

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 82-22
February 26, 1982

NEW MEMBER BANK

TO ALL BANKS IN THE
ELEVENTH FEDERAL RESERVE DISTRICT:

This is to advise that North Frost Bank, N.A., San Antonio, Texas, a newly organized institution located in the territory served by the San Antonio Branch of the Federal Reserve Bank of Dallas, opened for business January 4, 1982, as a member of the Federal Reserve System.

The new member bank has capital of \$1,000,000 and a surplus of \$1,015,413.89.

Its officers and directors are as follows:

Officers

R. E. Fawcett, Jr., Chairman of the Board
William J. Galbreath, President
Richard E. Dullnig, Senior Vice President
Connie E. Ehlinger, Vice President & Cashier
Rebecca Toy, Administrative Officer

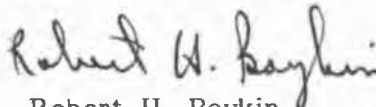
Directors

Geary Atherton	William J. Galbreath
Charles O. Biedenharn	Patrick J. Kennedy
James M. Cavender, III	Richard M. Kleberg
W. T. Chumney, Jr.	Weir Labatt, III
William K. Clark	William B. Osborn, III
R. E. Fawcett, Jr.	George V. Shaw
T. C. Frost	John Steen, Jr.

This bank is located at 1250 N.E. Loop 410 at Haskin Road, San Antonio, Texas 78209 and the mailing address is P.O. Box 629, San Antonio, Texas 78293.

The combined ABA number and Federal Reserve Bank routing symbol of the new bank is 30-970.
1140

Sincerely yours,



Robert H. Boykin
President

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

NEW MEMBER BANK

TO ALL BANKS IN THE
ELEVENTH FEDERAL RESERVE DISTRICT:

This is to advise that First National Bank of De Soto, De Soto, Texas, a newly organized institution located in the territory served by the Head Office of the Federal Reserve Bank of Dallas, opened for business January 15, 1982, as a member of the Federal Reserve System.

The new member bank has capital of \$750,000 and surplus of \$750,000.

Its officers and directors are as follows:

Officers

Roy Orr, Chairman of the Board
Fred Orr, President and Chief Executive Officer
Emma Argento, Sr. Vice President & Cashier
Debbie Price, Assistant Cashier
Charles R. Harwell, Vice President of Marketing

Directors

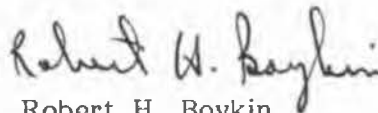
Roy Orr	Charles R. Harwell
Fred Orr	Eduardo R. Redhammer
Linda Bond	J. A. Wilson
Larry Cawthon	

The bank is located at 911 North Hampton, De Soto, Texas, and the mailing address is P.O. Box 1007, De Soto, Texas 75115.

The combined ABA number and Federal Reserve Bank routing symbol of the new bank is 88-1003.

1119

Sincerely yours,



Robert H. Boykin
President

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

NEW MEMBER BANK

TO ALL BANKS IN THE
ELEVENTH FEDERAL RESERVE DISTRICT:

This is to advise that Texas Independent Bank, Dallas, Texas, a newly organized institution located in the territory served by the Head Office of the Federal Reserve Bank of Dallas, opened for business January 21, 1982, as a member of the Federal Reserve System.

The new member bank has capital of \$6,077,450 and surplus of \$6,077,450.

Its officers and directors are as follows:

Officers

John A. Wright, Chairman of the Board
Barry G. Smith, President
Jess A. Harwell, III, Vice President and Cashier
Patricia Shearer, Vice President/Administration

Directors

Bill G. Allen
D. E. Benham
A. Harrel Blackshearer
Ira Lee Brannan
Fred T. Brooks
Kenneth L. Burgess
Barbara Chaney
F. Herman Coleman
John A. Currie
Charles Doyle
T. G. Fitzgerald
B. G. Hartley

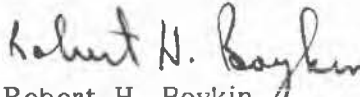
Arthur F. Hoehn
Ruben H. Johnson
Claude B. Keeland, Jr.
Don H. Kelley
John Northcutt
Thomas G. Parker
Roy J. Saunders
William R. Sinkin
E. A. Strange, Jr.
Nick H. Theodore
David M. Warren

This bank is located at 1111 West Mockingbird Lane, Dallas, Texas, and the mailing address is P. O. Box 47403, Dallas, Texas 75247.

The combined ABA number and Federal Reserve Bank routing symbol of the new bank is 32-1017.

TTTT

Sincerely yours,


Robert H. Boykin
President

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

NEW MEMBER BANK

TO ALL BANKS IN THE
ELEVENTH FEDERAL RESERVE DISTRICT:

This is to advise that Heritage National Bank, Richardson, Texas, a newly organized institution located in the territory served by the Head Office of the Federal Reserve Bank of Dallas, opened for business February 16, 1982, as a member of the Federal Reserve System.

The new member bank has capital of \$1,150,000 and surplus of \$1,150,000.

Its officers and directors are as follows:

Officers

James B. Kelley, President
James A. Murphy, II, Vice President and Cashier

Directors

Loyd D. Brotherton
W. Lawrence Fellman
James R. Grant
Ronald D. Harris
James P. Jordan
James B. Kelley

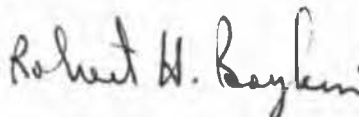
John T. Knox
Trevor E. Mabery, M.D.
Harold F. Peek
Homer J. Rader, Jr.
C. H. Shackelford
James D. Suellentrop

The bank is located at 1151 North Jupiter, Richardson, Texas, and the mailing address is P. O. Box 1947, Richardson, Texas 75080.

The combined ABA number and Federal Reserve Bank routing symbol of the new bank is 88-1005.

1119

Sincerely yours,



Robert H. Boykin
President