

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 87-71
September 30, 1987

ELECTION OF DIRECTORS REPORT OF NOMINATIONS—VOTING PROCEDURES

To All Member Banks in the Eleventh Federal Reserve District:

In accordance with the provisions of Section 4 of the Federal Reserve Act, as amended by the Federal Reserve Reform Act of 1977, and my circular dated August 18, 1987, in regard to the election of directors of this Bank to succeed Gene Edwards, Class A Director, and Robert L. Pfluger, Class B Director, whose terms expire December 31, 1987, there are given herein the names of the candidates nominated for such directors and the names of the banks which made the nominations.

Except in the case of any member banks that are subsidiaries of the same bank holding company,* there is sent herewith to each bank in Group 1 a ballot for use in voting for a Class A Director and to each bank in Group 2 a ballot for use in voting for a Class B Director. Also enclosed are an envelope bearing on its face the certificate in regard to the vote and a colored envelope marked "Ballot—Directors' Election," in which the ballot is to be sealed. When several banks are subsidiaries of a bank holding company, **the voting forms are being sent only to the bank designated to participate in this election;** therefore, banks in Groups 1 and 2 that will not participate in this election are being sent this circular, without forms, for their information.

The ballot and certificate on the envelope must be executed by an officer who has been authorized to cast the vote. A list of the designated officers, revised to date, forms a part of this circular. In order that the balloting may be secret, the name of the bank and the voting officer should not be written on the ballot but only on the certificate envelope. **If the official signature of the officer casting the ballot has not been filed with this Federal Reserve Bank, such official signature should be filed before the polls close.**

Please follow carefully the instructions which are printed on the ballot, on the envelopes, and on page 4 of this circular.

The following procedure is required in the case of both the Class A and Class B ballots:

- (1) The preferential ballot should be marked.**
- (2) It should be placed in the colored envelope marked "Ballot—Directors' Election" and that envelope sealed.**
- (3) Then after the certificate on the white certificate envelope is executed, the colored sealed envelope (containing the ballot) should be placed within the white certificate envelope and that envelope sealed.**
- (4) The sealed white certificate envelope containing the sealed ballot envelope should then be returned to me in the enclosed self-addressed envelope.**

*Section 4 of the Federal Reserve Act, as amended, reads in part as follows:

"...That whenever any member banks within the same Federal Reserve district are subsidiaries of the same bank holding company within the meaning of the Bank Holding Company Act of 1956, participation in any such nomination or election by such member banks, including such bank holding company if it is also a member bank, shall be confined to one of such banks, which may be designated for the purpose by such holding company."

In this connection, the Board of Governors of the Federal Reserve System has ruled that a holding company affiliate, having one or more subsidiary banks in each of the three groups into which member banks of a Federal Reserve district are divided for the purpose of electing directors, may designate one such bank in each group to participate in the nomination and election of each Class A Director and each Class B Director chosen by the group of which such bank is a member, and such member bank so designated may validly participate in such nomination and election. **Accordingly, banks in Groups 1 and 2 affected by the foregoing provision of law are requested to take prompt action to have the appropriate bank holding company designate, if it has not already designated, one of such banks to participate in this election.**

Under the law, the ballot must be returned so as to reach me within 15 days after its receipt. **The polls will open on October 7, 1987, and close at 2 p.m. on October 22, 1987.** At that time, the ballot box will be opened at this Bank, the sealed envelopes containing the ballots will be opened, the votes counted, and the results of the election announced. The candidates are invited to be present or represented on that occasion.

While the banks in Group 3 will not vote in this election, this circular is sent to them, without forms, for their information. Group 3 consists of member banks with combined capital and surplus of \$2,000,000 and under.

Sincerely yours,

A handwritten signature in black ink, appearing to read "A. R. ...", written over a horizontal line.

Chairman of the Board

Enclosures (4)

CANDIDATES FOR CLASS A DIRECTOR

T. C. FROST

Chairman of the Board
Cullen/Frost Bankers Inc.
San Antonio, Texas

A native San Antonian, T. C. Frost is the fourth generation of his family to oversee the bank founded by Colonel T. C. Frost in 1868.

In addition to his position as Chairman of the Board of Frost National Bank, Frost is also Chairman of Cullen/Frost Bankers, Inc., a Texas holding company with 13 affiliate banks in five major banking markets.

Frost graduated summa cum laude from Washington and Lee University, where he earned a B.S. degree with a major in Commerce. He also holds an honorary Doctor of Laws degree from Austin College.

He began his banking career at The Frost National Bank of San Antonio in 1950 and was elected Assistant Cashier in the Foreign Department in October of that year. In 1962, he was elected President, and in 1981 he became Senior Chairman of the Board. He also serves on the boards of Cullen Bank of Houston, Cullen/Frost Bank Dallas, Tesoro Petroleum Corporation, Southwestern Bell Corporation and La Quinta Motor Inns, Inc.

Active in industry affairs, he currently serves as a director of the Texas Association of Bank Holding Companies. He is a past President of the Association of Reserve City Bankers, the Texas Bankers Association, and the San Antonio Clearing House Association, and a past member of the Federal Advisory Council of the Federal Reserve System.

Frost has also supported community development in San Antonio with service on the Board of Trustees of the Texas Research and Technology Foundation, the Southwest Research Institute and the Southwest Foundation for Biomedical Research. He is also a member of the executive committee of the Downtown Owners Association.

Committed to educational excellence, Frost is currently a member of the development board of the University of Texas Health Science Center at San Antonio and a trustee of Austin College. He is Past Chairman of the Texas Independent College fund and Trustee Emeritus of Washington and Lee University.

Frost is married and has four sons.

Nominated by the Following Banks in Group 1:

TEXAS

Amarillo	Amarillo National Bank
Amarillo	The First National Bank of Amarillo
Austin	Alliance Bank, National Association
Baytown	Citizens Bank and Trust Company of Baytown, Texas
Dallas	Cornerstone Bank, National Association
Dallas	First Republic Bank Dallas, National Association
Dallas	MBank Dallas, National Association
Fort Worth	Texas American Bank/Fort Worth, National Association
Houston	First City National Bank of Houston
Lubbock	First National Bank at Lubbock
McAllen	Texas State Bank
San Antonio	Broadway National Bank
San Antonio	The Frost National Bank of San Antonio
San Antonio	Groos Bank, National Association
San Antonio	NBC Bank - San Antonio, National Association
Victoria	Victoria Bank & Trust Company

NOTE—A list of the banks in Group 1, showing the officers authorized to cast the vote of each bank, is given on pages 6 through 8 of this circular.

IMPORTANT

For your information, there is quoted below an extract from Section 4 of the Federal Reserve Act which sets forth the method of balloting:

“Within fifteen days after receipt of the list of candidates the duly authorized officer of a member bank shall certify to the chairman his first, second, and other choices for director of Class A or Class B, respectively, upon a preferential ballot upon a form furnished by the chairman of the board of directors of the Federal Reserve Bank of the district. Each such officer shall make a cross opposite the name of the first, second, and other choices for a director of Class A and for a director of Class B, but shall not vote more than one choice for any one candidate.”

In the case of the Class B ballots (Group 2), where there are two candidates involved, a member bank, in making its first choice, will be deemed to have indicated the other candidate as its second choice.

CANDIDATES FOR CLASS B DIRECTOR

(Listed Alphabetically)

KENNETH W. PERRY

President and Chief Executive Officer
American Petrofina, Incorporated
Dallas, Texas

Kenneth W. Perry is President and Chief Executive Officer of American Petrofina, Incorporated in Dallas, Texas. He was born in Shamrock, Texas, February 24, 1932 and received a Bachelor of Science degree in Mechanical Engineering in 1954 from the University of Oklahoma. He served as 1st Lieutenant in the U.S. Army Signal Corps in Germany from 1955-57.

His career began with Cosden Oil & Chemical Company, formerly a subsidiary of American Petrofina, in 1957 as a junior engineer in Big Spring, Texas. In 1963 he moved to New York City and was elected Vice President Chemical Marketing in 1965. He returned to Big Spring in 1968 as Senior Vice President of Chemicals and was elected President of Cosden and Vice President of American Petrofina in 1976. He moved to Dallas in 1979 when Cosden and Fina combined corporate headquarters and was named Director of American Petrofina in 1984, Senior Vice President in 1985 and President and CEO in June 1986.

He is a Director of the American Petroleum Institute and is past Chairman of the National Petroleum Refiners Association Petrochemical Committee. He is a member of the National Petroleum Council and the Center for Strategic and International Studies - Dallas Roundtable. He is a member of the Board of Governors of the Dallas Symphony Association, Inc. and the 25 Year Club of the Petroleum Industry. He is a member of the University of Oklahoma Aerospace, Mechanical and Nuclear Engineering Visiting Committee and Director of the Dallas Council on World Affairs. He is Vice Chairman of the United Commerce Bank of Highland Village and former Director of the West Texas Chamber of Commerce. He was formerly a Director of the Colorado Municipal Water District and past president of the Big Spring Chamber of Commerce, Big Spring Industrial Foundation and Big Spring United Way.

Perry serves as President and Chief Executive Officer of the company's principal operating subsidiary, Fina Oil and Chemical Company.

He and his wife, the former Mary Dean Sudderth, reside in Dallas. They have two daughters, Kathryn Virginia Foster of Dallas and Mary Martha Mitchell, who resides in Austin.

Nominated by the Following Banks in Group 2:

TEXAS

Highland Village United Commerce Bank of Highland Village,
National Association

ROBERT LEE PFLUGER

Ranching
San Angelo, Texas

Robert L. Pfluger was born in San Antonio, Texas. He attended public schools in Eden, Texas, and was an honor graduate of Texas Tech University in 1951, receiving a Bachelor of Science degree. He has been involved in production of livestock and ranch management for all of his business life. He has earned notable recognition in the raising of Hereford cattle, Rambouillet sheep, and Angora goats. He has approximately 28,000 acres of ranch land, involving operation of four different ranches in Sutton, Kimble, Edwards, and Crockett Counties.

As a leader and innovator, he was so honored in 1982 by the Texas Tech University College of Agricultural Sciences as the "Outstanding Agriculturist." In 1986 he was named a Distinguished Alumnus by the Texas Tech College of Agricultural Sciences. With a deep interest in higher education, Mr. Pfluger served as a member of the Board of Regents of Texas Tech University from 1975 to 1981 and as its Chairman from 1978 to 1980.

CANDIDATES FOR CLASS B DIRECTOR—Continued

He is a member of the Texas Sheep and Goat Raisers Association and has served as director of that association for over 20 years. In addition, he has served as secretary-treasurer, vice-president, and president of the Mohair Council of America from 1978-1984. Currently he is serving as vice-president of the Texas Mohair Producers Board. He has been active in civic affairs and is a member of Trinity Lutheran Church of San Angelo.

Mr. Pfluger is married and has three children.

Nominated by the Following Banks in Group 2:

NEW MEXICO

LordsburgWestern Bank

TEXAS

AddisonAddison National Bank
AustinMBank Austin North, National Association
AustinTexas National Bank
Fort Worth ..First RepublicBank Fort Worth East, National Association
GrahamFirst National Bank in Graham
HoustonTanglewood Bank, National Association
HoustonWest Houston National Bank
KatyKaty National Bank
KerrvilleFirst National Bank of Kerrville
LubbockWhisperwood National Bank
PearlandWest Side National Bank
San AngeloThe Central National Bank of San Angelo
San AntonioColonial Frost Bank, National Association

NOTE—A list of the banks in Group 2, showing the officers authorized to cast the vote of each bank, is given on pages 9 through 17 of this circular.

GROUP 1

Consists of all member banks having capital and surplus of \$6,000,000 and over.

Banks in this group elect one Class A Director.

LOUISIANA

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Minden	Minden Bank & Trust Company	President
Monroe	Central Bank	President, Vice President, Cashier
Monroe	The Ouachita National Bank in Monroe	President, Vice President, Cashier
Shreveport	Commercial National Bank in Shreveport	Chairman, President, Vice President, Cashier
Shreveport	The First National Bank of Shreveport	Chairman, President, Vice President, Cashier

NEW MEXICO

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Las Cruces	First National Bank of Dona Ana County	President, Vice President, Cashier
Roswell	Sunwest Bank of Roswell, National Association	President
Roswell	United New Mexico Bank of Roswell, National Association	President, Vice President, Cashier

TEXAS

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Abilene	First National Bank of Abilene	Chairman, President, Vice President, Cashier
Abilene	First RepublicBank Abilene, National Association	President, Vice President, Cashier
Abilene	The First State Bank	President
Abilene	MBank Abilene, National Association	President, Vice President, Cashier
Amarillo	Amarillo National Bank	Chairman, President, Vice President, Cashier
Amarillo	The First National Bank of Amarillo	President, Cashier
Amarillo	Texas American Bank/Amarillo, National Association	President, Executive Vice President
Austin	Alliance Bank, National Association	President
Austin	First City National Bank of Austin	President
Austin	First RepublicBank Austin, National Association	President, Vice President
Austin	MBank Austin, National Association	Chairman, President, Vice President
Austin	Texas Commerce Bank — Austin, National Association	Chairman, Vice President, Cashier
Baytown	Citizens Bank and Trust Company of Baytown, Texas	Chairman, President, Vice President, Cashier
Beaumont	First City National Bank of Beaumont	President, Senior Vice President, Vice President, Cashier
Beaumont	Texas Commerce Bank — Beaumont, National Association	Chairman, President, Vice President, Cashier
Bedford	Bedford National Bank	President
Bellaire	First National Bank of Bellaire	Chairman, President, Vice President, Cashier
Bellaire	First RepublicBank Southwest, National Association ...	Chairman
Brownsville	MBank Brownsville, National Association	Chairman, President, Cashier
Brownsville	Texas Commerce Bank—Brownsville	Chairman, President, Vice President, Cashier
Conroe	First RepublicBank Conroe, National Association	President
Corpus Christi	First City Bank of Corpus Christi	President
Corpus Christi	MBank Corpus Christi, National Association	Chairman, President, Vice President, Cashier

GROUP 1 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Corpus Christi	Texas Commerce Bank—Corpus Christi, National Association	President, Vice President, Cashier
Dallas	BancTEXAS Dallas, National Association	President, Cashier
Dallas	Concorde Bank Dallas, National Association	President
Dallas	Cornerstone Bank, National Association	Chairman, President
Dallas	First City Bank of Dallas	Chairman, President
Dallas	First RepublicBank Dallas, National Association	Chairman, President, Vice President, Cashier
Dallas	First RepublicBank North Dallas, National Association	President
Dallas	MBank Dallas, National Association	Chairman, Vice Chairman, President, Vice President, Cashier
Dallas	MBank Lincoln Centre, National Association	Chairman, President
Dallas	NorthPark National Bank of Dallas	Chairman, President
Dallas	Stemmons Northwest Bank, National Association	*
Dallas	Texas Bank and Trust, National Association	Chairman, President
Dallas	Texas Commerce Bank — Dallas, National Association	President, Executive Vice President, Cashier
Dallas	Turtle Creek National Bank	President
Denison	Texas American Bank/Denison, National Association	President, Executive Vice President, Vice President, Cashier
El Paso	First City National Bank of El Paso	President
El Paso	MBank El Paso, National Association	President
El Paso	Texas Commerce Bank—El Paso, National Association	Chairman, President, Vice President
Ennis	First RepublicBank Ennis, National Association	Chairman, President, Vice President, Cashier
Farmers Branch	Centre National Bank—Farmers Branch	*
Fort Worth	Capital National Bank	President, Executive Vice President, Vice President, Cashier
Fort Worth	First RepublicBank Fort Worth, National Association	Chairman, President, Vice President, Cashier
Fort Worth	MBank Fort Worth	Chairman, President, Executive Vice President, Cashier
Fort Worth	Texas American Bank/Fort Worth, National Association	President, Vice President, Cashier
Gainesville	The Gainesville National Bank in Gainesville	President, Vice President
Galveston	United States National Bank of Galveston	Chairman, President, Vice President, Cashier
Grand Prairie	Riverside National Bank	*
Henderson	Citizens National Bank of Henderson	Cashier
Houston	BancTEXAS Houston, National Association	*
Houston	Bank of Houston	President, Vice President, Cashier
Houston	Charter National Bank—Westheimer	Chairman
Houston	First City National Bank of Houston	Chairman, President, Vice President, Cashier
Houston	First RepublicBank Houston, National Association	Chairman, President, Vice President, Cashier
Houston	Lockwood National Bank of Houston	President
Houston	MBank Houston, National Association	Chairman, President, Vice President
Houston	NBC Bank — Houston, National Association	President
Houston	Texas American Bank Galleria, National Association	*
Houston	Texas Commerce Bank National Association	Chairman, President, Vice President, Cashier
Hurst	Texas Commerce Bank — Hurst, N.A.	Chairman, President, Vice President, Cashier
Irving	Texas Independent Bank	President, Chief Executive Officer
Laredo	The Laredo National Bank	President, Vice President
Laredo	Union National Bank of Laredo	Cashier
Longview	MBank Longview, National Association	President, Vice President
Lubbock	First National Bank at Lubbock	President, Vice President, Cashier
Lubbock	First RepublicBank Lubbock, National Association	Chairman, President, Executive Vice President, Senior Vice President, Vice President, Cashier

GROUP 1 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Lubbock	The Plains National Bank of Lubbock	President, Executive Vice President
Lubbock	Texas Commerce Bank National Association	President
Marshall	The First National Bank of Marshall	President, Vice President and Cashier
McAllen	Texas Commerce Bank — McAllen, National Association	Chairman, President, Vice President, Cashier
McAllen	Texas State Bank	Chairman, President, Cashier
McKinney	BancTEXAS McKinney, National Association	Chairman, President, Vice President, Cashier
Midland	Claydesta National Bank	President, Executive Vice President/ Chief Operating Officer
Midland	First City National Bank of Midland	President
Midland	RepublicBank First National Midland	Chairman, President, Executive Vice President, Cashier
Midland	United Bank, National Association	*
Mount Pleasant	First RepublicBank Mount Pleasant, National Association	President, Vice President
Odessa	First RepublicBank Odessa, National Association	Chairman, President
Pampa	First National Bank in Pampa	President
Plano	First RepublicBank Plano, National Association	President
San Antonio	Broadway National Bank	Chairman, President, Vice President, Cashier
San Antonio	First RepublicBank San Antonio, National Association	President, Vice President, Cashier
San Antonio	The Frost National Bank of San Antonio	President, Vice President, Cashier
San Antonio	Groos Bank, National Association	Chairman, President, Vice President, Cashier
San Antonio	MBank Alamo, National Association	President, Chairman Executive Committee
San Antonio	The National Bank of Fort Sam Houston	Chairman, President, Vice President, Cashier
San Antonio	NBC Bank — San Antonio, National Association	President, Vice President
Stephenville	First RepublicBank Stephenville, National Association	President, Cashier
Temple	First National Bank in Temple	President
Terrell	The American National Bank of Terrell	Chairman, President, Vice President, Cashier
Tyler	First City National Bank of Tyler	Chairman, President, Vice President, Cashier
Tyler	First RepublicBank Tyler, National Association	Chairman, President
Victoria	First Victoria National Bank	Chairman, President, Vice President, Cashier
Victoria	Victoria Bank & Trust Company	President
Waco	First RepublicBank Waco, National Association (Austin Ave.)	Chairman, President
Waco	MBank Waco, National Association	President
Weatherford	Texas Bank	President
Wichita Falls	First RepublicBank Wichita Falls	President, Vice President
Wichita Falls	MBank Wichita Falls, National Association	Chairman, President, Vice President

GROUP 2

Consists of all member banks having capital and surplus of over \$2,000,000, but under \$6,000,000.

Banks in this group elect one Class B Director.

LOUISIANA

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Bossier City	Citizens National Bank of Bossier City, Louisiana	President
Bossier City	The National Bank of Bossier City	President
Homer	The Homer National Bank	Chairman, President, Vice President, Cashier
Mansfield	First National Bank in Mansfield	Cashier
Shreveport	Security National Bank of Shreveport	President, Executive Vice President
Tallulah	Southern National Bank at Tallulah	President, Executive Vice President and Cashier, Vice President
West Monroe	First National Bank of West Monroe	President, Vice President, Cashier

NEW MEXICO

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Artesia	First National Bank of Artesia	Chairman, President, Vice President, Cashier
Carlsbad	The Carlsbad National Bank	President, Vice President, Cashier
Clovis	First National Bank of Clovis	President
Clovis	Sunwest Bank of Clovis, National Association	Chairman, President, Vice President, Cashier
Deming	United New Mexico Bank of Mimbres Valley	Chairman, President, Vice President, Cashier
Las Cruces	Sunwest Bank of Las Cruces, National Association	Chairman
Lordsburg	Western Bank	President
Lovington	Liberty National Bank	President
Silver City	Sunwest Bank of Grant County	President, Cashier

TEXAS

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Abilene	First State Bank of Wylie, National Association	President
Abilene	United Bank & Trust	President
Addison	Addison National Bank	President
Addison	Bent Tree National Bank	Chairman, President
Addison	Northway National Bank	President, Vice President, Cashier
Alice	Alice National Bank	Chairman, President, Vice President, Cashier
Alice	First National Bank	Chairman
Alvin	First National Bank of Alvin	President, Executive Vice President
Amarillo	Tascosa National Bank of Amarillo	President, Vice President, Cashier
Andrews	National Bank of Andrews	President, Cashier
Arlington	Arlington National Bank	President
Arlington	Commonwealth Bank of Arlington	President
Arlington	First City Bank-Central Arlington, National Association	President
Arlington	First City National Bank of Arlington	Chairman, President, Executive Vice President
Arlington	First RepublicBank Arlington, National Association	President
Arlington	First RepublicBank Southwest Arlington, National Association	President
Arlington	Landmark National Bank	President
Arlington	Lincoln National Bank	President
Arlington	Northwest National Bank of Arlington	President, Vice President, Cashier
Arlington	Pioneer National Bank	Chairman, President, Vice President, Cashier
Arlington	Security Bank of Arlington	*
Athens	Bank of Athens, National Association	President
Athens	The First National Bank of Athens	President, Senior Vice President, Vice President, Cashier

GROUP 2 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Austin	Bushy Creek National Bank	*
Austin	Congress National Bank	*
Austin	First National Bank Austin	*
Austin	First RepublicBank North Austin, National Association	President
Austin	First RepublicBank Northwest Austin, National Association	President
Austin	First RepublicBank West Lake, National Association	President
Austin	Frost Bank North Austin, National Association	President
Austin	Heritage National Bank	*
Austin	Liberty National Bank	Raymond H. Johnson, President
Austin	MBank Austin North, National Association	President
Austin	NBC Bank — Austin, National Association	Chairman, President, Vice President and Cashier
Austin	Security National Bank	Chairman
Austin	Texas American Bank/Westlake, National Association	President
Austin	Texas National Bank	President
Bay City	American National Bank	President
Bay City	The First National Bank of Bay City	Chairman, President, Vice President, Cashier
Beaumont	Allied Bank Beaumont, National Association	Chairman, President, Vice President, Cashier
Beaumont	Beaumont Bank — National Association	Chairman, President, Executive Vice President, Senior Vice President, Vice President, Cashier
Bedford	First National Bank	President
Beeville	The Commercial National Bank of Beeville	Chairman, President, Vice President, Cashier
Bellaire	Citizens National Bank of Bellaire	President
Bells	The First National Bank of Bells	President
Bellville	The First National Bank of Bellville	President, Vice President, Cashier
Belton	Texana National Bank of Belton	*
Benbrook	Citizens National Bank	President
Big Spring	The First National Bank in Big Spring	Chairman, President, Vice President, Cashier
Big Spring	The State National Bank of Big Spring	Chairman, President, Vice President, Cashier
Borger	First National Bank of Borger	Chairman, President, Vice President
Bowie	The First National Bank of Bowie	President
Brenham	The Brenham National Bank	Chairman, President, Vice President, Cashier
Brenham	MBank Brenham, National Association	Chairman, President, Vice President, Cashier
Brownsville	International Bank, National Association	*
Brownwood	Citizens National Bank at Brownwood	President
Bryan	Western National Bank	Chairman
Caldwell	Peoples National Bank	Chairman, President, Vice President, Cashier
Carrollton	City National Bank of Carrollton	President
Carrollton	First Western National Bank of Carrollton	Chairman
Carthage	The First National Bank of Carthage	Chairman, President, Vice President, Cashier
Carthage	Panola National Bank	President
Cleburne	The First National Bank in Cleburne	President, Vice President
College Station	University National Bank of College Station	President, Vice President
Conroe	Conroe Bank, National Association	President
Conroe	National Bank of Conroe	*
Converse	Converse National Bank	President
Coppell	Independent Bank—Coppell, National Association	*
Corpus Christi	American National Bank - Corpus Christi	President
Corpus Christi	American National Bank - South	President
Corpus Christi	Central National GulfBank of Corpus Christi	President
Corpus Christi	Coastal Bend National Bank	Chairman, President, Vice President, Cashier

GROUP 2 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Corpus Christi	The First Commerce Bank, National Association	Chairman, President
Corpus Christi	First National Bank of Corpus Christi	President, Vice President
Corpus Christi	MBank Corpus Christi South, National Association	*
Corpus Christi	Southern National Bank of Corpus Christi	Chairman, President
Corpus Christi	Western National Bank of Corpus Christi	Sam M. Powell, III, President
Corsicana	City National Bank	President
Corsicana	First RepublicBank Corsicana, National Association	Chairman, Vice Chairman, President, Vice President, Cashier
Dallas	Abrams Centre National Bank	*
Dallas	American Bank, National Association	President
Dallas	Brookhollow National Bank	President
Dallas	Central National Bank	*
Dallas	Crown Charter National Bank	President
Dallas	Cullen/Frost Bank of Dallas, National Association	Chairman, President, Vice President, Cashier
Dallas	Eastpark National Bank	Chairman
Dallas	Fidelity National Bank of Dallas	Robert R. Taylor, Chairman and President; Craig A. Sutton, Executive Vice President; Virginia L. Anderson, Controller
Dallas	First Lakewood National Bank	*
Dallas	First National Bank of Park Cities	Tom E. Turner, President; David Simmons, Executive Vice President; Jane Colesar, Senior Vice President and Cashier
Dallas	First RepublicBank Dallas East, National Association	President, Executive Vice President
Dallas	Forestwood National Bank of Dallas	Chief Executive Officer
Dallas	Founders National Bank-Skillman Centre	President
Dallas	Gateway National Bank	President
Dallas	Grand Bank LBJ at Hillcrest, National Association	President
Dallas	Highland Park National Bank	*
Dallas	Independant Bank, National Association	*
Dallas	Interstate National Bank	*
Dallas	Liberty National Bank	Chairman, President
Dallas	Lone Star National Bank	*
Dallas	Oak Lawn Bank, National Association	President
Dallas	Park Central Bank of Dallas	President
Dallas	Pavillion National Bank	President
Dallas	Plaza National Bank	Chairman, President
Dallas	Premier Bank, National Association	*
Dallas	Preston Forum National Bank	Chairman, Vice Chairman, President
Dallas	Preston North National Bank	*
Dallas	Search National Bank	President, Vice President, Cashier
Dallas	Security Bank	President
Dallas	Sherry Lane National Bank	President, Cashier
Dallas	Signature Place Bank, National Association	President
Dallas	Texas Central Bank, National Association	James C. Veirs, Chairman/President
Dallas	Texas National Bank	President
Dallas	United National Bank	Chairman, President, Chief Operating Officer
Decatur	The First National Bank in Decatur	Chairman, President, Vice President, Cashier
Del Rio	American Bank of Commerce, National Association	*
Denison	First RepublicBank Denison, National Association	Chairman, President, Vice President, Cashier
Denver City	First National Bank of Denver City	President
De Soto	First National Bank in De Soto	Chairman, President, Senior Vice President and Cashier
Dumas	First National Bank of Dumas	Chairman, President, Vice President
Dumas	First State Bank	President, Vice President, Cashier
Duncanville	First State Bank of Texas	President

GROUP 2 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Duncanville	Texas American Bank/Duncanville, National Association	Chairman, President, Vice President, Cashier
Eastland	Eastland National Bank	Chairman, President, Vice President, Cashier
Edinburg	First National Bank in Edinburg	Chairman, President, Vice President, Cashier
El Campo	Citizens National Bank	J. Scott Arbuckle, President
El Campo	The First National Bank of El Campo	President, Cashier
El Paso	Cielo Vista Bank	President
El Paso	Continental National Bank	President
El Paso	First RepublicBank Chelmont, National Association . . .	President
El Paso	First RepublicBank El Paso, National Association	Chairman
El Paso	Texas National Bank	Chairman
Eules	Landmark Bank—Mid Cities	President, Vice President, Cashier
Eules	MBank Eules, National Association	Chairman, President, Vice President, Cashier
Farmers Branch	Metropolitan National Bank	President
Fort Worth	Alta Mesa National Bank	President
Fort Worth	Bank of Commerce	Chairman, President
Fort Worth	Camp Bowie National Bank	Chairman, President, Vice President, Cashier
Fort Worth	Fidelity National Bank of Fort Worth	*
Fort Worth	First City National Bank of Fort Worth	President
Fort Worth	First RepublicBank Ft. Worth East, National Association	President, Vice President, Cashier
Fort Worth	First RepublicBank Gateway, National Association	Chairman, President, Vice President, Cashier
Fort Worth	Hulen National Bank	President
Fort Worth	Overton Park National Bank	President
Fort Worth	Park Central Bank, National Association	*
Fort Worth	Ridglea National Bank	*
Fort Worth	Riverbend Bank, National Association	President
Fort Worth	River Plaza National Bank	Cashier
Fort Worth	Summit National Bank	President
Fort Worth	Western National Bank of Texas	President
Fort Worth	Woodhaven National Bank	*
Freeport	First Freeport National Bank	Chairman, President, Vice President, Cashier
Galveston	First RepublicBank Galveston, National Association	Chairman, President, Vice President, Cashier
Galveston	The Moody National Bank of Galveston	Vice President
Galveston	University National Bank	Chairman, President
Garland	First City Bank of Garland, National Association	President
Garland	First National Bank of Garland	President
Garland	First RepublicBank Garland, National Association	President
Giddings	First National Bank of Giddings	President
Giddings	Lee County National Bank	President
Gilmer	The First National Bank of Gilmer	Chairman, President, Vice President, Cashier
Gladewater	Gladewater National Bank	Chairman, President, Vice President, Cashier
Gonzales	American National Bank	J. L. Mills, President
Graham	First National Bank in Graham	David A. Collier, Chairman; Patrick K. Morton, President, Lisa Collins, Cashier
Granbury	Lake Granbury National Bank	Frank B. Kimmell, President
Grand Prairie	First Continental Bank of Grand Prairie, National Association	President
Grand Prairie	First RepublicBank Grand Prairie, National Association	President
Greenville	First RepublicBank Greenville, National Association	President, Executive Vice President
Groesbeck	First National Bank	Cashier
Harlingen	First RepublicBank Harlingen, National Association . . .	President, Cashier
Harlingen	The Harlingen National Bank	President, Vice President, Cashier
Harlingen	Town and Country National Bank	President
Harris County	First City Bank—Westheimer, N.A.	President, Vice President, Cashier

GROUP 2 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Harris County	Houston Community Bank, National Association	Chairman, President
Harris County	Independence Bank, National Association	*
Harris County	Mayde Creek Bank, National Association	President, Executive Vice President
Harris County	MBank West Oaks, National Association	Chairman
Harris County	Woodforest National Bank	Chairman, President, Vice President, Cashier
Harrison County	Community National Bank	President
Henderson	First RepublicBank Henderson, National Association	Vice President
Hereford	The First National Bank of Hereford	Cashier
Highlands	First National Bank of Highlands	President, Cashier
Highland Village	United Commerce Bank of Highland Village, National Association	President
Houston	Allied Bank North Belt National Association	*
Houston	American National Bank — Post Oak	Chairman, President, Vice President, Cashier
Houston	Ameriway Bank/Woodway, National Association	*
Houston	Antoine National Bank	*
Houston	Asian American National Bank	Secretary of the Board
Houston	Belfort National Bank	Harold Dodd, Chairman; Joseph A. Catania, President
Houston	Champions Point National Bank	President
Houston	Charter National Bank—Southwest	Chairman, President, Vice President, Cashier
Houston	City National Bank	William L. Widman, President
Houston	Clear Lake National Bank	President
Houston	Cullen Bank/City West, National Association	Chairman, President
Houston	Cullen Bank/Northfield, National Association	President, Cashier
Houston	Cy-Fair Bank, National Association	President
Houston	Cypress National Bank	Chairman, President, Vice President, Cashier
Houston	Enterprise Bank-West, National Association	Chairman, President
Houston	Fallbrook National Bank	Stephen G. Marshall, President
Houston	First City Bank - Inwood Forest, National Association	Chairman, President
Houston	First City Bank-North Belt, National Association	*
Houston	First City Bank—Northchase, National Association	*
Houston	First City Bank—Northeast, N. A.	President
Houston	First City Bank—Westheimer Plaza, National Association	President
Houston	First Continental National Bank	President
Houston	First Houston Bank, National Association	Chairman, President, Senior Vice President, Cashier
Houston	First Northwestern Bank, National Association	President
Houston	First RepublicBank Braes Bayou, National Association	President
Houston	First RepublicBank Eldridge, National Association	*
Houston	First RepublicBank Post Oak, National Association	President
Houston	First RepublicBank San Felipe, National Association	President
Houston	Fondren National Bank	Chairman, President, Executive Vice President, Vice President, Cashier
Houston	Great Western Bank, National Association	*
Houston	Harris County Bank—Houston, National Association	Chairman, President
Houston	Houston Independent Bank, National Association	President
Houston	Houston Metropolitan Bank, National Association	Chairman, President, Vice President, Cashier
Houston	Houston National Bank	President
Houston	Interstate Bank North	Chairman, President, Senior Vice President, Vice President, Cashier
Houston	Langham Creek National Bank	President
Houston	MBank Greenspoint, National Association	Chairman, President, Executive Vice President, Vice President, Cashier
Houston	MBank Gulf Freeway, National Association	President

GROUP 2 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Houston	MBank Long Point, National Association	Cashier
Houston	MBank Memorial, National Association	Chairman, President, Vice President
Houston	MBank Westchase, National Association	President
Houston	Memorial Bank, National Association	President
Houston	National Bank of Texas	*
Houston	Northport National Bank	President
Houston	Northwest Crossing National Bank	Vice President, Cashier
Houston	Northwood National Bank	President
Houston	Old Braeswood National Bank	President
Houston	Omnibanc South, National Association	Chairman, President, Vice President, Cashier
Houston	Park National Bank of Houston	Chairman
Houston	Park Tower National Bank	President
Houston	Plaza Del Oro National Bank	President
Houston	ResourceBank, National Association	President
Houston	Southwest National Bank	President
Houston	Sunbelt National Bank	Chairman, President
Houston	Tanglewood Bank, National Association	Chairman, President, Cashier
Houston	Texas First National Bank	President
Houston	Texas Guaranty National Bank	*
Houston	Texas National Bank	President
Houston	United National Bank	President
Houston	Weslayan Bank, National Association	President, Cashier
Houston	West Belt National Bank	Chairman, President, Vice President, Cashier
Houston	Westheimer Memorial Bank National Association	President
Houston	Westheimer National Bank	*
Houston	West Houston National Bank	Wm. Lamar Doyle, Chairman; Teresa A. Pendell, Assistant Vice President; Mary Ruth Barclay, Cashier
Houston	Westside National Bank	President, Cashier
Houston	Wilcrest National Bank	President
Houston	Williamstown Bank, National Association	Chairman, President, Vice President, Cashier
Huntsville	First National Bank of Huntsville	Chairman, President, Vice President, Cashier
Huntsville	The Huntsville National Bank	Chairman, President, Vice President, Cashier
Huntsville	Sam Houston National Bank of Walker County	President
Hurst	Mid-Cities National Bank	Chairman
Irving	City National Bank of Irving	Chairman, President
Irving	First Bank/Las Colinas	President
Irving	First RepublicBank D/FW Airport, National Association	Chairman, Vice President, Cashier
Jersey Village	Village Green National Bank	President
Katy	Community Bank-Northwest	Vice Chairman
Katy	Katy National Bank	Chairman, President, Vice President, Cashier
Katy	Mason Road Bank, National Association	Chairman, President, Vice President, Cashier
Kerrville	The Bank of Kerrville	President
Kerrville	First National Bank of Kerrville	Chairman, President, Vice President, Cashier
Kerrville	NBC Bank-Kerrville, National Association	President, Senior Vice President
Kilgore	City National Bank of Kilgore	President
Killeen	Citizens National Bank of Killeen	*
Killeen	The First National Bank of Killeen	Chairman, President, Vice President, Cashier
Kingsville	Kingsville Bank & Trust Company, National Association	President
Kingsville	Kleberg First National Bank of Kingsville	Chairman, President, Vice President, Cashier
Kingwood	First National Bank of Kingwood	President
Kingwood	First RepublicBank Kingwood, National Association	President
Lake Worth	Lake Worth National Bank	President
Lamesa	The First National Bank of Lamesa	Chairman, President, Vice President, Cashier
La Porte	Bayshore National Bank of La Porte	President
Laredo	NBC Bank-Laredo, National Association	President, Cashier
Leon Valley	Kelly Field National Bank	Chairman, President, Vice President, Cashier

GROUP 2 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Levelland	South Plains National Bank	Chairman, President
Lewisville	Great Western National Bank	*
Liberty	The First Liberty National Bank	Chairman, President, Vice President
Lindale	Lindale National Bank	President
Llano	Llano National Bank	David Willmann, President
Longview	Bank of Longview, National Association	President, Vice President, Cashier
Longview	Oak Forest National Bank	Vice President and Cashier
Longview	Texas American Bank/Longview, National Association	*
Longview	Texas Commerce Bank — Longview, National Association	Vice President, Cashier
Longview	Texas National Bank	President
Lubbock	City Bank, National Association	Chairman, President
Lubbock	Lubbock National Bank	Chairman, President, Executive Vice President
Lubbock	Shadow Hills National Bank	President, Vice President, Cashier
Lubbock	Western National Bank	Mark E. Huckabee, President
Lubbock	Whisperwood National Bank	President
Lufkin	Angelina National Bank	President
Lufkin	First City National Bank of Lufkin	Executive Vice President, Cashier
Marshall	East Texas National Bank of Marshall	*
Marshall	MBank Marshall, National Association	President, Cashier
Mauriceville	Mauriceville National Bank	President
McAllen	International Bank of McAllen	Chairman, President, Cashier
McAllen	McAllen National Bank	*
McAllen	Rio National Bank	*
McKinney	McKinney National Bank	Chairman, President, Vice President, Cashier
McKinney	Texas American Bank/McKinney, National Association	Chairman, President
Mesquite	First Western National Bank of Mesquite	President, Vice President, Cashier
Mesquite	Mesquite National Bank	President
Mesquite	Northeast National Bank	*
Mexia	First National Bank of Mexia	President, Vice President, Cashier
Midland	Community National Bank	President
Midland	Texas Commerce Bank-Midland, National Association	*
Midlothian	Midlothian National Bank	*
Missouri City	First National Bank of Missouri City	President
Mount Pleasant	The American National Bank of Mount Pleasant	President
Muleshoe	First Bank of Muleshoe	President
Nacogdoches	Commercial National Bank in Nacogdoches	President
Nacogdoches	Security National Bank	President
Nacogdoches	Southside National Bank	Cashier
Nacogdoches	The Stone Fort National Bank of Nacogdoches	Chairman, President, Vice President, Cashier
New Braunfels	Citizens National Bank	President
New Braunfels	New Braunfels National Bank	President
New Braunfels	Texas Commerce Bank — New Braunfels, National Association	President
Nocona	First National Bank of Nocona	President, Vice President, Cashier
North Richland Hills	First Republic Bank Richland, National Association	Chairman, President, Vice President, Cashier
Odessa	Bank of the West, National Association	*
Odessa	First State Bank of Odessa, National Association	*
Odessa	MBank Odessa, National Association	Chairman, President, Executive Vice President
Odessa	Texas National Bank of Odessa	Chairman
Orange	First City National Bank of Orange	Chairman, President, Vice President, Cashier
Orange	MBank Orange, National Association	Chairman, President, Executive Vice President
Ozona	Crockett County National Bank	President, Vice President
Pampa	National Bank of Commerce	President, Vice President
Pearland	West Side National Bank	Chairman

GROUP 2 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Pecos	The Security State Bank of Pecos, Texas	President, Vice President, Cashier
Plainview	First National Bank of Plainview	President, Cashier
Plano	Allied Bank Plano, National Association	*
Plano	American National Bank of Plano	Chairman, President, Executive Vice President and Cashier
Plano	Chisholm National Bank	President
Plano	City National Bank of Plano	President
Plano	Commerce Bank Plano	Chairman, President
Plano	First City Bank of Plano, National Association	Chairman, President
Plano	First RepublicBank Preston North, National Association	Vice President, Cashier
Plano	First Western National Bank of Plano	President
Plano	Independence Bank	Chairman, President, Vice President, Cashier
Plano	Plano East National Bank	*
Plano	Plano National Bank	Chairman, President
Plano	United National Bank of Plano	President
Plano	Willow Bend National Bank	Chairman
Port Arthur	MBank Port Arthur, National Association	President, Vice President, Cashier
Port Lavaca	First National Bank in Port Lavaca	President
Porter	Park National Bank	Chairman, President, Vice President, Cashier
Refugio	The First National Bank of Refugio	Cashier
Richardson	Canyon Creek National Bank	*
Richardson	Centennial National Bank	President
Richardson	First National Bank of Richardson	Chairman, President, Vice President and Cashier
Richardson	Metropolitan National Bank — Richardson	President
Richardson	Promenade National Bank	President, Vice President, Cashier
Richardson	Richardson National Bank	Chairman, President, Vice President
Richmond	Texas Capital Bank — Fort Bend	President
Rockport	The First National Bank of Rockport	President
Round Rock	Round Rock National Bank	President, Cashier
San Angelo	The Central National Bank of San Angelo	Chairman, President, Vice President
San Angelo	First City National Bank of San Angelo	President, Executive Vice President
San Angelo	Texas Commerce Bank — San Angelo, National Association	President, Cashier
San Antonio	Capital Bank-Northwest, National Association	*
San Antonio	Castle Hills National Bank	President, Cashier
San Antonio	Colonial Frost Bank, National Association	Chairman, President, Vice President, Cashier
San Antonio	Crown Bank, National Association	Chairman, President
San Antonio	Fidelity Bank, National Association	President, Executive Vice President, Cashier
San Antonio	First American Bank	President, Vice President, Cashier
San Antonio	First City Bank-Forum, National Association	*
San Antonio	First RepublicBank Countryside, National Association	J. Lee McFarland, President
San Antonio	First RepublicBank Medical Center, National Association	President
San Antonio	First RepublicBank Northwest San Antonio, National Association	Chairman, President, Cashier
San Antonio	Intercontinental National Bank of San Antonio	President, Vice President, Cashier
San Antonio	International Bank of Commerce, National Association, San Antonio, Texas	President
San Antonio	Liberty Frost Bank, National Association	Chairman, President, Vice President, Cashier
San Antonio	MedCentre Bank, National Association	President
San Antonio	NBC Bank—Colonnade, National Association	President
San Antonio	NBC Bank—Ingram Park, National Association	*

GROUP 2 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
San Antonio	NBC Bank—North, National Association	Chairman, President
San Antonio	NBC Bank—Perrin Beitel, National Association	Chairman, President, Senior Vice President, Vice President, Cashier
San Antonio	North Frost Bank, National Association	Cashier
San Antonio	Stone Oak National Bank	President
San Antonio	Texas Bank North, National Association	Chief Operating Officer, Executive Vice President
San Antonio	Thousand Oaks National Bank	Chairman, President, Vice President, Cashier
San Antonio	Trinity National Bank	Chairman, President, Senior Vice President/Cashier, Executive Vice President
San Antonio	University National Bank	Pat McMahan, Vice President
San Antonio	Westpoint National Bank	President
Seguin	First Commercial Bank, National Association	President
Seminole	Seminole National Bank	*
Sherman	American Bank of Sherman, National Association	Chairman, President, Vice President, Cashier
Sherman	MBank Sherman, National Association	President, Cashier
Silsbee	Silsbee State Bank	Chairman, President, Vice President, Cashier
Snyder	Snyder National Bank	Chairman, President, Executive Vice President, Vice President
Spring	Park Forty-Five National Bank	*
Spring	Spring National Bank	*
Stafford	American National Bank	President
Sugarland	Texas Commerce Bank — Sugarland, National Association	Lanny R. Brenner, President
Sulphur Springs	The City National Bank of Sulphur Springs	President, Vice President, Cashier
Sulphur Springs	First National Bank of Sulphur Springs	President
Sulphur Springs	Sulphur Springs State Bank	President, Cashier
Sweetwater	First National Bank, Sweetwater, Texas	President
Temple	First RepublicBank Temple, National Association	Chairman, Vice Chairman, President, Vice President, Cashier
Texarkana	The Texarkana National Bank	Cashier
The Woodlands	Bank One, National Association	President, Executive Vice President
The Woodlands	MBank The Woodlands, National Association	President
Tomball	First RepublicBank Tomball	Chairman
Tomball	Tomball National Bank	President
Travis County	Oak Hill National Bank	Chief Executive Officer
Tulia	The First National Bank of Tulia	Cashier
Tyler	American National Bank	*
Vernon	The Waggoner National Bank of Vernon	President, Vice President
Victoria	Citizens National Bank	President
Victoria	Texas National Bank	President
Waco	First RepublicBank Waco, National Association (Bosque Blvd.)	President
Waco	United Bank of Waco, National Association	Chairman, President, Vice President, Cashier
Weatherford	The First National Bank of Weatherford	Cashier
Webster	1st National Bank of Texas	Chairman, President, Vice President, Cashier
Wichita Falls	American National Bank	President
Wichita Falls	First National Bank	President
Winnsboro	The First National Bank of Winnsboro	Chairman, President, Vice President, Cashier

**Directors of the Federal Reserve Bank of Dallas
As of September 30, 1987**

Name	Occupation	Elected by banks in Group	Class	Term Expires Dec. 31
Gene Edwards.....	Director and Consultant, First National Bank of Amarillo, Amarillo, Texas	1	A	1987
Robert G. Greer.....	Chairman of the Board, Tanglewood Bank, N.A., Houston, Texas	2	A	1989
Charles T. Doyle.....	Chairman of the Board and Chief Executive Officer, Gulf National Bank, Texas City, Texas	3	A	1988
Robert Ted Enloe, III.....	President, Lomas & Nettleton Financial Corporation, Dallas, Texas	1	B	1988
Robert L. Pfluger.....	Rancher, San Angelo, Texas	2	B	1987
Gary E. Wood.....	Director of Governmental Relations and Finance Professor, Baylor University, Waco, Texas	3	B	1989
Adm. Bobby R. Inman, USN (Ret.)..... <i>Chairman</i>	Chairman of the Board and Chief Executive Officer, Westmark Systems, Inc., Austin, Texas		C	1987
Hugh G. Robinson..... <i>Deputy Chairman</i>	President, Cityplace Development Corporation, Dallas, Texas		C	1988
Leo E. Linbeck, Jr.....	Chairman of the Board and Chief Executive Officer, Linbeck Construction Corporation, Houston, Texas		C	1989
