Le Mars	Iowa.
Western Bank & Trust, N.A	Moville	Iowa.
First National Bank of Muscatine	Muscatine	Iowa.
Security State Bank	New Hampton	Iowa.
Oakland State Bank	Oakland	Iowa.

Member	City	State
Citizens State Bank	Oakland	Iowa.
First National Bank of Sioux City	Sioux Center	Iowa.
Security National Bank	Sioux City	Iowa.
Heartland Bank	Somers	Iowa.
State Bank	Spencer	Iowa.
Farmers Trust and Savings Bank	Spencer	Iowa.
First Bank & Trust	Spirit Lake	Iowa.
The Citizens First National Bank of Storm Lake	Storm Lake	Iowa.
West Chester Savings Bank	Washington	Iowa.
Community National Bank	Waterloo	Iowa.
The First National Bank of Waverly	Waverly	Iowa.
Peoples Savings Bank	Wellsburg	Iowa.
Farm Bureau Life Insurance Company	West Des Moines	Iowa.
Farm Bureau Mutual Insurance Company	West Des Moines	Iowa.
Farmers Savings Bank	Wever	Iowa.
State Bank	Worthington	Iowa.
Atwater State Bank	Atwater	Minnesota.
First National Bank of Brewster	Brewster	Minnesota.
City County Federal Credit Union	Brooklyn Center	Minnesota.
Peoples Bank of Commerce	Cambridge	Minnesota.
First National Bank	Chisholm	Minnesota.
Clinton State Bank	Clinton	Minnesota.
Eitzen State Bank	Eitzen	Minnesota.
Mainstreet Bank	Forest Lake	Minnesota.
Citizens State Bank of Glenville	Glenville	Minnesota.
First Security Bank—Hendricks	Hendricks	Minnesota.
The First National Bank of Henning	Henning	Minnesota.
Jackson Federal Savings & Loan Association	Jackson	Minnesota.
Janesville State Bank	Janesville	Minnesota.
Citizens State Bank of Kelliher	Kelliher	Minnesota.
Security State Bank of Kenyon	Kenyon	Minnesota.
State Bank of Long Lake	Long Lake	Minnesota.
Lake Country State Bank	Long Prairie	Minnesota.
United Prairie Bank—Madison	Madison	Minnesota.
Bank of Maple Plain	Maple Plain	Minnesota.
Superior Guaranty Insurance Company	Minneapolis	Minnesota.
First National Bank in Montevideo	Montevideo	Minnesota.
Valley Bank & Trust	New Ulm	Minnesota.
Citizens Bank of New Ulm	New Ulm	Minnesota.
Community National Bank	Northfield	Minnesota.
Minnwest Bank Ortonville	Ortonville	Minnesota.
Pine River State Bank	Pine River	Minnesota.
Border State Bank	Roseau	Minnesota.
First Security Bank—Sanborn	Sanborn	Minnesota.
Americana Community Bank	Sleepy Eye	Minnesota.
Western Bank	St. Paul	Minnesota.
Vermillion State Bank	Vermillion	Minnesota.
Northern State Bank of Virginia	Virginia	Minnesota.
First State Bank of Wabasha	Wabasha	Minnesota.
Heritage Bank	Willmar	Minnesota.
Merchants Bank, N.A.	Winona	Minnesota.
First State Bank of Wyoming	Wyoming	Minnesota.
Bank of Zumbrota	Zumbrota	Minnesota.
Boone County National Bank	Columbia	Missouri.
Commercial Trust Company	Fayette	Missouri.
Home Exchange Bank	Jamesport	Missouri.
Jefferson Bank of MO	Jefferson City	Missouri.
Central Bank of Kansas City	Kansas City	Missouri.
CommunityAmerica Credit Union	Kansas City	Missouri.
Kearney Trust Company	Kearney	Missouri.
Lawson Bank	Lawson	Missouri.
United State Bank	Lewistown	Missouri.
First Missouri State Bank	Poplar Bluff	Missouri.
First State Bank of Purdy	Purdy	Missouri.
The Seymour Bank	Seymour	Missouri.
State Bank of Slater	Slater	Missouri.
The Citizens Bank of Sparta	Sparta	Missouri.
Metropolitan National Bank	Springfield	Missouri.
Southwest Bank of St. Louis	St. Louis	Missouri.
Webb City Bank	Webb City	Missouri.
Heartland State Bank	Edgeley	North Dakota.
Community National Bank	Grand Forks	North Dakota.
Bremer Bank, N.A.	Grand Forks	North Dakota.
Stutsman County State Bank	Jamestown	North Dakota.

Member	City	State
Northland Financial .....	Steele .....	North Dakota.
Peoples State Bank .....	Westhope .....	North Dakota.
Security State Bank .....	Wishek .....	North Dakota.
Dakota State Bank .....	Blunt .....	South Dakota.
BankWest, Inc. ....	Pierre .....	South Dakota.
American Memorial Life Insurance Company .....	Rapid City .....	South Dakota.
Security Bank .....	Sioux Falls .....	South Dakota.
First National Bank of White .....	White .....	South Dakota.
1st Dakota National Bank .....	Yankton .....	South Dakota.

## Federal Home Loan Bank of Dallas—District 9

American Founders Life Insurance Company .....	Phoenix .....	Arizona.
Bank of Cave City .....	Cave City .....	Arkansas.
First National Bank of Crossett .....	Crossett .....	Arkansas.
Simmons First Bank of El Dorado, NA .....	El Dorado .....	Arkansas.
Bank of Arkansas, N.A. ....	Fayetteville .....	Arkansas.
Greers Ferry Lake State Bank .....	Heber Springs .....	Arkansas.
First National Bank of Phillips County .....	Helena .....	Arkansas.
American State Bank .....	Jonesboro .....	Arkansas.
Little River Bank .....	Lepanto .....	Arkansas.
Malvern National Bank .....	Malvern .....	Arkansas.
Citizens National Bank .....	Nashville .....	Arkansas.
Merchants and Planters Bank .....	Newport .....	Arkansas.
Bank of Pocahontas .....	Pocahontas .....	Arkansas.
The Cottonport Bank .....	Cottonport .....	Louisiana.
Kaplan State Bank .....	Kaplan .....	Louisiana.
Sabine State Bank and Trust Company .....	Many .....	Louisiana.
Exchange Bank and Trust Company .....	Natchitoches .....	Louisiana.
Liberty Bank and Trust Company .....	New Orleans .....	Louisiana.
Sicity Island State Bank .....	Sicity Island .....	Louisiana.
St. Martin Bank and Trust Company .....	St. Martinville .....	Louisiana.
Concordia Bank & Trust Company .....	Vidalia .....	Louisiana.
The Evangeline Bank & Trust Company .....	Ville Platte .....	Louisiana.
Progressive Bank .....	Winnsboro .....	Louisiana.
First Security Bank .....	Batesville .....	Mississippi.
Peoples Bank of Franklin County .....	Bude .....	Mississippi.
Bank of the South .....	Crystal Springs .....	Mississippi.
Community Bank of Mississippi .....	Forest .....	Mississippi.
Community Bank, Indianola .....	Indianola .....	Mississippi.
Community Bank .....	Laurel .....	Mississippi.
Century Bank .....	Lucedale .....	Mississippi.
The Commercial Bank .....	Meridian .....	Mississippi.
Great Southern National Bank .....	Meridian .....	Mississippi.
Newton County Bank .....	Newton .....	Mississippi.
First National Bank of Oxford .....	Oxford .....	Mississippi.
The Citizens Bank of Philadelphia .....	Philadelphia .....	Mississippi.
The Peoples Bank & Trust Company .....	Tupelo .....	Mississippi.
The Bank of Belen .....	Belen .....	New Mexico.
The Carlsbad National Bank .....	Carlsbad .....	New Mexico.
Western Bank of Lordsburg .....	Lordsburg .....	New Mexico.
Community Bank .....	Santa Fe .....	New Mexico.
Peoples Bank .....	Taos .....	New Mexico.
Centinel Bank of Taos .....	Taos .....	New Mexico.
Amarillo National Bank .....	Amarillo .....	Texas.
First National Bank of Bastrop .....	Bastrop .....	Texas.
Community Bank and Trust, SSB .....	Beaumont .....	Texas.
Citizens State Bank .....	Buffalo .....	Texas.
First Community Bank .....	Corpus Christi .....	Texas.
National Bank of Daingerfield .....	Daingerfield .....	Texas.
Town North National Bank .....	Dallas .....	Texas.
First National Bank .....	Edinburg .....	Texas.
First National Bank .....	Fabens .....	Texas.
First National Bank .....	Fairfield .....	Texas.
First National Bank in Graham .....	Graham .....	Texas.
The First State Bank .....	Granger .....	Texas.
Prosperity Bank .....	Houston .....	Texas.
First Community Credit Union .....	Houston .....	Texas.
First National Bank of Huntsville .....	Huntsville .....	Texas.
The Laredo National Bank .....	Laredo .....	Texas.
First State Bank of Livingston .....	Livingston .....	Texas.
The First National Bank of Livingston .....	Livingston .....	Texas.
Franklin National Bank .....	Mt. Vernon .....	Texas.
First State Bank .....	New Braunfels .....	Texas.



Member	City	State
Commercial National Bank .....	Texarkana .....	Texas.
Texline State Bank .....	Texline .....	Texas.
Randolph-Brooks Federal Credit Union .....	Universal City .....	Texas.
American Bank, N.A. ....	Waco .....	Texas.
Union Square Federal Credit Union .....	Wichita Falls .....	Texas.

**Federal Home Loan Bank of Topeka—District 10**

FirstBank of Arvada .....	Arvada .....	Colorado.
FirstBank of Aurora .....	Aurora .....	Colorado.
FirstBank of Douglas County .....	Castle Rock .....	Colorado.
Western National Bank of Colorado .....	Colorado Springs .....	Colorado.
FirstBank of Lakewood .....	Lakewood .....	Colorado.
FirstBank of Littleton .....	Littleton .....	Colorado.
Olathe State Bank .....	Olathe .....	Colorado.
FirstBank of Silverthorne .....	Silverthorne .....	Colorado.
The First National Bank of Strasburg .....	Strasburg .....	Colorado.
First National Bank .....	Telluride .....	Colorado.
WestStar Bank .....	Vail .....	Colorado.
FirstBank of Wheat Ridge .....	Wheat Ridge .....	Colorado.
First National Bank of Yuma .....	Yuma .....	Colorado.
The First State Bank of Burlingame .....	Burlingame .....	Kansas.
The Farmers State Bank .....	Circleville .....	Kansas.
Emporia State and Trust Company .....	Emporia .....	Kansas.
Home State Bank .....	Erie .....	Kansas.
Union State Bank .....	Everest .....	Kansas.
Emprise Bank .....	Hillsboro .....	Kansas.
First Community Bank .....	Kansas City .....	Kansas.
First National Bank & Trust Co. in Larned .....	Larned .....	Kansas.
Gold Bank .....	Leawood .....	Kansas.
The Bank .....	Oberlin .....	Kansas.
First State Bank and Trust .....	Tonganoxie .....	Kansas.
Capital City Bank .....	Topeka .....	Kansas.
Commerce Bank and Trust .....	Topeka .....	Kansas.
Security Benefit Life Insurance Company .....	Topeka .....	Kansas.
Wellsville Bank .....	Wellsville .....	Kansas.
Boeing Wichita Credit Union .....	Wichita .....	Kansas.
First National Bank & Trust Company .....	Beatrice .....	Nebraska.
Exchange Bank .....	Gibbon .....	Nebraska.
First State Bank .....	Gothenburg .....	Nebraska.
Bank of Nebraska .....	La Vista .....	Nebraska.
West Gate Bank .....	Lincoln .....	Nebraska.
Home State Bank .....	Louisville .....	Nebraska.
Bank of Mead .....	Mead .....	Nebraska.
Farmers & Merchants Bank .....	Milford .....	Nebraska.
Wells Fargo Bank Nebraska. ....	Omaha .....	Nebraska.
First State Bank .....	Scottsbluff .....	Nebraska.
The Cattle National Bank .....	Seward .....	Nebraska.
First National Bank of Unadilla .....	Unadilla .....	Nebraska.
The First National Bank of Valentine .....	Valentine .....	Nebraska.
Charter West National Bank .....	West Point .....	Nebraska.
Winside State Bank .....	Winside .....	Nebraska.
AmeriState Bank .....	Atoka .....	Oklahoma.
The First National Bank of Chelsea .....	Chelsea .....	Oklahoma.
Alfalfa County Bank .....	Cherokee .....	Oklahoma.
First Commercial Bank .....	Edmond .....	Oklahoma.
Grand Federal Savings Bank .....	Grove .....	Oklahoma.
American Fidelity Assurance .....	Oklahoma City .....	Oklahoma.
Weokie Credit Union .....	Oklahoma City .....	Oklahoma.
First National Bank & Trust Co. of Weatherford .....	Weatherford .....	Oklahoma.
First National Bank in Wewoka .....	Wewoka .....	Oklahoma.

**Federal Home Loan Bank of San Francisco—District 11**

Salt River Project Credit Union .....	Phoenix .....	Arizona.
Omni Bank, N.A. ....	Alhambra .....	California.
Western Sierra Bank .....	Cameron Park .....	California.
Bay Federal Credit Union .....	Capitola .....	California.
Privest Bank .....	Costa Mesa .....	California.
First Coastal Bank, N.A. ....	El Segundo .....	California.
Lake Community Bank .....	Lakeport .....	California.
Farmers & Merchants Bank of Central California. ....	Lodi .....	California.
Nara Bank, National Association .....	Los Angeles .....	California.
Wilshire State Bank .....	Los Angeles .....	California.

Member	City	State
Center Bank .....	Los Angeles .....	California.
County Bank .....	Merced .....	California.
Bank of Madera County .....	Oakhurst .....	California.
Coast Commercial Bank .....	Palo Alto .....	California.
Bay Area Bank .....	Palo Alto .....	California.
Valley Community Bank .....	Pleasanton .....	California.
Central Sierra Bank .....	San Andreas .....	California.
Sequoia National Bank .....	San Francisco .....	California.
Alliance Credit Union .....	San Jose .....	California.
Silver State Bank .....	Henderson .....	Nevada.
Security State Savings Bank .....	Las Vegas .....	Nevada.
Silver State Schools Family Credit Union .....	Las Vegas .....	Nevada.

## Federal Home Loan Bank of Seattle—District 12

Honolulu City & County Employees FCU .....	Honolulu .....	Hawaii.
Valley Bank of Belgrade .....	Belgrade .....	Montana.
Rocky Mountain Bank .....	Billings .....	Montana.
Native American National Bank .....	Browning .....	Montana.
Mountain West Bank .....	Helena .....	Montana.
Three Rivers Bank of Montana .....	Kalispell .....	Montana.
First National Bank of Lewistown .....	Lewistown .....	Montana.
Bitterroot Valley Bank .....	Lolo .....	Montana.
Missoula Federal Credit Union .....	Missoula .....	Montana.
Ronan State Bank .....	Ronan .....	Montana.
Western Bank of Wolf Point .....	Wolf Point .....	Montana.
Klamath First FS & LA .....	Klamath Falls .....	Oregon.
Rogue Federal Credit Union .....	Medford .....	Oregon.
First National Bank of Layton .....	Layton .....	Utah.
Capital Community Bank .....	Orem .....	Utah.
Deseret First Credit Union .....	Salt Lake City .....	Utah.
Anchor Savings Bank .....	Aberdeen .....	Washington.
The Bank of The Pacific .....	Aberdeen .....	Washington.
Bank NorthWest .....	Bellingham .....	Washington.
Whatcom Educational Credit Union .....	Bellingham .....	Washington.
Security State Bank .....	Centralia .....	Washington.
North Cascades National Bank .....	Chelan .....	Washington.
Bank of Whitman .....	Colfax .....	Washington.
Islanders Bank .....	Friday Harbor .....	Washington.
Community First Bank .....	Kennewick .....	Washington.
Washington's Credit Union .....	Mountlake Terrace .....	Washington.
NorthStar Bank .....	Seattle .....	Washington.
Sound Community Bank .....	Seattle .....	Washington.
Yakima Valley Credit Union .....	Yakima .....	Washington.
Yakima National Bank .....	Yakima .....	Washington.
First National Bank of Wyoming .....	Laramie .....	Wyoming.
Bank of Lovell .....	Lovell .....	Wyoming.
The Rawlins National Bank .....	Rawlins .....	Wyoming.
First State Bank .....	Wheatland .....	Wyoming.

## II. Public Comments

To encourage the submission of public comments on the community support performance of Bank members, on or before July 28, 2003, each Bank 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 2002–03 sixth quarter review cycle. 12 CFR 944.2(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. 12 CFR 944.2(d). To ensure consideration by the Finance Board, comments concerning the community support

performance of members selected for the 2002–03 sixth quarter review cycle must be delivered to the Finance Board on or before the August 25, 2003 deadline for submission of Community Support Statements.

Dated: July 2, 2003.

**Arnold Intrater,**

*General Counsel.*

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## 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.