

FEDERAL HOUSING FINANCE BOARD

[No. 2005-N-03]

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 2004–05 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 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 30, 2005.

ADDRESSES: Bank members selected for the 2004–05 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, 1625 Eye Street, NW., Washington, DC 20006–4001, or by electronic mail at 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, or by regular mail at the Federal Housing Finance Board, 1625 Eye Street, NW., Washington, DC 20006–4001.

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 30, 2005 deadline prescribed in this notice. 12 CFR 944.2(b)(1)(ii) and (c). On or before August 1, 2005, each Bank will notify the members in its district that have been selected for the 2004–05 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 2004–05 sixth quarter community support review cycle:

Federal Home Loan Bank of Boston—District 1

Charter Oak Federal Credit Union	Groton	Connecticut.
Salisbury Bank and Trust Company	Lakeville	Connecticut.
Chelsea Groton Savings Bank	Norwich	Connecticut.
Rockville Bank	Rockville	Connecticut.
Thomaston Savings Bank	Thomaston	Connecticut.
The 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	Brockton	Massachusetts.
Chicopee Savings Bank	Chicopee	Massachusetts.
Weymouth Bank	East Weymouth	Massachusetts.
Easthampton Savings Bank	Easthampton	Massachusetts.
Dukes County Savings Bank	Edgartown	Massachusetts.
Bank of Fall River	Fall River	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.

Community Credit Union of Lynn	Lynn	Massachusetts.
Eastern Bank	Lynn	Massachusetts.
National Grand Bank	Marblehead	Massachusetts.
Strata Bank	Medway	Massachusetts.
Middlesex Savings Bank	Natick	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.
Rockport National Bank	Rockport	Massachusetts.
Granite Savings Bank	Rockport	Massachusetts.
Randolph Savings Bank	Stoughton	Massachusetts.
Walpole Co-operative Bank	Walpole	Massachusetts.
Watertown Savings Bank	Watertown	Massachusetts.
UnitedBank	West Springfield	Massachusetts.
Northern Bank & Trust Company	Woburn	Massachusetts.
First Colebrook Bank	Colebrook	New Hampshire.
NH Federal Credit Union	Concord	New Hampshire.
Merrimack County Savings Bank	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

United Roosevelt Savings Bank	Carteret	New Jersey.
Skylands Community Bank	Hackettstown	New Jersey.
Haddon Savings Bank	Haddon Heights	New Jersey.
New Community Federal Credit Union	Newark	New Jersey.
Gibraltar Savings Bank, FSB	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.
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.
Trustco Bank	Glenville	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.
Habib American Bank	New York	New York.
Sterling National Bank	New York	New York.
Atlantic Bank of New York	New York	New York.
Rome Savings Bank	Rome	New York.
Sleepy Hollow Bank	Sleepy Hollow	New York.
Solvay Bank	Solvay	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.
Farmers and Merchants Trust Company of Chambersburg	Chambersburg	Pennsylvania.
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.
The Fulton County National B&TC	McConnellsburg	Pennsylvania.
The Union National Bank of Mount 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.
Phoenixville Federal Bank and Trust	Phoenixville	Pennsylvania.
Orrstown Bank	Shippensburg	Pennsylvania.
Jersey Shore State Bank	Williamsport	Pennsylvania.
PeoplesBank, a Codurus Valley Company	York	Pennsylvania.
First Exchange Bank	Mannington	West Virginia.
Ameribank	Welch	West Virginia.

Federal Home Loan Bank of Atlanta—District 4

AuburnBank	Auburn	Alabama.
First Commercial Bank of Huntsville	Huntsville	Alabama.
Peachtree Bank	Maplesville	Alabama.
The North Jackson Bank	Stevenson	Alabama.
Riverside National Bank	Fort Pierce	Florida.
Community First Credit Union of Florida	Jacksonville	Florida.
Peoples State Bank	Lake City	Florida.
The Bank of Brevard	Melbourne	Florida.
Pinebank	Miami	Florida.
The First National Bank of Florida	Milton	Florida.
SOUTHBank, A Federal Savings Bank	Palm Beach Gardens	Florida.
The Bank of Tampa	Tampa	Florida.
Pilot Bank	Tampa	Florida.
First Commercial Bank of Tampa Bay	Tampa	Florida.
Indian River National Bank	Vero Beach	Florida.
First American Bank and Trust Company	Athens	Georgia.
Main Street Bank	Covington	Georgia.
First State Bank of Randolph County	Cuthbert	Georgia.
Glennville Bank	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.
Kopernik Federal Bank	Baltimore	Maryland.
Liberty Federal Savings and Loan Association	Baltimore	Maryland.
Slavie Federal Savings Bank	Bel Air	Maryland.
Chesapeake Bank and Trust Company	Chestertown	Maryland.
Mercantile Eastern Shore Bank	Chestertown	Maryland.
Hagerstown Trust Company	Hagerstown	Maryland.
Lafayette Federal Credit Union	Kensington	Maryland.
First United Bank & Trust	Oakland	Maryland.
NBRS Financial	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 of South Carolina	Holly Hill	South Carolina.
Northern Neck State Bank	Bowling Green	Virginia.
American National Bank and Trust Company	Danville	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.
The 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.
First National Bank of Northern Kentucky	Ft. Mitchell	Kentucky.
Bank of Germantown	Germantown	Kentucky.
Edmonton State Bank	Glasgow	Kentucky.
South Central Bank of Barren County, Inc	Glasgow	Kentucky.
United Community Bank	Glasgow	Kentucky.
First Security Bank & Trust, McLean	Island	Kentucky.

The First Bremen Bank	Lancaster	Kentucky.
The Lawrenceburg National Bank	Lawrenceburg	Kentucky.
The Farmers National Bank of Lebanon	Lebanon	Kentucky.
Square D Employees' Federal Credit Union	Lexington	Kentucky.
Commonwealth Bank and Trust Company	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.
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.
Second National Bank	Greenville	Ohio.
Greenville National Bank	Greenville	Ohio.
First Federal Savings and Loan Association of Lorain	Lorain	Ohio.
The New Richmond National Bank	New Richmond	Ohio.
Geauga Savings Bank	Newbury	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 FS&LA of Van Wert	Van Wert	Ohio.
The Second National Bank of Warren	Warren	Ohio.
Perpetual Savings Bank	Wellsville	Ohio.
People's Community Bank	West Chester	Ohio.
First Federal Savings Bank of Eastern Ohio	Zanesville	Ohio.
The Citizens National Bank of Athens	Athens	Tennessee.
Tennessee Valley Federal Credit Union	Chattanooga	Tennessee.
Bank of Putnam County	Cookeville	Tennessee.
Farmers Bank	Cornersville	Tennessee.
First Federal Bank	Dickson	Tennessee.
Carter County Bank	Elizabethton	Tennessee.
Jackson Bank & Trust	Gainesboro	Tennessee.
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.
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	Tulahoma	Tennessee.
Reelfoot Bank	Union City	Tennessee.

Federal Home Loan Bank of Indianapolis—District 6

The New Washington State Bank	Charlestown	Indiana.
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, F.S.B.	Indianapolis	Indiana.
Lafayette Savings Bank	Lafayette	Indiana.
Peoples Savings & Loan Association	Monticello	Indiana.
Home Building Savings Bank, FSB	Washington	Indiana.
American Trust and Savings Bank	Whiting	Indiana.
Liberty Savings Bank, FSB	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.
State Bank of Ewen	Ewen	Michigan.
Oakland Commerce Bank	Farmington Hills	Michigan.
Credit Union One	Ferndale	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 & 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.
First National Bank of Brookfield	Brookfield	Illinois.
The Egyptian State Bank	Carrier Mills	Illinois.
Carrollton Bank	Carrollton	Illinois.
ShoreBank	Chicago	Illinois.
The First Commercial Bank	Chicago	Illinois.
Marquette Bank	Chicago	Illinois.
Resource Bank, N.A.	DeKalb	Illinois.
Du Quoin State Bank	DuQuoin	Illinois.
Metrobank, N.A.	East Moline	Illinois.
Crossroads Bank	Effingham	Illinois.
Midwest Bank and Trust Company	Elmwood Park	Illinois.
Fisher National Bank	Fisher	Illinois.
First State Bank of Forrest	Forrest	Illinois.
Midwest Community Bank	Freeport	Illinois.
Galena State Bank & Trust Company	Galena	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.
Bank & Trust Company	Litchfield	Illinois.
Citizens National Bank	Macomb	Illinois.
Okaw Building and Loan, s.b.	Mattoon	Illinois.
First Suburban National Bank	Maywood	Illinois.
Community National Bank	Metropolis	Illinois.
Parish Bank and Trust Company	Momence	Illinois.
Morris Building and Loan, s.b.	Morris	Illinois.
Warren-Boynton State Bank	New Berlin	Illinois.
First National Bank of Nokomis	Nokomis	Illinois.
Nokomis Savings Bank	Nokomis	Illinois.
Peoples Bank & Trust	Pana	Illinois.
First National Bank of Pana	Pana	Illinois.
Vermillion Valley Bank	Piper City	Illinois.
First State Bank of Red Bud	Red Bud	Illinois.
Lincoln State Bank	Rochelle	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.
Western Springs National Bank and Trust	Western Springs	Illinois.
Prospect Federal Savings Bank	Worth	Illinois.
First Community Bank, Xenia-Flora	Xenia	Illinois.
American National Bank Fox Cities	Appleton	Wisconsin.
State Bank of Arcadia	Arcadia	Wisconsin.
First National Bank of Barron	Barron	Wisconsin.
Blackhawk State Bank	Beloit	Wisconsin.
First National Bank of Berlin	Berlin	Wisconsin.
Bonduel State Bank	Bonduel	Wisconsin.
Bank of Cashton	Cashton	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 Bank of Wisconsin	Hayward	Wisconsin.
Horicon State Bank	Horicon	Wisconsin.
Farmers State Bank	Markesan	Wisconsin.

Mid Wisconsin Bank	Medford	Wisconsin.
Mitchell Bank	Milwaukee	Wisconsin.
Lincoln State Bank	Milwaukee	Wisconsin.
Bank of Monticello	Monticello	Wisconsin.
The Bank of New Glarus	New Glarus	Wisconsin.
First National Bank of New Richmond	New Richmond	Wisconsin.
The River Bank	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.
Superior National Bank	Superior	Wisconsin.
Acuity Bank, SSB	Tomah	Wisconsin.
Shoreline Credit Union	Two Rivers	Wisconsin.
Sunset Bank and Savings	Waukesha	Wisconsin.
The Equitable Bank, S.S.B	Wauwatosa	Wisconsin.
ALLCO Credit Union	West Allis	Wisconsin.
Fortress Bank of Westby	Westby	Wisconsin.
Westby Co-op Credit Union	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 Company	Decorah	Iowa.
AmerUS Life Insurance Company	Des Moines	Iowa.
Dupaco Community Credit Union	Dubuque	Iowa.
The Grundy National Bank	Grundy Center	Iowa.
Hartwick State Bank	Hartwick	Iowa.
Hiawatha Bank & Trust Company	Hiawatha	Iowa.
Community State Bank	Indianola	Iowa.
Green Belt Bank & Trust	Iowa Falls	Iowa.
First National Bank	Le Mars	Iowa.
First National Bank of Muscatine	Muscatine	Iowa.
Security State Bank	New Hampton	Iowa.
Citizen's State Bank	Oakland	Iowa.
First National Bank of Sioux Center	Sioux Center	Iowa.
The Security National Bank of Sioux City, Iowa	Sioux City	Iowa.
Heartland Bank	Somers	Iowa.
Farmers Trust and Savings Bank	Spencer	Iowa.
State 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.
Community America Credit Union	Lenexa	Kansas.
Atwater State Bank	Atwater	Minnesota.
The First National Bank 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.
First National Bank of Henning	Henning	Minnesota.
Jackson Federal Savings and 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.

Valley Bank & Trust	New Ulm	Minnesota.
Citizens Bank Minnesota	New Ulm	Minnesota.
Community National Bank	Northfield	Minnesota.
Minnwest Bank Ortonville	Ortonville	Minnesota.
Pine River State Bank	Pine River	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, National Association	Willmar	Minnesota.
Merchants Bank NA	Winona	Minnesota.
First State Bank of Wyoming	Wyoming	Minnesota.
Bank of Zumbrota	Zumbrota	Minnesota.
Boone County National Bank	Columbia	Missouri.
Southwest Bank of St. Louis	Des Peres	Missouri.
Commercial Trust Company	Fayette	Missouri.
Home Exchange Bank	Jamesport	Missouri.
Jefferson Bank of Missouri	Jefferson City	Missouri.
Central Bank of Kansas City	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.
Metropolitan National Bank	Springfield	Missouri.
Webb City Bank	Webb City	Missouri.
Heartland State Bank	Edgeley	North Dakota.
Bremer Bank, N.A	Grand Forks	North Dakota.
Stutsman County State Bank	Jamestown	North Dakota.
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.
Security Bank	Sioux Falls	South Dakota.
First Bank of White	White	South Dakota.
First Dakota National Bank	Yankton	South Dakota.

Federal Home Loan Bank of Dallas—District 9

Bank of Cave City	Cave City	Arkansas.
First National Bank of Crossett	Crossett	Arkansas.
Simmons First Bank of El Dorado, N.A	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.
Merchants and Planters Bank	Newport	Arkansas.
Pinnacle Bank	Pocahontas	Arkansas.
American Founders Life Insurance Company	Indianapolis	Indiana.
The Cottonport Bank	Cottonport	Louisiana.
Kaplan State Bank	Kaplan	Louisiana.
Sabine State Bank and Trust Company, Inc	Many	Louisiana.
Exchange Bank and Trust Company	Natchitoches	Louisiana.
Liberty Bank and Trust Company	New Orleans	Louisiana.
Sicily Island State Bank	Sicily 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	Winnboro	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	Laurel	Mississippi.
Century Bank	Lucedale	Mississippi.
Great Southern National Bank	Meridian	Mississippi.
The Commercial Bank	Meridian	Mississippi.
Newton County Bank	Newton	Mississippi.
First National Bank of Oxford	Oxford	Mississippi.

The Citizens Bank of Philadelphia	Philadelphia	Mississippi.
Renasant Bank	Tupelo	Mississippi.
The Bank of Belen	Belen	New Mexico.
The Carlsbad National Bank	Carlsbad	New Mexico.
Western Bank	Lordsburg	New Mexico.
Community Bank	Santa Fe	New Mexico.
Centinel Bank of Taos	Taos	New Mexico.
Amarillo National Bank	Amarillo	Texas.
First National Bank of Bastrop	Bastrop	Texas.
Citizens State Bank	Buffalo	Texas.
1st 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	El Paso	Texas.
First National Bank	Fairfield	Texas.
First National Bank in Graham	Graham	Texas.
First State Bank, Granger	Granger	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.
Lone Star Bank, S.S.B	Moulton	Texas.
Equity Bank, S.S.B	Mt. Vernon	Texas.
First State Bank	New Braunfels	Texas.
Texas State Bank	San Angelo	Texas.
Commercial National Bank	Texarkana	Texas.
Treaty Oak 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.
First National Bank	Telluride	Colorado.
WestStar Bank	Vail	Colorado.
FirstBank of Wheat Ridge	Wheat Ridge	Colorado.
Colorado Community Bank	Yuma	Colorado.
The First State Bank of Burlingame	Burlingame	Kansas.
The Farmers State Bank	Circleville	Kansas.
Emporia State Bank and Trust Company	Emporia	Kansas.
Home State Bank	Erie	Kansas.
Union State Bank	Everest	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.
Security Benefit Life Insurance Company	Topeka	Kansas.
Commerce Bank and Trust	Topeka	Kansas.
Capital City Bank	Topeka	Kansas.
Wellsville Bank	Wellsville	Kansas.
Boeing Wichita Credit Union	Wichita	Kansas.
Emprise Bank National Association	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.
First State Bank	Scottsbluff	Nebraska.
Cattle National Bank & Trust Company	Seward	Nebraska.
The First National Bank of Valentine	Valentine	Nebraska.
CharterWest National Bank	West Point	Nebraska.
Winside State Bank	Winside	Nebraska.

AmeriState Bank	Atoka	Oklahoma.
The First National Bank of Chelsea	Chelsea	Oklahoma.
ABC Bank	Cherokee	Oklahoma.
First Commercial Bank	Edmond	Oklahoma.
Grand Savings Bank	Grove	Oklahoma.
American Fidelity Assurance Company	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

Omni Bank, N.A.	Alhambra	California.
First National Bank	Brea	California.
Western Sierra National Bank	Cameron Park	California.
First Coastal Bank	El Segundo	California.
Lake Community Bank	Lakeport	California.
Farmers & Merchants Bank of Central California	Lodi	California.
Center Bank	Los Angeles	California.
Wilshire State Bank	Los Angeles	California.
Nara Bank	Los Angeles	California.
County Bank	Merced	California.
Heritage Oaks Bank	Paso Robles	California.
Valley Community Bank	Pleasanton	California.
1st Centennial Bank	Redlands	California.
Provident Central Credit Union	Redwood City	California.
Alliance Credit Union	San Jose	California.
Silver State Bank	Henderson	Nevada.

Federal Home Loan Bank of Seattle—District 12

Honolulu City & County Employees FCU	Honolulu	Hawaii.
Rocky Mountain Bank	Billings	Montana.
Native American Bank, N.A.	Browning	Montana.
Mountain West Bank, N.A.	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.
Western Bank of Wolf Point	Wolf Point	Montana.
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 Bank	Aberdeen	Washington.
The Bank of The Pacific	Aberdeen	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.
Security Bank of Washington	Mountlake Terrace	Washington.
Sound Community Bank	Seattle	Washington.
NorthStar Bank	Seattle	Washington.
Yakima Valley Credit Union	Yakima	Washington.
Yakima National Bank	Yakima	Washington.
First National Bank of Wyoming	Laramie	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 August 1, 2005, 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 2004–05 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 2004–05 sixth quarter review cycle must be delivered to the Finance Board on or before the August 1, 2005 deadline for

submission of Community Support Statements.

John P. Kennedy,
General Counsel.

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