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June 3, 1997

OCC Issues Third Quarter 1997 CRA Examination Schedule

WASHINGTON, D.C. -- The Office of the Comptroller of the Currency (OCC) today released its projected schedule of Community Reinvestment Act (CRA) examinations to be conducted in the third quarter of 1997.

The OCC encourages public comment on the national banks scheduled to be examined under the CRA, and suggests that comments be submitted to the institutions themselves or to the appropriate OCC district office prior to (or as early as possible during) the month in which the exam is scheduled. All public comments received prior to the close of the CRA exam will be considered by the OCC.

A copy of the schedule is attached. The OCC's CRA exam schedule is also posted on the Internet at <http://www.occ.treas.gov>.

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The OCC charters, regulates and supervises approximately 2,800 national banks and 66 federal branches and agencies of foreign banks in the U.S., accounting for more than half the nation's banking assets. Its mission is to ensure a safe, sound and competitive national banking system that supports the citizens, communities and economy of the United States.

National Bank CRA Evaluations Coming
Due
Third Quarter 1997, by State

State
Bank Name
City
Scheduled
Date

AL
FIRST NATIONAL BANK OF GREENVILLE
GREENVILLE
8/97

AL
FIRST NATIONAL BANK OF ASHFORD
ASHFORD
8/97

AL
SOUTHTRUST BANK OF ALABAMA, N. A.

BIRMINGHAM
9/97

AL
SUNTRUST BANK, ALABAMA, NA
FLORENCE
8/97

AR
ONE NATIONAL BANK
LITTLE ROCK
7/97

AR
FIRST NATIONAL BANK OF WYNNE
WYNNE
9/97

AR
FIRST NATIONAL BANK OF FORT SMITH
FORT SMITH
7/97

AR
FIRST NB & TRUST CO OF MOUNTAIN HOME
MOUNTAIN HOME
7/97

AR
CITIZENS NB OF NASHVILLE
NASHVILLE
9/97

AR
FNB OF SHERIDAN
SHERIDAN
8/97

CA
DELTA NATIONAL BANK
MANTECA
9/97

CA
NATIONAL BANK OF CALIFORNIA
LOS ANGELES
7/97

CA
INTERNATIONAL COMMERCIAL BK OF CHINA
LOS ANGELES
9/97

CA
VALLEY MERCHANTS BANK, NA
HEMET
8/97

CA
GRAND NATIONAL BANK
ALHAMBRA
7/97

CA
VINEYARD NATIONAL BANK
RANCHO CUCAMONGA
9/97

CA
SEQUOIA NATIONAL BANK
SAN FRANCISCO
8/97

CA
RANCHO VISTA NATIONAL BANK
VISTA
9/97

CA
BANK OF AMERICA N.T. & S.A.
SAN FRANCISCO
8/97

CO
AIR ACADEMY NATIONAL BANK
COLORADO SPRINGS
9/97

CO
COLORADO BUSINESS BANK, N.A.
DENVER
7/97

CO
FIRST NATIONAL BANK OF YUMA

YUMA
7/97

CO
PALISADES NATIONAL BANK
PALISADE
9/97

CO
THE FIRST NATIONAL BANK OF LONGMONT
LONGMONT
8/97

CO
COLORADO BUSINESS BANK, N.A.
LITTLETON
7/97

DE
DELAWARE NATIONAL BANK
GEORGETOWN
9/97

DE
MELLON BANK (DE) NA
WILMINGTON
8/97

DE
MBNA AMERICA BANK, N.A.
WILMINGTON
9/97

FL
FIRST NATIONAL BANK OF CENTRAL FLORIDA
LONGWOOD
9/97

FL
FIRST NATIONAL BANK OF MANATEE
BRADENTON
7/97

FL
COMMUNITY NATIONAL BANK AT BARTOW
BARTOW
9/97

FL
SECURITY BANK NATIONAL ASSOCIATION
NORTH LAUDERDALE
7/97

FL
KISLAK NATIONAL BANK
NORTH MIAMI
9/97

FL
SUNTRUST BANK, TALLAHASSEE, NA
TALLAHASSEE
8/97

FL
REPUBLIC NATIONAL BANK OF MIAMI
MIAMI
9/97

FL
GULF COAST NATIONAL BANK
NAPLES
7/97

GA
FIRST NB OF NORTHWEST GEORGIA
CALHOUN
7/97

GA
SUNTRUST BANK, NORTHEAST GEORGIA, NA
ATHENS
8/97

GA
CITIZENS NATIONAL BANK OF QUITMAN
QUITMAN
9/97

IA
FIRSTAR BK IOWA, NATIONAL ASSOCIATION
DES MOINES
8/97

IA
CLINTON NATIONAL BANK

CLINTON
8/97

IA
THE FARMERS NB OF WINFIELD
WINFIELD
7/97

IA
FIRST NATIONAL BANK OF ESSEX
RED OAK
9/97

IA
MERCANTILE BK OF DUBUQUE, NA
DUBUQUE
9/97

IA
FIRST COMMUNITY NATIONAL BANK
CORNING
7/97

IL
1ST MID-ILLINOIS BK & TRUST NA
MATTOON
7/97

IL
THE LITCHFIELD NATIONAL BANK
LITCHFIELD
7/97

IL
FIRST NATIONAL BANK OF ALLENDALE
ALLENDALE
8/97

IL
THE FIRST NATIONAL BANK IN AMBOY
AMBOY
9/97

IL
FIRST NB & TR. CO., CARBONDALE, IL
CARBONDALE
9/97

IL
THE CARLINVILLE NATIONAL BANK
CARLINVILLE
8/97

IL
THE NATIONAL BANK OF CARMI
CARMI
9/97

IL
ALBANY BANK & TR CO NA
CHICAGO
9/97

IL
HERITAGE NATIONAL BANK
LAWRENCEVILLE
8/97

IL
FIRST NB OF ILLINOIS
LANSING
9/97

IL
FIRST NATIONAL BANK OF KINMUNDY
KINMUNDY
8/97

IL
MARQUETTE N B
CHICAGO
9/97

IL
BK CALUMET N.A.
CHICAGO HEIGHTS
9/97

IL
HARRIS BANK HINSDALE NA
HINSDALE
7/97

IL
NATIONAL BANK OF THE GREAT LAKES

HILLSIDE
9/97

IL
GREENUP NATIONAL BANK
GREENUP
7/97

IL
FAIRFIELD N B
FAIRFIELD
8/97

IL
PLAINSBANK OF ILLINOIS, NA
DES PLAINES
8/97

IL
1ST NATL BANK OF CHILLICOTHE
CHILLICOTHE
8/97

IL
FARMERS & MERCHANTS NB OF NASHVILLE
NASHVILLE
7/97

IL
AMCORE BANK NATIONAL ASSOCIATION, NW
WOODSTOCK
8/97

IL
GRAND NATIONAL BANK
WAUCONDA
8/97

IL
FIRST NATIONAL BANK OF SPARTA
SPARTA
7/97

IL
1ST NB & TR. CO. OF ROCHELLE
ROCHELLE
7/97

IN
AMERICAN NAT'L TR. & INVESTMENT MGMT.
MUNCIE
8/97

IN
AMERICAN N B & TR CO OF MUNCIE
MUNCIE
8/97

IN
THE NATIONAL BANK OF INDIANAPOLIS
INDIANAPOLIS
8/97

IN
OLD NATIONAL BANK IN EVANSVILLE
EVANSVILLE
8/97

KS
FARMERS NATIONAL BANK OF STAFFORD
STAFFORD
8/97

KS
FARMERS NB OF KANSAS
WALNUT
8/97

KS
COMMERCE BANK, NATIONAL ASSOCIATION
WICHITA
7/97

KS
INTRUST BANK, N.A.
WICHITA
7/97

KS
SUNFLOWER BANK, NATIONAL ASSOCIATION
SALINA
7/97

KS
FIRST NB AND TRUST

PHILLIPSBURG
9/97

KS
FIRST NATIONAL BANK OF KANSAS
OVERLAND PARK
7/97

KS
FIRST NATIONAL BANK & TR. OSAWATOMIE
OSAWATOMIE
8/97

KS
THE CITIZENS NB IN INDEPENDENCE
INDEPENDENCE
7/97

KS
FORT RILEY NATIONAL BANK
FORT RILEY
9/97

KS
CITIZENS NATIONAL BANK
ARLINGTON
8/97

KY
THE OWENSBORO NATIONAL BANK
OWENSBORO
8/97

KY
FIRST NATIONAL BANK AND TRUST
LONDON
8/97

KY
CITY NATIONAL BANK OF FULTON
FULTON
9/97

KY
TRANS FINANCIAL BANK, NA
BOWLING GREEN
9/97

KY
BOWLING GREEN BANK & TRUST CO., NA
BOWLING GREEN
8/97

KY
MATEWAN NATIONAL BANK/KENTUCKY
PIKEVILLE
7/97

LA
FIRST NATIONAL BANK OF ST CHARLES PARISH
BOUTTE
9/97

LA
FIRST BANK, NATIONAL ASSOCIATION
CROWLEY
9/97

LA
HIBERNIA NATIONAL BANK
NEW ORLEANS
8/97

LA
MIDSOUTH NATIONAL BANK
LAFAYETTE
9/97

LA
1ST LA NATL. BANK
BREAUX BRIDGE
7/97

MA
LENOX NATIONAL BANK
LENOX
7/97

MD
ANNAPOLIS NATIONAL BANK
ANNAPOLIS
8/97

MD
SEQUOIA NATIONAL BANK

BETHESDA
9/97

MD
MELLON BANK (MD) NA
ROCKVILLE
8/97

MI
FIRST NATIONAL BANK OF CRYSTAL FALLS
CRYSTAL FALLS
8/97

MI
1ST NATIONAL BANK OF GAYLORD
GAYLORD
8/97

MI
FIRST NATIONAL BANK OF NORWAY
NORWAY
7/97

MI
FIRST NATIONAL BANK OF IRON MOUNTAIN
IRON MOUNTAIN
7/97

MI
MFC FIRST NATIONAL BANK
IRONWOOD
8/97

MN
NATIONAL CITY BANK OF MINNEAPOLIS
MINNEAPOLIS
7/97

MN
FIRST NATIONAL BANK OF LE CENTER
LE CENTER
9/97

MN
NORTHERN NB
INTERNATIONAL FALLS
9/97

MN
FIRST NATIONAL BANK
THIEF RIVER FALLS
9/97

MN
MARQUETTE BANK, NATIONAL ASSOCIATION
GOLDEN VALLEY
9/97

MN
CENTURY BANK, NATIONAL ASSOCIATION
EDEN PRAIRIE
9/97

MN
FIRST AMERICAN BANK, N.A.
CROOKSTON
7/97

MN
FIRST NATIONAL BANK IN MAHNOMEN
MAHNOMEN
7/97

MN
FIRST NATIONAL BANK OF LITTLE FALLS
LITTLE FALLS
9/97

MN
CENTER NATIONAL BANK
LITCHFIELD
8/97

MN
FIRST NATIONAL BANK
BAGLEY
8/97

MN
BUFFALO NATIONAL BANK BUFFALO
BUFFALO
9/97

MN
CROOKSTON N B

CROOKSTON
8/97

MO
METROPOLITAN NATIONAL BANK
SPRINGFIELD
9/97

MO
THE FIRST NB OF SALEM
SALEM
7/97

MO
DOUGLASS NB
KANSAS CITY
8/97

MO
THE EXCHANGE NB OF JEFFERSON CITY
JEFFERSON CITY
8/97

MO
NORTHLAND NATIONAL BANK
GLADSTONE
8/97

MO
FIRST NATIONAL BANK AND TR CO
COLUMBIA
8/97

MS
UNION PLANTERS BANK OF NE MS, NA
NEW ALBANY
8/97

NC
1ST NATIONAL BANK AND TRUST COMPANY
ASHEBORO
7/97

NE
FIRST N B & TR CO OF KEARNEY
KEARNEY
9/97

NE
FIRST NATIONAL BANK
SIDNEY
9/97

NE
JONES NATIONAL BANK & TRUST SEWARD
SEWARD
8/97

NE
PLATTE VALLEY NATIONAL BANK
SCOTTSBLUFF
7/97

NE
SECURITY NATIONAL BANK OF OMAHA
OMAHA
7/97

NE
FARMERS AND MERCHANTS NB OF OAKLAND
OAKLAND
7/97

NE
AMERICAN NATIONAL BANK CREIGHTON
CREIGHTON
7/97

NE
FIRST NB OF CHADRON
CHADRON
8/97

NE
MC COOK NATIONAL BANK
MCCOOK
7/97

NH
PROVIDIAN NATIONAL BANK
CONCORD
9/97

NH
FIRST DEPOSIT NATIONAL BANK

TILTON
9/97

NJ
PENNSVILLE NATIONAL BANK
PENNSVILLE
8/97

NJ
AMBOY NATIONAL BANK
OLD BRIDGE
7/97

NM
THE FIRST NATIONAL BANK OF SANTA FE
SANTA FE
9/97

NM
FIRST NATIONAL BANK IN CLAYTON
CLAYTON
8/97

NM
CARLSBAD NATIONAL BANK CARLSBAD
CARLSBAD
8/97

NM
VALLEY NATIONAL BANK
ESPANOLA
9/97

NM
THE FIRST NATIONAL BANK
ARTESIA
7/97

NY
1ST NAT'L BK OF LONG ISLAND
GLEN HEAD
8/97

NY
M&T BANK, NATIONAL ASSOCIATION
OAKFIELD
9/97

NY
FNB OF THE HUDSON VALLEY
POUGHKEEPSIE
9/97

OH
MORGAN BANK, NATIONAL ASSOCIATION
HUDSON
9/97

OH
CREDIT FIRST NATIONAL ASSOCIATION
BROOK PARK
8/97

OH
WHEELING NATIONAL BANK
ST. CLAIRSVILLE
8/97

OH
AMERICAN COMMUNITY BANK, NA
LIMA
7/97

OH
PEOPLES NB OF MOUNT PLEASANT
MOUNT PLEASANT
9/97

OH
MID AMERICAN NATIONAL BANK & TR CO
TOLEDO
7/97

OH
THE WAYNE CO. NATIONAL BANK OF WOOSTER
WOOSTER
7/97

OH
CENTURY NATIONAL BANK
ZANESVILLE
9/97

OH
FIRST NATIONAL BANK NORTHWEST OHIO

BRYAN
7/97

OK
FIRST NATIONAL BANK OF MEDFORD
MEDFORD
7/97

OK
FIRST NATL BK & TRUST CO.
SHAWNEE
9/97

OK
AMQUEST BANK, N.A.
LAWTON
7/97

OK
FORT SILL N B
FORT SILL
7/97

OK
STATE NATIONAL BANK OF EUFAULA
EUFAULA
9/97

OK
NATIONAL BANK OF SALLISAW
SALLISAW
8/97

OK
FIRST NATIONAL BANK IN PAWHUSKA
PAWHUSKA
9/97

OK
BANK OF THE LAKES, N.A.
OWASSO
9/97

OK
COMMUNITY NATIONAL BANK
OKARCHE
7/97

OK
FIRST NALT BK & TRUST
ELK CITY
7/97

OK
OKLAHOMA NATIONAL BANK DUNCAN
DUNCAN
7/97

OK
OKLAHOMA N B & TR CO OF CHICKASHA
CHICKASHA
7/97

OK
PEOPLES NATIONAL BANK OF CHECOTAH
CHECOTAH
8/97

OK
THE UNION NATIONAL BANK OF CHANDLER
CHANDLER
7/97

PA
LA BANK, N.A.
LAKE ARIEL
9/97

PA
COUNTY NATIONAL BANK
CLEARFIELD
7/97

PA
BLUE BALL NATIONAL BANK
BLUE BALL
7/97

PA
MELLON BANK, N.A.
PITTSBURGH
8/97

PA
FIRST NATIONAL BANK OF PORT ALLEGANY

PORT ALLEGANY
9/97

PA
CENTURY NB & TRUST COMPANY
ROCHESTER
9/97

PA
BANK OF LANCASTER COUNTY NA
STRASBURG
9/97

PA
FIRST NATIONAL BANK OF WEST CHESTER
WEST CHESTER
8/97

SD
THE FNB IN SIOUX FALLS
SIOUX FALLS
9/97

SD
FIRST NATIONAL BANK IN GARRETSON
GARRETSON
8/97

SD
FIRST NATIONAL BANK OF FREEMAN
FREEMAN
8/97

SD
FIRST NATIONAL BANK OF VOLGA
VOLGA
7/97

TN
TRANS FINANCIAL BANK TENNESSEE, NA
COOKEVILLE
9/97

TN
FIRST FARMERS & MERCHANTS NB OF COLUMBIA
COLUMBIA
8/97

TN
SUNTRUST BANK, SO. CENTRAL TENNESSEE, NA
PULASKI
8/97

TX
NORWEST BANK EL PASO, N.A.
EL PASO
8/97

TX
NW BK TEXAS, N.A.
LUBBOCK
8/97

TX
F N B OF ABILENE
ABILENE
9/97

TX
FIRST STATE BANK, NA
ABILENE
9/97

TX
CALDWELL NATIONAL BANK CALDWELL
CALDWELL
9/97

TX
FIRST NATIONAL BANK IN CAMERON
CAMERON
8/97

TX
FIRST NB IN CLEBURNE
CLEBURNE
8/97

TX
CITY NATIONAL BANK OF COLORADO CITY
COLORADO CITY
7/97

TX
FIRST BANK OF CONROE NA

CONROE
9/97

TX
CITIZENS NATIONAL BANK
CROCKETT
9/97

TX
FIRST CITIZENS BANK, NA
DALLAS
7/97

TX
TEXAS COMMUNITY BANK, NA
DALLAS
7/97

TX
U.S. TRUST COMPANY OF TEXAS, NA
DALLAS
7/97

TX
FIRST NATIONAL BANK
DENVER CITY
8/97

TX
EASTLAND NATIONAL BANK
EASTLAND
8/97

TX
LAKE WORTH NATIONAL BANK
FORT WORTH
7/97

TX
FIRST NATIONAL BANK
GEORGE WEST
8/97

TX
HERITAGE NATIONAL BANK
GRANBURY
7/97

TX
FIRST NB OF WEST TEXAS
HALE CENTER
9/97

TX
INDEPENDENCE BANK, NATIONAL ASSOCIATION
HOUSTON
7/97

TX
WOODFOREST NATIONAL BANK
HOUSTON
8/97

TX
MID-CITIES NATIONAL BANK
HURST
7/97

TX
FIRST NATIONAL BANK OF LAMESA
LAMESA
7/97

TX
FALCON NATIONAL BANK LAREDO
LAREDO
9/97

TX
LLANO NATIONAL BANK
LLANO
9/97

TX
THE FIRST NB OF MARSHALL
MARSHALL
7/97

TX
THE MASON NATIONAL BANK
MASON
9/97

TX
MC ALLEN NATIONAL BANK

MC ALLEN
8/97

TX
RIO NATIONAL BANK
MCALLEN
8/97

TX
MERCEDES NATIONAL BANK MERCEDES
MERCEDES
8/97

TX
MORRIS COUNTY N B OF NAPLES
NAPLES
7/97

TX
FARMERS NATIONAL BANK OF NEWCASTLE
NEWCASTLE
8/97

TX
PEOPLES NATIONAL BANK-PARIS
PARIS
9/97

TX
THE LIBERTY NB IN PARIS
PARIS
9/97

TX
FIRST NATIONAL BANK OF SAN AUGUSTINE
SAN AUGUSTINE
7/97

TX
THE CITY NATIONAL BANK OF SAN SABA
SAN SABA
7/97

TX
FIRST NATIONAL BANK
SEMINOLE
9/97

TX
FIRST NATIONAL BANK SWEETWATER, TEXAS
SWEETWATER
8/97

TX
HIBERNIA NATL BK OF TX
TEXARKANA
8/97

TX
FIRST NATIONAL BANK OF BOSQUE COUNTY
VALLEY MILLS
8/97

TX
WAGGONER NATIONAL BANK OF VERNON
VERNON
9/97

TX
FIRST NATIONAL BANK IN WHITNEY
WHITNEY
8/97

TX
BANK ONE, TEXAS, NA
DALLAS
8/97

UT
BANK ONE, UTAH, NATIONAL ASSOCIATION
SALT LAKE CITY
8/97

VA
OLD POINT N B OF PHOEBUS
HAMPTON
9/97

VT
RANDOLPH NATIONAL BANK
RANDOLPH
7/97

WA
BAKER BOYER NATIONAL BANK

WALLA WALLA
7/97

WI
FIRST NATIONAL BANK OF BALDWIN
BALDWIN
7/97

WI
FIRSTAR BK MILWAUKEE, N.A.
MILWAUKEE
9/97

WI
1ST NATL BK OF RIVERFALLS
RIVER FALLS
7/97

WI
M&I FIRST NATIONAL BANK
WEST BEND
7/97

WI
FIRST FINANCIAL CARD SERVICES BK, NA
STEVENS POINT
9/97

WV
UNITED NATIONAL BANK
PARKERSBURG
9/97

WV
FIRST NATIONAL BANK OF KEYSTONE
KEYSTONE
8/97

WV
THE FAYETTE COUNTY NB OF FAYETTEVILLE
FAYETTEVILLE
9/97

WV
PROGRESSIVE BANK, N. A.
WHEELING
7/97

WV
MCDOWELL COUNTY N B IN WELCH
WELCH
7/97

WY
FIRST NATIONAL BANK OF BUFFALO
BUFFALO
9/97