

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 81-210  
November 3, 1981

NEW MEMBER BANK

TO ALL BANKS IN THE  
ELEVENTH FEDERAL RESERVE DISTRICT:

This is to advise that Citizens Bank & Trust, Manvel, Texas, a newly organized institution located in the territory served by the Houston Branch of the Federal Reserve Bank of Dallas, opened for business October 5, 1981, as a State member of the Federal Reserve System.

The new State member bank has capital of \$500,000 and surplus of \$500,000.

Its officers and directors are as follows:

Officers

Joe H. Harwell, Chairman of the Board and President  
James H. Phillips, Vice President and Cashier  
Janet B. Hall, Assistant Cashier

Directors

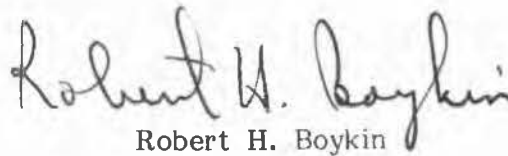
|                  |                   |
|------------------|-------------------|
| John E. Furnace. | Anna E. Steffens  |
| Joe H. Harwell   | Treon J. Waters   |
| Johnny Ross Lowe | Charles E. Wilson |
| John A. Pyburn   |                   |

This bank is located at 20102 Highway 5, Manvel, Texas, and the mailing address is P.O. Box 176, Manvel, Texas 77578.

The combined ABA number and Federal Reserve Bank routing symbol of the new bank is 88-978.

1131

Sincerely yours,



Robert H. Boykin  
President