No.: 92-266 Date: April 14, 1992

FEDERAL HOUSING FINANCE BOARD

Approval of Membershin - Heritage Bank and Trust, Racine, Wisconsin

WHEREAS, the Federal Housing Finance Board ("Finance Board") has considered a recommendation from the Federal Home Loan Bank of Chicago to approve the membership application submitted by Heritage Bank and Trust, Racine, Wisconsin; and

WHEREAS, the Finance Board concurs with the recommendation and agrees that Heritage Bank and Trust 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. s 1424 (West Supp. 1990), to approve applications for membership in the Federal Home Loan Bank System, hereby approves Heritage Bank and Trust's application for membership in the Federal Home Loan Bank of Chicago: and

FURTHER RESOLVED, that Heritage Bank and Trust, Racine, Wisconsin is thereby granted the full rights and privileges of a member in the Federal Home Loan Bank System.

> By the Federal Housing Finance Board M. am

Daniel F. Evans, Jr., Chairman