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FEDERAL HOUSING FINANCE BOARD

[No. 2005-N-05]

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 seventh 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 November 28, 2005.

ADDRESSES: Bank members selected for the 2004-05 seventh 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, 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.

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 November 28, 2005 deadline prescribed in this notice. 12 CFR 944.2(b)(1)(ii) and (c). On or before October 31, 2005, each Bank will notify the members in its district that have been selected for the 2004-05 seventh 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: 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 seventh quarter community support review cycle:

Federal Home Loan Bank of Boston—District 1

Balboa Reinsurance Company	Calabasas	California
First New England Federal Credit Union	East Hartford	Connecticut
Ledge Light Federal Credit Union	Groton	Connecticut
Eastern Federal Bank	Norwich	Connecticut
Putnam Savings Bank	Putnam	Connecticut
Connecticut Community Bank, N.A.	Westport	Connecticut
Merrill Merchants Bank	Bangor	Maine
St. Joseph's Credit Union	Biddeford	Maine
Seaboard Federal Credit Union	Bucksport	Maine
The First, National Association	Damariscotta	Maine
Union Trust Company	Ellsworth	Maine
NorState Federal Credit Union	Madawaska	Maine
Norway Savings Bank	Norway	Maine
University Credit Union	Orono	Maine
Infinity Federal Credit Union	Portland	Maine
Belmont Savings Bank	Belmont	Massachusetts
University Credit Union	Boston	Massachusetts
Greenfield Savings Bank	Greenfield	Massachusetts
The Lenox National Bank	Lenox	Massachusetts
Enterprise Bank and Trust Company	Lowell	Massachusetts
Butler Bank	Lowell	Massachusetts
Northmark Bank	North Andover	Massachusetts
RTN Federal Credit Union	Waltham	Massachusetts

Westborough Bank	Westborough	Massachusetts
Commerce Bank & Trust Company	Worcester	Massachusetts
ChittendenTrust Company	Burlington	Vermont
New England Federal Credit Union	Williston	Vermont

Federal Home Loan Bank of New York—District 2

Affinity Federal Credit Union	Basking Ridge	New Jersey
Boardwalk Bank	Linwood	New Jersey
Millville Savings and Loan Association	Millville	New Jersey
Hudson City Savings Bank	Paramus	New Jersey
Centar FSB	Trenton	New Jersey
Llewellyn-Edison Savings Bank, FSB	West Orange	New Jersey
Bank of Akron	Akron	New York
SEFCU	Albany	New York
Putnam County Savings Bank	Brewster	New York
Ponce De Leon Federal Bank	Bronx	New York
First American International Bank	Brooklyn	New York
First State Bank	Canisteo	New York
Flushing Savings Bank	Flushing	New York
American Community Bank	Glen Cove	New York
Gouverneur Savings & Loan Association	Gouverneur	New York
Bank Leumi USA	New York	New York
Great Eastern Bank	New York	New York
HSBC Bank, USA	Rochester	New York
WCTA Federal Credit Union	Sodus	New York
Power Federal Credit Union	Syracuse	New York
Wyoming County Bank	Warsaw	New York
Community Mutual Savings Bank	White Plains	New York
Kraft Foods Federal Credit Union	White Plains	New York
Hudson Valley Bank	Yonkers	New York
Firstbank Puerto Rico	Santurce	Puerto Rico
Bank of St. Croix	Christiansted	Virgin Islands

Federal Home Loan Bank of Pittsburgh—District 3

Wilmington Trust Company	Wilmington	Delaware
Lehman Brothers Bank, FSB	Wilmington	Delaware
AIG Federal Savings Bank	Wilmington	Delaware
Nazareth National Bank	Bethlehem	Pennsylvania
First Columbia Bank & Trust Company	Bloomsburg	Pennsylvania
Fidelity Savings and Loan Association of Bucks County	Bristol	Pennsylvania
Citizens Savings Association	Clarks Summit	Pennsylvania
CSB Bank	Curwensville	Pennsylvania
The Fidelity Deposit & Discount Bank	Dunmore	Pennsylvania
The First National Bank in Fleetwood	Fleetwood	Pennsylvania
Swineford National Bank	Hummels Wharf	Pennsylvania
S & T Bank	Indiana	Pennsylvania
Jonestown Bank and Trust Company	Jonestown	Pennsylvania
Commercial Bank of Pennsylvania	Latrobe	Pennsylvania
Lafayette Ambassador Bank	LeHigh Valley	Pennsylvania
Susquehanna Bank	Lititz	Pennsylvania
Members 1st Federal Credit Union	Mechanicsburg	Pennsylvania
The First National Bank of Mercersburg	Mercersburg	Pennsylvania
The Juniata Valley Bank	Mifflintown	Pennsylvania
Mid Penn Bank	Millersburg	Pennsylvania
Royal Bank of Pennsylvania	Narberth	Pennsylvania
Atlantic Credit Union	Newtown Square	Pennsylvania
Merck, Sharp & Dohme Federal Credit Union	North Wales	Pennsylvania
St. Edmond's Federal Savings Bank	Philadelphia	Pennsylvania
Port Richmond Savings	Philadelphia	Pennsylvania
Dwelling House Savings and Loan Association	Pittsburgh	Pennsylvania
Citadel Federal Credit Union	Thorndale	Pennsylvania
The Turbotville National Bank	Turbotville	Pennsylvania
Woodlands Bank	Williamsport	Pennsylvania
Summit Community Bank	Charleston	West Virginia
The United Federal Credit Union	Morgantown	West Virginia
First National Bank of Romney	Romney	West Virginia
Jefferson Security Bank	Shepherdstown	West Virginia
Steel Works Community Federal Credit Union	Weirton	West Virginia
Ameribank	Welch	West Virginia

Federal Home Loan Bank of Atlanta—District 4

Compass Bank	Birmingham	Alabama
First National Bank of Shelby County	Columbiana	Alabama
Peoples Bank of North Alabama	Cullman	Alabama

Bank of Dadeville	Dadeville	Alabama
The Peoples Bank of Coffee County	Elba	Alabama
First Southern Bank	Florence	Alabama
Citizens Bank & Savings Company	Russellville	Alabama
Troy Bank & Trust Company	Troy	Alabama
Security Bank	Tuscaloosa	Alabama
State Bank and Trust	Winfield	Alabama
IDB—IIC Federal Credit Union	Washington	D.C.
United States Senate Federal Credit Union	Washington	D.C.
Gibraltar Bank, FSB	Coral Gables	Florida
Merchants and Southern Bank	Gainesville	Florida
Ocala National Bank	Ocala	Florida
Bankers Insurance Company	St. Petersburg	Florida
Suncoast Schools Federal Credit Union	Tampa	Florida
Citrus Bank, N.A.	Vero Beach	Florida
First Choice Credit Union	West Palm Beach	Florida
Flag Bank	Atlanta	Georgia
CDC Federal Credit Union	Atlanta	Georgia
Bank of Camilla	Camilla	Georgia
PlantersFirst	Cordele	Georgia
Southeastern Bank	Darien	Georgia
Colony Bank of Dodge County	Eastman	Georgia
United Bank and Trust Company	Gainesville	Georgia
The Gordon Bank	Gordon	Georgia
Citizens Community Bank	Hahira	Georgia
Georgia State Bank	Mableton	Georgia
Pelham Banking Company	Pelham	Georgia
The Bank of Perry	Perry	Georgia
The Savannah Bank, N.A.	Savannah	Georgia
Bank of Thomas County	Thomasville	Georgia
The Park Avenue Bank	Valdosta	Georgia
Oconee State Bank	Watkinsville	Georgia
The Patterson Bank	Waycross	Georgia
The First National Bank of Waynesboro	Waynesboro	Georgia
Fullerton Federal Savings Association	Baltimore	Maryland
Kosciuszko Federal Savings Bank	Baltimore	Maryland
Bradford Bank	Baltimore	Maryland
Johns Hopkins Federal	Baltimore	Maryland
First Mariner Bank	Baltimore	Maryland
Midstate Federal Savings & Loan Association	Baltimore	Maryland
The Washington Savings Bank, F.S.B.	Bowie	Maryland
The Centreville National Bank of Maryland	Centreville	Maryland
The Columbia Bank	Columbia	Maryland
County Banking and Trust Company	Elkton	Maryland
The Bank of Glen Burnie	Glen Burnie	Maryland
Cedar Point Federal Credit Union	Lexington Park	Maryland
Sandy Spring Bank	Olney	Maryland
BUCS Federal Bank	Owings Mills	Maryland
Prince George's Federal Savings Bank	Upper Marlboro	Maryland
Belmont Federal Savings and Loan Association	Belmont	North Carolina
Black Mountain Savings Bank, S.S.B.	Black Mountain	North Carolina
Coastal Federal Credit Union	Raleigh	North Carolina
Security Savings Bank, SSB	Southport	North Carolina
Bank of North Carolina	Thomasville	North Carolina
Clover Community Bank	Clover	South Carolina
The Peoples National Bank	Easley	South Carolina
Carolina First Bank	Greenville	South Carolina
Williamsburg First National Bank	Kingstree	South Carolina
Provident Community Bank	Union	South Carolina
Arthur State Bank	Union	South Carolina
Union Bank & Trust Company	Bowling Green	Virginia
The First National Bank of Christiansburg	Christiansburg	Virginia
The National Bank of Fredericksburg	Fredericksburg	Virginia
Bank of McKenney	McKenney	Virginia
Greater Atlantic Bank	Reston	Virginia
Farmers and Merchants Bank	Timberville	Virginia

Federal Home Loan Bank of Cincinnati—District 5

Union National Bank & Trust Company	Barbourville	Kentucky
Bank of Benton	Benton	Kentucky
Taylor County Bank	Campbellsville	Kentucky
First Federal Savings Bank	Cynthiana	Kentucky
First Federal Savings Bank of Elizabethtown	Elizabethtown	Kentucky
Commonwealth Community Bank	Hartford	Kentucky
The Citizens Bank	Hickman	Kentucky

The First State Bank	Irvington	Kentucky
Whitaker Bank, NA	Lexington	Kentucky
Cumberland Valley National Bank and Trust Company	London	Kentucky
Inez Deposit Bank, FSB	Louisa	Kentucky
River City Bank	Louisville	Kentucky
Fifth Third Bank Kentucky, Inc	Louisville	Kentucky
Green River Bank	Morgantown	Kentucky
Citizens Bank of New Liberty	New Liberty	Kentucky
Citizens National Bank of Paintsville	Paintsville	Kentucky
West Point Bank	Radcliff	Kentucky
Sebree Deposit Bank	Sebree	Kentucky
The Peoples Bank	Taylorsville	Kentucky
United Bank & Trust Company	Versailles	Kentucky
The Farmers & Merchants State Bank	Archbold	Ohio
The Citizens Bank of Ashville	Ashville	Ohio
The Caldwell Savings and Loan Company	Caldwell	Ohio
CINCO Federal Credit Union, Inc	Cincinnati	Ohio
The Pioneer Savings Bank	Cleveland	Ohio
Century Federal Credit Union	Cleveland	Ohio
Clyde-Findlay Area Credit Union	Clyde	Ohio
First Federal Savings and Loan Association of	Delta	Ohio
Ohio Central Savings	Dublin	Ohio
The Croghan Colonial Bank	Fremont	Ohio
First Service Federal Credit Union	Groveport	Ohio
The Killbuck Savings Bank Company	Killbuck	Ohio
First National Bank of New Holland	New Holland	Ohio
The Old Fort Banking Company	Old Fort	Ohio
Cornerstone Bank	Springfield	Ohio
The Security National Bank and Trust Company	Springfield	Ohio
Peoples Savings Bank of Troy	Troy	Ohio
The First National Bank of Wellston	Wellston	Ohio
The Wayne Savings Community Bank	Wooster	Ohio
First Federal Savings Bank	Clarksville	Tennessee
The Bank/First Citizens Bank	Cleveland	Tennessee
Peoples Bank	Clifton	Tennessee
Bank of Dickson	Dickson	Tennessee
The Home Bank	Ducktown	Tennessee
Security Bank	Dyersburg	Tennessee
Greeneville Federal Bank, fsb	Greeneville	Tennessee
Citizens Bank	Hartsville	Tennessee
Citizens Bank of Blount County	Maryville	Tennessee
National Bank of Commerce	Memphis	Tennessee
The Bank of Moscow	Moscow	Tennessee
ORNL Federal Credit Union	Oak Ridge	Tennessee
Merchants & Planters Bank	Toone	Tennessee
AEDC Federal Credit Union	Tullahoma	Tennessee

Federal Home Loan Bank of Indianapolis—District 6

Hendricks County Bank and Trust Company	Brownsburg	Indiana
First Farmers Bank & Trust Company	Converse	Indiana
First National Bank of Dana	Dana	Indiana
Star Financial Bank	Fort Wayne	Indiana
Professional Federal Credit Union	Fort Wayne	Indiana
Springs Valley Bank & Trust Company	French Lick	Indiana
Garrett State Bank	Garrett	Indiana
Griffith Savings Bank	Griffith	Indiana
Indiana Members Credit Union	Indianapolis	Indiana
Eli Lilly Federal Credit Union	Indianapolis	Indiana
First National Bank & Trust	Kokomo	Indiana
Dearborn SA, FA	Lawrenceburg	Indiana
Farmers State Bank	Mentone	Indiana
The North Salem State Bank	North Salem	Indiana
Tri-County Bank & Trust Company	Roachdale	Indiana
Central Bank	Russiaville	Indiana
Teachers Credit Union	South Bend	Indiana
Bank of Lenawee	Adrian	Michigan
University Bank	Ann Arbor	Michigan
The Blissfield State Bank	Blissfield	Michigan
Byron Center State Bank	Byron Center	Michigan
CSB Bank	Capac	Michigan
Exchange State Bank	Carsonville	Michigan
First National Bank	Crystal Falls	Michigan
The State Savings Bank	Frankfort	Michigan
First National Bank of Gaylord	Gaylord	Michigan
LSI Credit Union	Grand Rapids	Michigan

First Community Bank	Harbor Springs	Michigan
Republic Bank	Lansing	Michigan
G.W. Jones Exchange Bank	Marcellus	Michigan
Shelby State Bank	Shelby	Michigan
ChoiceOne Bank	Sparta	Michigan
Independent Bank East Michigan	Troy	Michigan

Federal Home Loan Bank of Chicago—District 7

GreatBank	Algonquin	Illinois
State Bank of the Lakes	Antioch	Illinois
First National Bank	Ava	Illinois
Town & Country Bank	Buffalo	Illinois
Farmers State Bank of Hoffman	Centralia	Illinois
International Bank of Chicago	Chicago	Illinois
First East Side Savings Bank	Chicago	Illinois
Illinois Service FS&LA	Chicago	Illinois
Park Federal Savings Bank	Chicago	Illinois
First Bank of the Americas	Chicago	Illinois
American Union Savings and Loan Association	Chicago	Illinois
Builders Bank	Chicago	Illinois
LaSalle Bank N.A.	Chicago	Illinois
The PrivateBank and Trust Company	Chicago	Illinois
Selfreliance Ukranian American Federal Credit	Chicago	Illinois
First National Bank	Chicago Heights	Illinois
Cissna Park State Bank	Cissna Park	Illinois
GreatBank, N.A.	Evanston	Illinois
The Peoples National Bank of McLeansboro	Fairfield	Illinois
National Bank	Hillsboro	Illinois
Community Trust Bank	Irvington	Illinois
First Midwest Bank	Itasca	Illinois
Midwest Bank of Western Illinois	Monmouth	Illinois
The Bank of Illinois in Normal	Normal	Illinois
Hemlock Federal Bank for Savings	Oak Forest	Illinois
Palos Bank and Trust Company	Palos Heights	Illinois
Citizens Equity First Credit Union	Peoria	Illinois
First National Bank in Pinckneyville	Pinckneyville	Illinois
Pontiac National Bank-Peoples Bank	Pontiac	Illinois
First Bankers Trust Company, N.A.	Quincy	Illinois
First National Bank of Raymond	Raymond	Illinois
AMCORE Bank N.A.	Rockford	Illinois
Cole Taylor Bank	Skokie	Illinois
The First National Bank in Toledo	Toledo	Illinois
Busey Bank	Urbana	Illinois
Fox Communities Credit Union	Appleton	Wisconsin
Peoples State Bank	Augusta	Wisconsin
First National Bank & Trust Company	Beloit	Wisconsin
Citizens State Bank	Cadott	Wisconsin
Denmark State Bank	Denmark	Wisconsin
Security National Bank	Durand	Wisconsin
Union Bank and Trust Company	Evansville	Wisconsin
State Bank of La Crosse	La Crosse	Wisconsin
Trane Federal Credit Union	La Crosse	Wisconsin
Park Bank	Madison	Wisconsin
Capitol Bank	Madison	Wisconsin
Premier Community Bank	Marion	Wisconsin
Bay View Federal Savings and Loan Association	Milwaukee	Wisconsin
Farmers Savings Bank	Mineral Point	Wisconsin
Alliance Bank	Mondovi	Wisconsin
The Necedah Bank	Necedah	Wisconsin
Farmers Exchange Bank	Neshkoro	Wisconsin
Hometown Bank	St. Cloud	Wisconsin
Community State Bank	Union Grove	Wisconsin

Federal Home Loan Bank of Des Moines—District 8

Quad City Bank and Trust Company	Bettendorf	Iowa
Exchange State Bank	Collins	Iowa
NCMIC Insurance Company	Des Moines	Iowa
Security Savings Bank	Eagle Grove	Iowa
Iowa State Bank and Trust Company	Fairfield	Iowa
First Bank and Trust Company	Glidden	Iowa
American National Bank	Holstein	Iowa
Home State Bank	Jefferson	Iowa
Security Savings Bank	Larchwood	Iowa
Farmers & Merchants Savings Bank	Manchester	Iowa

Pinnacle Bank	Marshalltown	Iowa
Northwoods State Bank	Mason City	Iowa
First Citizens National Bank	Mason City	Iowa
Pilot Grove Savings Bank	Pilot Grove	Iowa
Frontier Bank	Rock Rapids	Iowa
Citizens State Bank	Sheldon	Iowa
First National Bank	Shenandoah	Iowa
Morningside Bank & Trust	Sioux City	Iowa
First Bank	West Des Moines	Iowa
GuideOne Specialty Mutual Insurance Company	West Des Moines	Iowa
Security Bank Minnesota	Albert Lea	Minnesota
First Security Bank	Byron	Minnesota
Miners National Bank	Eveleth	Minnesota
Premier Bank	Maplewood	Minnesota
Peoples State Bank of Plainview	Plainview	Minnesota
United Prairie Bank-Slayton	Slayton	Minnesota
First Security Bank—Sleepy Eye	Sleepy Eye	Minnesota
BankCherokee	St. Paul	Minnesota
First National Bank in Wadena	Wadena	Minnesota
Wadena State Bank	Wadena	Minnesota
Mississippi County Savings & Loan Association	Charleston	Missouri
First Security State Bank	Charleston	Missouri
Peoples Bank	Cuba	Missouri
The Citizens Bank of Edina	Edina	Missouri
Century Bank of the Ozarks	Gainesville	Missouri
The Hamilton Bank	Hamilton	Missouri
Farmers & Merchants Bank & Trust Company	Hannibal	Missouri
Premier Bank	Jefferson City	Missouri
B & L Bank	Lexington	Missouri
Bank of Minden	Mindenmines	Missouri
Bank of Cairo and Moberly	Moberly	Missouri
St. Clair County State Bank	Osceola	Missouri
Platte Valley Bank of Missouri	Platte City	Missouri
Farmers State Bank of Northern Missouri	Savannah	Missouri
Central Bank of Missouri	Sedalia	Missouri
Citizens National Bank of Springfield	Springfield	Missouri
Mid-Missouri Bank	Springfield	Missouri
Great Southern Bank	Springfield	Missouri
Gate City Bank	Fargo	North Dakota
State Bank of Alcester	Alcester	South Dakota
First American Bank & Trust, National Association	Sioux Falls	South Dakota

Federal Home Loan Bank of Dallas—District 9

First Federal Bank of AR, FA	Harrison	Arkansas
Simmons First Bank of Jonesboro	Jonesboro	Arkansas
Simmons First Bank of Russellville	Russellville	Arkansas
Chambers Bank of North Arkansas	Springdale	Arkansas
Warren Bank & Trust Company	Warren	Arkansas
Mississippi River Bank	Belle Chasse	Louisiana
Citizens Savings Bank	Bogalusa	Louisiana
Homeland Federal Savings Bank	Columbia	Louisiana
Peoples State Bank	Many	Louisiana
City Bank & Trust Company	Natchitoches	Louisiana
First Bank and Trust	New Orleans	Louisiana
ANECA Federal Credit Union	Shreveport	Louisiana
Bank of Anguilla	Anguilla	Mississippi
Guaranty Bank and Trust Company	Belzoni	Mississippi
Heritage Banking Group	Carthage	Mississippi
First National Bank of Clarksdale	Clarksdale	Mississippi
Cleveland Community Bank SSB	Cleveland	Mississippi
Bank of Forest	Forest	Mississippi
Hancock Bank	Gulfport	Mississippi
Merchants and Farmers Bank	Kosciusko	Mississippi
PriorityOne Bank	Magee	Mississippi
First National Bank of Picayune	Picayune	Mississippi
The Peoples Bank	Ripley	Mississippi
First National Bank in Alamogordo	Alamogordo	New Mexico
New Mexico Educators Federal Credit Union	Albuquerque	New Mexico
First State Bank, NM	Albuquerque	New Mexico
Ranchers Banks	Belen	New Mexico
University Federal Credit Union	Austin	Texas
Citizens National Bank at Brownwood	Brownwood	Texas
Columbus State Bank	Columbus	Texas
Texas Community Bank & Trust	Dallas	Texas
Graham Savings & Loan, FA	Graham	Texas

MemberSource Credit Union	Houston	Texas
American State Bank	Lubbock	Texas
American Bank of Texas, N.A.	Marble Falls	Texas
First Bank & Trust of Memphis	Memphis	Texas
Liberty National Bank in Paris	Paris	Texas
Security State Bank	Pearsall	Texas
HCSB, a state banking association	Plainview	Texas
Share Plus Federal Bank	Plano	Texas
1st International Bank	Plano	Texas
Legacy Bank of Texas	Plano	Texas
First Community Bank, N.A.	San Benito	Texas
Peoples State Bank	Sheperd	Texas
Texas Savings Bank, s.s.b.	Snyder	Texas
Mainland Bank	Texas City	Texas
Texas Star Bank	Van Alstyne	Texas
Herring Bank	Vernon	Texas

Federal Home Loan Bank of Topeka—District 10

Bank of Colorado	Fort Collins	Colorado
Alpine Bank	Glenwood Springs	Colorado
First National Bank of Las Animas	Las Animas	Colorado
FirstBank of Arapahoe County	Littleton	Colorado
Mancos Valley Bank	Mancos	Colorado
The Pueblo Bank and Trust Company	Pueblo	Colorado
High Country Bank	Salida	Colorado
Community National Bank	Chanute	Kansas
Fidelity State Bank and Trust Company	Dodge City	Kansas
Armed Forces Bank	Fort Leavenworth	Kansas
First National Bank and Trust Company	Junction City	Kansas
First State Bank of Kansas City, Kansas	Kansas City	Kansas
Heartland Bank	Leawood	Kansas
Premier Bank	Lenexa	Kansas
Metcalf Bank	Overland Park	Kansas
TeamBank, N.A.	Paola	Kansas
Community National Bank	Seneca	Kansas
Mid American Credit Union	Wichita	Kansas
Five Points Bank	Grand Island	Nebraska
First State Bank	Lincoln	Nebraska
First National Bank & Trust Company of Minden	Minden	Nebraska
FCE Credit Union	Omaha	Nebraska
Plattsmouth State Bank	Plattsmouth	Nebraska
The Jones National Bank & Trust Company	Seward	Nebraska
First National Bank of Wahoo	Wahoo	Nebraska
Vision Bank	Ada	Oklahoma
Community National Bank	Alva	Oklahoma
Alva State Bank & Trust Company	Alva	Oklahoma
American National Bank	Ardmore	Oklahoma
Oklahoma Employees Credit Union	Bethany	Oklahoma
First Bank Centre	Broken Arrow	Oklahoma
Bank of Commerce	Catoosa	Oklahoma
Farmers and Merchants Bank	Crescent	Oklahoma
The Eastman National Bank of Newkirk	Newkirk	Oklahoma
The FNB&TC of Okmulgee	Okmulgee	Oklahoma
First State Bank	Picher	Oklahoma
F & M Bank, NA	Piedmont	Oklahoma
McClain Bank, NA	Purcell	Oklahoma
Tinker Federal Credit Union	Tinker AFB	Oklahoma
SpiritBank	Tulsa	Oklahoma
Oklahoma Central Credit Union	Tulsa	Oklahoma
Welch State Bank	Welch	Oklahoma

Federal Home Loan Bank of San Francisco—District 11

Mesa Bank	Mesa	Arizona
Camelback Community Bank	Phoenix	Arizona
Desert Schools Federal Credit Union	Phoenix	Arizona
Southern Arizona Community Bank	Tucson	Arizona
Bank of Tucson	Tucson	Arizona
Cathay Bank	Los Angeles	California
CBC Federal Credit Union	Oxnard	California
Stanford Federal Credit Union	Palo Alto	California
Gateway Bank, AFSB	San Leandro	California
Chinatrust Bank (U.S.A.)	Torrance	California
Visalia Community Bank	Visalia	California
Bank of Walnut Creek	Walnut Creek	California

Community Bank of Nevada	Las Vegas	Nevada
Ensign Federal Credit Union	Las Vegas	Nevada
Northern Nevada Bank	Reno	Nevada

Federal Home Loan Bank of Seattle—District 12

Hawaii USA Federal Credit Union	Honolulu	Hawaii
Idaho Banking Company	Boise	Idaho
Farmers National Bank	Buhl	Idaho
Citizens State Bank	Hamilton	Montana
Valley Bank of Kalispell	Kalispell	Montana
Mountain West Bank of Kalispell, N.A.	Kalispell	Montana
First National Bank of Montana, Inc.	Libby	Montana
First Technology Credit Union	Beaverton	Oregon
Bank of the Cascades	Bend	Oregon
Siuslaw Bank	Eugene	Oregon
Portland Area Community Employees CU ..	Portland	Oregon
Umpqua Bank	Roseburg	Oregon
Clackamas County Bank	Sandy	Oregon
Lewiston State Bank	Lewiston	Utah
First National Bank of Morgan	Morgan	Utah
Goldenwest Credit Union	Ogden	Utah
Bank of Utah	Ogden	Utah
Western Community Bank	Orem	Utah
American Bank of Commerce	Provo	Utah
Escrow Bank USA	Salt Lake City	Utah
First Utah Bank	Salt Lake City	Utah
Heritage Bank	St. George	Utah
North County Bank	Arlington	Washington
Industrial Credit of Whatcom County	Bellingham	Washington
Cashmere Valley Bank	Cashmere	Washington
Mt. Rainier National Bank	Enumclaw	Washington
EverTrust Bank	Everett	Washington
Northwest Plus Credit Union	Everett	Washington
Rainier Pacific Bank	Fife	Washington
First Savings Bank of Renton	Renton	Washington
Watermark Credit Union	Seattle	Washington
Verity Credit Union	Seattle	Washington
First Heritage Bank	Snohomish	Washington
Horizon Credit Union	Spokane	Washington
American National Bank	Cheyenne	Wyoming
Warren Federal Credit Union	Cheyenne	Wyoming
State Bank of Green River	Green River	Wyoming
Bank of Jackson Hole	Jackson	Wyoming
Central Bank & Trust	Lander	Wyoming
North Side State Bank	Rock Springs	Wyoming
Sheridan State Bank	Sheridan	Wyoming
First Federal Savings Bank	Sheridan	Wyoming

II. Public Comments

To encourage the submission of public comments on the community support performance of Bank members, on or before October 31, 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 seventh 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 seventh quarter review cycle must be delivered to the Finance Board

on or before the November 28, 2005 deadline for submission of Community Support Statements.

Dated: October 5, 2005.
John P. Kennedy,
General Counsel.
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FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisition of Shares of Bank 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 office 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 31, 2005.

A. Federal Reserve Bank of Chicago
 (Patrick M. Wilder, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *James Jay Johnson*, Sutherland, Iowa; to acquire voting shares of R & J Financial Corporation, Elma, Iowa, and thereby indirectly acquire voting shares