No.: 92-628 Date: August 11, 1992

FEDERAL HOUSING FINANCE BOARD

Approval of Membership - First National Bank and Trust Company, Columbia, Missouri

WHEREAS, the Federal Housing Finance Board ("Finance Board") has considered a recommendation from the Federal Home Loan Bank of Des Moines to approve the membership application submitted by First National Bank and Trust Company, Columbia, Missouri; and

WHEREAS, the Finance Board concurs with the recommendation and agrees that First National Bank and Trust Company meets the eligibility criteria for membership in the Federal Home Loan

THEREFORE RESOLVED, that the Finance Board, pursuant to its authority under Section 4 of the Federal Home Loan Bank Act, 12 U.S.C. § 1424 (Supp. I 1989), to approve applications for membership in the Federal Home Loan Bank System, hereby approves First National Bank and Trust Company's application for membership in the Federal Home Loan Bank of Des Moines; and

FURTHER RESOLVED, that First National Bank and Trust Company, Columbia, Missouri is thereby granted the full rights and privileges of a member in the Federal Home Loan Bank System.

By the Federal Housing Finance Board

Daniel F. Evans, Jr., Chairman

Louil F. Evens