No. : 91-273 Date : July 19, 1991

## FEDERAL HOUSING FINANCE BOARD

Approval of Membership - CivicBank of Commerce, Oakland, California

WHEREAS, the Federal Housing Finance Board ("Finance Board") has considered a recommendation from the Federal Home Loan Bank of San Francisco to approve the membership application submitted by CivicBank of Commerce, Oakland, California; and

WHEREAS, the Finance Board concurs with the recommendation and agrees that CivicBank of Commerce meets the eligibility criteria for membership in the Federal Home Loan Bank;

THEREFORE RESOLVED, that the Finance Board, pursuant to its authority under Section 4 of the Federal Home Loan Bank Act, 12 U.S.C.A. § 1424 (West Supp. 1990), to approve applications for membership in the Federal Home Loan Bank System, hereby approves CivicBank of Commerce's application for membership in the Federal Home Loan Bank of San Francisco; and

FURTHER RESOLVED, that CivicBank of Commerce, Oakland, California is thereby granted the full rights and privileges of a member in the Federal Home Loan Bank System.

By the Federal Housing Finance Board

Aanuil F. Evan Daniel F. Evans, Jr., Chairman