

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Notice 92-66
August 18, 1992

ELECTION OF DIRECTORS NOMINATION PROCEDURES

To All Member Banks in the Eleventh Federal Reserve District:

An election will be held under the provisions of Section 4 of the Federal Reserve Act, as amended by the Federal Reserve Reform Act of 1977, to choose successors to the following directors of this Bank, whose terms expire December 31, 1992:

Class A Director — Robert G. Greer
Chairman of the Board
Tanglewood Bank, N.A.
Houston, Texas

Class B Director — Gary E. Wood
President
Texas Research League
Austin, Texas

Mr. Greer, the Class A Director, was elected by banks in Group 2, consisting of banks having capital and surplus of over \$2,000,000, but under \$6,000,000, and his successor will be chosen by the banks in this group. Mr. Greer, who has served as a director of this Bank since 1987, has requested that his name not be placed in nomination for reelection. This request, likewise, is in accordance with the current policy approved by the Board of Directors of this Bank favoring rotation of directors after serving two consecutive three-year terms.

Dr. Wood, the Class B Director, was elected by banks in Group 3, consisting of banks having capital and surplus of \$2,000,000 and under, and his successor will be chosen by the banks in this group. Dr. Wood who has served as a director of this Bank since 1987, has requested that his name not be placed in nomination for reelection. This request, likewise, is in accordance with the current policy approved by the Board of Directors of this Bank favoring rotation of directors after serving two consecutive three-year terms.

The banks comprising Groups 2 and 3 are listed on the following pages.

The group in which a member bank will be entitled to vote will be determined by its classification as of the date of this letter, even though its capital and surplus may subsequently change prior to the date of the election.

Except in the case of any member banks that are subsidiaries of the same bank holding company,* each bank in Group 2 is permitted to nominate one candidate for Class A Director and each bank in Group 3 is permitted to nominate one candidate for Class B Director. When several banks are subsidiaries of a bank holding company, the nomination form is being sent only to the bank designated to participate in this election; therefore, banks in Groups 2 and 3 that will not participate in this election are being sent this notice, without forms, for their information. **The nominations must be made by resolution of the Board of Directors, certified to me and received in my office on or before September 18, 1992.** A form and return envelope for this purpose are enclosed. On September 30, 1992, a list of the candidates (indicating by whom nominated) and a preferential ballot will be mailed to each bank in the voting groups. The ballot must be cast within 15 days after receipt. The polls will open at 9 a.m. on October 7, 1992, and close at 2 p.m. on October 22, 1992. At that time, the ballot box will be opened at this Bank, the votes counted, and the results of the election announced. The candidates are invited to be present or represented on that occasion.

*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 2 and 3 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.**

In order to be counted, the ballot must be executed by an officer authorized to cast the vote. Officers so authorized are listed on the following pages. Inasmuch as the authority conferred on these officers continues until revoked, they need not be redesignated. Each member bank which has not designated an officer, or officers, for the purpose of signing the ballot, or any bank that desires to change its designation, should do so by resolution of its Board of Directors and certify the designation to me before the polls close. A form for this purpose will be furnished upon request. **If the official signature of the officer, or officers, authorized to cast the ballot has not been filed with this Federal Reserve Bank, such official signature should be filed before the polls close.**

While the banks in Group 1 will not vote in this election, this notice is sent to them, without forms, for their information. Group 1 consists of members banks with combined capital and surplus of \$6,000,000 and over.

Sincerely yours,

A handwritten signature in dark ink, appearing to read "Leo S. L..." followed by a stylized flourish.

Chairman of the Board

Enclosures (2)

**Information Concerning Eligibility for
Class A Directorship of a Federal Reserve Bank**

Section 4 of the Federal Reserve Act, as amended by the Federal Reserve Reform Act of 1977, contains the following provisions: "Class A shall consist of three members, without discrimination on the basis of race, creed, color, sex, or national origin, who shall be chosen by and be representative of the stockholding banks." "No officer or director of a member bank shall be eligible to serve as a Class A director unless nominated and elected by banks which are members of the same group as the member bank of which he is an officer or director." "Any person who is an officer or director of more than one member bank shall not be eligible for nomination as a Class A director except by banks in the same group as the bank having the largest aggregate resources of any of those of which such person is an officer or director." "No Senator or Representative in Congress shall be a member of the Board of Governors of the Federal Reserve System or an officer or a director of a Federal Reserve Bank."

The Board of Governors of the Federal Reserve System has expressed the opinion, "...that, to be consistent with the spirit and underlying principles of the Federal Reserve Act, it is inappropriate, as a general rule, for officers and directors of Federal Reserve Banks and Branches to hold partisan political or public office in the service of the United States, or of any state, territory, county, district, political subdivision, or municipality thereof, or to act as members of political party committees."

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 A Director.

LOUISIANA

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Bossier City	Citizens National Bank of Bossier City Louisiana	President
Homer	The Homer National Bank	Chairman, President, Vice President, Cashier
Mansfield	First National Bank in Mansfield	Cashier
Ruston	American Bank of Ruston, National Association	President, Vice President, Cashier
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	The 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
Hobbs	Sunwest Bank of Hobbs, National Association	President
Las Cruces	Bank of the Rio Grande, National Association	President
Las Cruces	Sunwest Bank of Las Cruces, National Association	Chairman
Silver City	Sunwest Bank of Grant County	President, Cashier

GROUP 2 — Continued

TEXAS		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Abilene	First State Bank, National Association	President
Abilene	United Bank & Trust	President
Addison	Addison National Bank	President
Alice	Alice National Bank	Chairman, President, Vice President, Cashier
Alice	First Community Bank, National Association	Chairman
Alvin	First National Bank of Alvin	President, Executive Vice President
Andrews	The National Bank of Andrews	President, Cashier
Arlington	Arlington National Bank	President
Arlington	Equitable Bank, National Association	President
Arlington	Security Bank of Arlington	President
Athens	Bank of Athens, National Association	President
Athens	The First National Bank of Athens	President, Senior Vice President, Vice President, Cashier
Atlanta	The Atlanta National Bank	Chairman, President, Vice President, Cashier
Austin	Heartland Bank, National Association	President, Cashier
Austin	Union National Bank	Chairman, President
Bastrop	The First National Bank of Bastrop	Chairman, President, Vice President, Cashier
Bay City	The First National Bank of Bay City	Chairman, President, Vice President, Cashier
Bedford	Western American National Bank	James N. McMahon, Chairman and President
Beeville	The Commercial National Bank of Beeville	Chairman, President, Vice President, Cashier
Bellaire	Citizens National Bank of Texas	President
Bells	The First National Bank of Bells	President
Bellville	The First National Bank of Bellville	President, Vice President, Cashier
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
Brownsville	Brownsville National Bank	President
Brownsville	International Bank, National Association	President
Brownwood	Citizens National Bank at Brownwood	President
Burleson	First National Bank of Burleson	President
Canadian	The First National Bank of Canadian	President, Vice President, Cashier
Canton	The Bank of Van Zandt	Albert M. Coleman, President; Ottis R. Metzger, Cashier
Carrollton	City National Bank of Carrollton	President
Carthage	The First National Bank of Carthage	Chairman, President, Vice President, Cashier
Carthage	Panola National Bank	President
Cleburne	Community Bank	President
Cleburne	The First National Bank in Cleburne	President, Vice President
Conroe	National Bank of Conroe	*
Converse	Converse National Bank	President
Corpus Christi	Coastal Bend National Bank	Chairman, President, Vice President, Cashier
Corsicana	City National Bank	President
Crockett	Citizens National Bank	Chairman, President, Vice President, Cashier
Dallas	Abrams Centre National Bank	*
Dallas	American Bank, National Association	President
Dallas	Brookhollow National Bank	President
Dallas	Crown Charter National Bank	President
Dallas	EastPark National Bank	Chairman
Dallas	Fidelity Bank, National Association	William C. Murphy, Chairman and President; Edward D. Mahon, Executive Vice President; Virginia L. Anderson, Secretary
Dallas	First Lakewood National Bank	*
Dallas	Founders National Bank-Skillman	President
Dallas	Gateway National Bank	President
Dallas	Interstate National Bank	*
Dallas	Inwood National Bank of Dallas	President
Dallas	Park Central Bank of Dallas	President
Dallas	Texas Central Bank, National Association	James C. Veirs, Chairman/President

GROUP 2 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Dallas	United National Bank	Chairman, President, Chief Operating Officer
Dayton	First National Bank of Dayton	Chairman, President, Vice President, Cashier
Decatur	The First National Bank in Decatur	Chairman, President, Vice President, Cashier
Denver City	First National Bank	President
Eastland	Eastland National Bank	Chairman, President, Vice President, Cashier
Edinburg	First National Bank in Edinburg	Chairman, President, Vice President, Cashier
El Campo	The First National Bank of El Campo	President, Cashier
El Paso	Bank of El Paso	President
El Paso	Cotinental National Bank	President
El Paso	Montwood National Bank	President
Eules	Landmark Bank-Mid Cities	President, Vice President, Cashier
Fort Sam Houston	Eisenhower National Bank	President, Vice President/Cashier
Fort Worth	Alta Mesa National Bank	President
Fort Worth	Camp Bowie National Bank	Chairman, President, Vice President, Cashier
Fort Worth	Citizens National Bank	President
Fort Worth	Riverbend Bank, National Association	President
Fort Worth	Summit National Bank	President
Fort Worth	Woodhaven National Bank	*
Galveston	The Moody National Bank of Galveston	Vice President
Galveston	University National Bank	Chairman, President
Garland	Central Bank	President
Garland	Northeast National Bank	*
Garland	Security Bank, National Association-Garland	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	Chairman, President, Vice President, Cashier
Granbury	Lake Granbury National Bank	Frank B. Kimmell, President
Grand Prairie	First Continental Bank of Grand Prairie, National Association ...	President
Groesbeck	First National Bank	Cashier
Harlingen	The Harlingen National Bank	President, Vice President, Cashier
Hereford	The First National Bank of Hereford	Cashier
Highland Village	United Commerce Bank of Highland Village, National Association	President
Houston	Antoine National Bank	*
Houston	Asian American National Bank	Secretary of the Board
Houston	Champions Bank, N.A.	President
Houston	Charter National Bank - Colonial	Chairman, President, Vice President, Cashier
Houston	Clear Lake National Bank	President
Houston	Cypress National Bank	Chairman, President, Vice President, Cashier
Houston	Fidelity National Bank	President
Houston	First Northwestern Bank, National Association	President
Houston	Houston Community Bank, National Association	Chairman, President
Houston	Houston Independent Bank, National Association	President
Houston	Houston National Bank	President
Houston	Independence Bank, National Association	President
Houston	Langham Creek National Bank	President
Houston	Lone Star Bank, N.A.	President, Cashier
Houston	National Commerce Bank	President
Houston	Omnibank National Association	Chairman, President, Vice President, Cashier
Houston	Park National Bank of Houston	Chairman
Houston	Peoples Bank	Chairman, President, Executive Vice President
Houston	Security Bank, National Association	*
Houston	Southern National Bank of Texas	Harold Dodd, Chairman; Joseph Catania, President
Houston	Sunbelt National Bank	Chairman, President
Houston	Tanglewood Bank, National Association	Chairman, President, Cashier
Houston	Texas First National Bank	President

GROUP 2 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Houston	Texas Guaranty National Bank	*
Houston	Unity National Bank of Houston	Chairman (Co-Chairman)
Houston	Westheimer National Bank	Chairman, President
Houston	Woodforest National Bank	Chairman, President, Vice President, Cashier
Humble	Humble National Bank	President
Hurst	Mid-Cities National Bank	Chairman
Irving	First Bank/Las Colinas	President
Jefferson	The First National Bank of Jefferson	President
Katy	Community Bank	Chairman, Vice Chairman, President
Katy	Mayde Creek Bank, National Association	President or Executive Vice President
Katy	Queststar Bank, National Association	Chairman, President, Vice President, Cashier
Kerrville	First National Bank of Kerrville	Chairman, President, Vice President, Cashier
Kilgore	City National Bank of Kilgore	President
Killeen	First National Bank	Chairman, President, Vice President, Cashier
Kingsville	Kleberg First National Bank of Kingsville	Chairman, President, Vice President, Cashier
Kingwood	Kingwood Bank, National Association	President, Cashier
Kountze	First City, Texas - Kountze	President, Cashier
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	Falcon National Bank	President, Cashier
Laredo	NBC Bank - Laredo, National Association	President, Cashier
Liberty	The First Liberty National Bank	*
Lindale	Lindale National Bank	President
Llano	Llano National Bank	David Willmann, President
Longview	Community National Bank	President
Longview	Texas Commerce Bank - Longview, National Association	Vice President, Cashier
Longview	Texas National Bank	President
Lubbock	Lubbock National Bank	Chairman, President, Executive Vice President
Lubbock	Shadow Hills National Bank	President, Vice President, Cashier
Lubbock	Western National Bank	President
Lubbock	Whisperwood National Bank	President
Lufkin	Texas Bank, National Association	President, Vice President, Cashier
Madisonville	First Madisonville National Bank	President
Mansfield	First National Bank Mansfield	President
Marshall	East Texas National Bank of Marshall	Cashier
Mauriceville	Mauriceville National Bank	President
McAllen	Inter National Bank	Chairman, President, Cashier
McAllen	McAllen National Bank	President
McAllen	Rio National Bank	Chairman/Chief Executive Officer
McKinney	Peoples National Bank	Chairman, President, Vice President, Cashier
Mesquite	Mesquite National Bank	President
Mexia	First National Bank of Mexia	President, Vice President, Cashier
Midland	Community National Bank	President
Midland	Midland American Bank	Chairman, President
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
New Braunfels	Citizens Bank	President
New Braunfels	Plaza Bank, N.A.	Chairman & Chief Executive Officer
New Braunfels	Texas Commerce Bank-New Braunfels, National Association	President
Odessa	Bank of the West, National Association	President, Vice President
Odessa	First State Bank, National Association	President
Odessa	Western National Bank	Chairman, President, Vice President, Cashier
Ozona	Crockett County National Bank	President, Vice President
Pampa	National Bank of Commerce	President, Vice President
Paris	Peoples National Bank	*

GROUP 2 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Pearland	West Side National Bank of Pearland	Chairman
Pearsall	Frio National Bank	*
Pecos	The Security State Bank of Pecos	President, Vice President, Cashier
Pharr	Lone Star National Bank	President, Vice President, Cashier
Plainview	First National Bank of Plainview	President, Cashier
Plano	Plano East National Bank	*
Port Lavaca	First National Bank in Port Lavaca	President
Quitman	Wood County National Bank	President
Refugio	The First National Bank of Refugio	Cashier
Richardson	Canyon Creek National Bank	*
Rockport	The First National Bank of Rockport	President
San Antonio	Kelly Field National Bank	Chairman, President, Vice President, Cashier
San Antonio	Stone Oak National Bank	President
San Antonio	Texas Bank, N.A.	Chairman, President & CEO
San Antonio	Valley-Hi National Bank of San Antonio	President, Vice President
San Marcos	State Bank and Trust Company	President, Executive Vice President
Seguin	First Commercial Bank, National Association	President
Seminole	Seminole National Bank	Chairman, President, Vice President, Cashier
Sherman	American Bank of Sherman, National Association	Chairman, President, Vice President, Cashier
Silsbee	First National Bank of Silsbee	Chairman, President, Vice President, Cashier
Silsbee	Silsbee State Bank	Chairman, President, Vice President, Cashier
Snyder	Snyder National Bank	Chairman, President, Executive Vice President, Vice President
Spring	Spring National Bank	*
Sulphur Springs	First National Bank of Sulphur Springs	President
Sulphur Springs	Sulphur Springs State Bank	President, Cashier
Sweetwater	First National Bank, Sweetwater, Texas	President
The Woodlands	Probank, National Association	President, Executive Vice President
Tomball	Tomball National Bank	President
Tulia	The First National Bank of Tulia	Cashier
Vernon	The Waggoner National Bank of Vernon	President, Vice President
Victoria	Citizens National Bank	President
Waco	Central National Bank	President, Vice President, Cashier
Waco	First Waco National Bank	President
Weatherford	First National Bank and Trust Company of Weatherford	Cashier
Weslaco	City National Bank	Chairman
Wichita Falls	American National Bank	President
Wichita Falls	First National Bank	President
Wichita Falls	Parker Square Bank, N.A.	President, Cashier
Wills Point	Citizens National Bank of Wills Point	President
Winnsboro	The First National Bank of Winnsboro	Chairman, President, Vice President, Cashier
Yoakum	The Yoakum National Bank	President, Vice President, Cashier

Information Concerning Eligibility for Class B Directorship of a Federal Reserve Bank

Section 4 of the Federal Reserve Act, as amended by the Federal Reserve Reform Act of 1977, contains the following provisions: "Class B shall consist of three members, who shall represent the public and shall be elected without discrimination on the basis of race, creed, color, sex, or national origin, and with due but not exclusive consideration to the interests of agriculture, commerce, industry, services, labor, and consumers." "No director of Class B shall be an officer, director, or employee of any bank." "No Senator or Representative in Congress shall be a member of the Board of Governors of the Federal Reserve System or an officer or a director of a Federal Reserve Bank."

The Board of Governors of the Federal Reserve System has expressed the opinion, "...that, to be consistent with the spirit and underlying principles of the Federal Reserve Act, it is inappropriate, as a general rule, for officers and directors of Federal Reserve Banks and Branches to hold partisan political or public office in the service of the United States, or of any state, territory, county, district, political subdivision, or municipality thereof, or to act as members of political party committees."

GROUP 3

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

Banks in this group elect one Class B Director.

LOUISIANA

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Arcadia	First National Bank, Bienville Parish	President
Bastrop	Bastrop National Bank	President
Benton	First National Bank of Benton	President
Lake Providence	The First National Bank of Lake Providence	President
Mansfield	Progressive National Bank of DeSoto Parish	Chairman, President
Oak Grove	West Carroll National Bank of Oak Grove	President

NEW MEXICO

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Alamogordo	First National Bank in Alamogordo	Chairman, President, Executive Vice President, Vice President
Las Cruces	United New Mexico Bank at Las Cruces, National Association .	President
Logan	McFarland Brothers Bank	G.A. Poling, Jr., President
Lordsburg	Western Bank	President
Portales	The Portales National Bank	President, Cashier
Portales	United New Mexico Bank at Portales, National Association	President, Vice President, Cashier
Roswell	First National Bank of Chaves County	President, Executive Vice President, Cashier
Ruidoso	First National Bank of Ruidoso	*
Santa Rosa	The First National Bank of Santa Rosa	President, Executive Vice President, Vice President, Cashier
Silver City	The American National Bank of Silver City	Cashier
Socorro	United New Mexico Bank at Socorro, National Association	President
Truth or Consequences	First Sierra National Bank	Chairman, President, Vice President, Cashier
Tucumcari	The First National Bank in Tucumcari	Chairman, President, Vice President

GROUP 3 — Continued

TEXAS		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Albany	The First National Bank of Albany/Breckenridge	Chairman, President, Vice President
Allen	First National Bank of Allen	President, Vice President, Cashier
Alpine	First National Bank in Alpine	President
Amarillo	City National Bank	President, Cashier
Amarillo	Western National Bank	President, Vice President, Cashier
Amherst	The First National Bank of Amherst	President
Anahuac	Anahuac National Bank	President
Anderson	The First National Bank of Anderson	Chairman, President, Vice President, Cashier
Andrews	First National Bank of Andrews	President
Anna	The First National Bank of Anna	President, Cashier
Anson	The First National Bank of Anson	President, Vice President, Cashier
Arlington	Northwest National Bank of Arlington	President, Vice President, Cashier
Aspermont	The First National Bank of Aspermont	President, Vice President, Cashier
Atlanta	The First National Bank of Atlanta	President, Vice President
Austin	Austin National Bank	President
Azle	First National Bank of Azle	President, Cashier
Baird	The First National Bank of Baird	Chairman, President, Vice President, Cashier
Ballinger	The First National Bank of Ballinger	Chairman, President, Vice President
Baytown	Texas National Bank of Baytown	Executive Vice President
Beeville	The First National Bank of Beeville	Chairman, President, Vice President, Cashier
Belton	The First National Bank in Belton	Chairman, President, Vice President, Cashier
Belton	Peoples National Bank	President, Vice President, Cashier
Big Lake	First National Bank - Big Lake	Cashier
Blanco	The Blanco National Bank	President, Vice President, Cashier
Brackettville	The First State Bank	Cashier
Brady	The Brady National Bank	Vice President
Brady	The Commercial National Bank of Brady	Chairman, President, Vice President, Cashier
Breckenridge	Citizens National Bank of Breckenridge	President, Vice President, Cashier
Brenham	Texas National Bank	Chairman, President
Bridgeport	The First National Bank of Bridgeport	Chairman, President, Vice President, Cashier
Bronte	First National Bank in Bronte	President
Brookshire	National Bank of Waller County	President
Brownfield	The First National Bank of Brownfield	Chairman, President, Vice President, Cashier
Bryan	The First National Bank of Bryan	Chairman, President, Vice President, Cashier
Buchanan Dam	Lake Buchanan State Bank	President
Bullard	First National Bank of Bullard	President
Burkburnett	First National Bank in Burkburnett	President
Byers	The First National Bank of Byers	President
Caddo Mills	The State National Bank of Caddo Mills	President
Caldwell	Caldwell National Bank	President, Vice President, Cashier
Cameron	The Citizens National Bank of Milam County	Chairman, President, Vice President, Cashier
Cameron	First National Bank in Cameron	Chairman, President, Vice President
Canton	The First National Bank of Canton	Chairman, President, Vice President, Cashier
Canyon	The First National Bank in Canyon	President, Vice President, Cashier
Carrizo Springs	First National Bank	Chairman, President, Vice President, Cashier
Chillicothe	The First National Bank of Chillicothe	President
Cisco	First National Bank in Cisco	Chairman, President, Vice President
Clarendon	First Bank & Trust of Clarendon	President
Claude	The First National Bank of Claude	Chairman, President, Vice President, Cashier
Cleveland	First National Bank of Cleveland	Chief Executive Officer
Coleman	First Coleman National Bank	Cashier
College Station	Commerce National Bank	President
Colorado City	The City National Bank of Colorado City	Chairman, President, Vice President, Cashier
Colorado City	First National Bank of Colorado City	Mark A. Waldrup, President
Comanche	The Comanche National Bank	President
Conroe	First Bank of Conroe, National Association	*
Cooper	The First National Bank in Cooper	Vice President
Copperas Cove	First National Bank	*
Corpus Christi	Nueces National Bank	President
Corsicana	Corsicana National Bank	President, Vice President, Cashier

GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Cotulla	Stockmens National Bank in Cotulla	Chairman, President, Vice President
Crockett	First National Bank	Chairman, President
Crosbyton	Citizens National Bank of Crosbyton	President, Vice President
Crowell	Crowell State Bank	Chairman, President, Vice President, Cashier
Daingerfield	The National Bank of Daingerfield	President
Dalhart	First National Bank in Dalhart	President
Dallas	Commercial National Bank of Dallas	President
Dallas	Park Forest National Bank	President, Executive Vice President
Dallas	Preston National Bank	Chairman, Vice Chairman, President,
Dawson	First Bank & Trust Company	Chairman, President, Vice President
Del Rio	Del Rio National Bank	President
Deport	The First National Bank of Deport	Cashier
De Soto	Bank of De Soto, National Association	Chairman, President, Vice President, Cashier
Detroit	Community National Bank	*
Dublin	First National Bank of Dublin	Chairman
Dublin	Freedom Bank Dublin, N.A.	President
Duncanville	Duncanville National Bank	President
Eagle Lake	The First National Bank of Eagle Lake	President
Eagle Pass	NBC Bank - Eagle Pass, National Association	Cashier
Edgewood	The First National Bank of Edgewood	Chairman, President, Vice President, Cashier
Eldorado	The First National Bank of Eldorado	President, Vice President, Cashier
Emory	The First National Bank of Emory	Vice President, Cashier
Ennis	First National Bank of Ennis	Chairman, President, Vice President, Cashier
Evant	The First National Bank of Evant	President, Vice President
Fabens	The First National Bank of Fabens	President
Fairfield	First National Bank	Chairman, President, Vice President, Cashier
Falfurrias	The First National Bank in Falfurrias	President
Falls City	The Falls City National Bank	Chairman, President, Vice President, Cashier
Farmers Branch	Town North National Bank	Chairman, President, Senior Vice President, Cashier
Floydada	The First National Bank of Floydada	President
Follett	The Follett National Bank	President
Forney	The Farmers National Bank of Forney	Vice President
Fort Hood	Fort Hood National Bank	Chairman, President, Vice President, Cashier
Fort Stockton	First National Bank of Fort Stockton	Chairman, President, Cashier
Fort Worth	Colonial National Bank	President
Fort Worth	The National Bank of Texas at Forth Worth	Chairman, President
Fort Worth	Shady Oaks National Bank	President
Franklin	The First National Bank of Franklin	President, Vice President, Cashier
Fredericksburg	Pioneer National Bank	President
Friendswood	Community National Bank	President, Senior Vice President, Cashier
Gainesville	North Texas Bank & Trust	President
Galveston	Bank of Galveston, National Association	Chairman, President, Vice President, Cashier
Garland	Texas Bank of Garland, National Association	President
Gatesville	National Bank	Chairman, President, Vice President, Cashier
George West	First National Bank in George West	Chairman, President, Vice President, Cashier
Gilmer	Gilmer National Bank	Vice President
Glen Rose	Freedom Bank Glen Rose, N.A.	President, Vice President
Goldthwaite	First National Bank	President
Goliad	The First National Bank of Goliad	Vice President, Cashier
Graford	First National Bank, Graford	President
Granbury	The First National Bank of Granbury	Vice President and Cashier
Grand Prairie	National Bank of Grand Prairie	President
Granger	The First State Bank	Chairman, President, Vice President, Cashier
Granger	The Granger National Bank	Chairman, President, Vice President, Cashier
Grapevine	First National Bank of Grapevine	Chairman, President, Vice President, Cashier
Groom	The State National Bank of Groom	Chairman, President, Vice President, Cashier
Hale Center	The First National Bank of Hale Center	President, Vice President
Hamilton	Freedom Bank, N.A.	Chairman, President
Hamilton	The Hamilton National Bank	President, Vice President, Cashier

GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Hamlin	Hamlin National Bank	Chairman, President, Vice President, Cashier
Haskell	First National Bank	President, Executive Vice President
Haskell	Haskell National Bank	Chairman, President, Vice President
Hebbronville	The First National Bank of Hebbronville	President
Henrietta	The First National Bank of Henrietta	President
Hico	The First National Bank of Hico	Vice President
Hillsboro	The Citizens National Bank of Hillsboro	Chairman, President, Vice President, Cashier
Holland	The First National Bank of Holland	*
Hondo	Community National Bank	President
Hondo	The Hondo National Bank	Cashier
Houston	Alief Alamo Bank	Executive Vice President
Houston	Citizens National Bank	Chairman, President
Houston	West University Bank, National Association	President, Vice President
Hughes Springs	The First National Bank of Hughes Springs	Chairman
Hutto	Hutto State Bank	President, Vice President, Cashier
Iowa Park	The State National Bank of Iowa Park	Chairman, President, Vice President, Cashier
Irving	Irving National Bank	President
Jacksboro	The First National Bank of Jacksboro	Chairman, President, Vice President, Cashier
Jacksboro	The Jacksboro National Bank	Chairman, Vice President, Cashier
Jacksonville	The First National Bank of Jacksonville	Chairman, President, Vice President, Cashier
Jacksonville	Texas National Bank of Jacksonville	Chairman, President
Jasper	First National Bank of Jasper	President
Jefferson	Jefferson National Bank	President
Joshua	The First National Bank in Joshua	Chairman, President, Vice President
Junction	First State Bank	President
Junction	Junction National Bank	President, Vice President, Cashier
Karnes City	The Karnes County National Bank of Karnes City	Chairman, President, Vice President, Cashier
Kaufman	The Farmers and Merchants National Bank of Kaufman	Chairman, President, Vice President, Cashier
Kemp	The First National Bank of Kemp	President
Kenedy	First-Nichols National Bank	Chairman, President, Vice President, Cashier
Kilgore	Kilgore First National Bank	President, Cashier
Kress	Kress National Bank	President
La Coste	The La Coste National Bank	Cashier
La Feria	The First National Bank of La Feria	Chairman, President, Vice President
La Grange	The First National Bank of La Grange	Chairman, President, Vice President, Cashier
La Grange	La Grange National Bank	*
Lake Jackson	First National Bank of Lake Jackson	President
Lamesa	The Lamesa National Bank	Chairman, President, Vice President, Cashier
Lampasas	The First National Bank of Lampasas	President, Vice President
Lancaster	United Bank, National Association	Chairman, President, Vice President, Cashier
Leonard	The Leonard National Bank	President
Linden	The First National Bank of Linden	Cashier
Lipan	The First National Bank of Lipan	President
Littlefield	The First National Bank of Littlefield	Chairman, President, Vice President, Cashier
Livingston	The Bank of Livingston	Chairman, President, Vice President, Cashier
Livingston	The First National Bank of Livingston	Chairman, President, Vice President, Cashier
Lockhart	First-Lockhart National Bank	President
Lockney	First National Bank in Lockney	President
Lorena	Lorena State Bank	President
Luling	The First National Bank in Luling	Chairman, President, Vice President, Cashier
Mabank	First National Bank of Gun Barrel City	President
Marble Falls	Marble Falls National Bank	President
Marfa	The Marfa National Bank	Chairman, President, Vice President, Cashier, Assistant Cashier
Mart	The Farmers and Merchants National Bank of Mart	President
Mart	The First National Bank of Mart	President, Vice President, Cashier
Mason	The Mason National Bank	President, Vice President
Matador	First State Bank of Matador	Vice President
McAllen	The Valley National Bank	Chairman, President, Vice President, Cashier
McGregor	The First National Bank of McGregor	President, Vice President, Cashier

GROUP 3 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Menard	The Menard National Bank	President
Mercedes	Mercedes National Bank	Chairman, President, Vice President
Merkel	The Farmers and Merchants National Bank of Merkel	President
Mertzon	The First National Bank of Mertzon	President, Cashier
Midlothian	First National Bank in Midlothian	Chairman, President, Vice President, Cashier
Mineola	The First National Bank of Mineola	Chairman, President
Mineral Wells	The City National Bank of Mineral Wells	President
Mineral Wells	First State Bank of Mineral Wells	President
Monahans	First National Bank of Monahans	Executive Vice President, Vice President
Moody	The First National Bank of Moody	President
Mount Vernon	The First National Bank of Mount Vernon	President, Vice President
Mount Vernon	Franklin National Bank	President
Munday	First National Bank in Munday	President, Vice President, Cashier
Naples	Morris County National Bank	Chairman, President, Vice President, Cashier
Navasota	The Bank of Navasota, National Association	President
New Boston	The First National Bank of New Boston	Chairman, President, Vice President, Cashier
Newcastle	Farmers National Bank of Newcastle	President, Vice President
Newton	First National Bank of Newton	President, Executive Vice President, Vice President, Cashier
O'Donnell	The First National Bank of O'Donnell	President
Olmito	Rancho Viejo National Bank	President
Olney	First National Bank of Olney	President, Vice President, Cashier
Olton	Olton State Bank	Chairman
Ozona	The Ozona National Bank	President
Paducah	The First National Bank	President
Palestine	The East Texas National Bank of Palestine	President
Palestine	The First National Bank of Palestine	President, Vice President, Cashier
Palestine	The Royall National Bank of Palestine	President, Vice President, Cashier
Panhandle	The First National Bank of Panhandle	President
Paris	First National Bank of Paris	President, Executive Vice President, Cashier
Paris	Lamar National Bank	President
Paris	The Liberty National Bank in Paris	Chairman, President, Vice President, Cashier
Pasadena	Peoples National Bank	Chairman/President
Pasadena	Texas Coastal Bank	Chairman, President, Executive Vice President, Vice President, Cashier
Pearland	First National Bank of Pearland	President, Vice President, Cashier
Pecos	The First National Bank of Pecos	President, Cashier
Perryton	The First National Bank of Perryton	President
Perryton	The Perryton National Bank	Chairman, President, Vice President, Cashier
Pilot Point	The Pilot Point National Bank	President, Cashier
Pittsburg	The Pittsburg National Bank	President
Pleasanton	Atascosa National Bank	President, Vice President, Cashier
Port Neches	The First National Bank of Mid-County	Chairman, President, Cashier
Post	The First National Bank of Post	President
Pottsboro	American National Bank of Pottsboro	President
Quanah	First National Bank in Quanah	Chairman, President, Vice President, Cashier
Quanah	The Security National Bank of Quanah	President, Executive Vice President
Quitaque	The First National Bank of Quitaque	President, Vice President, Cashier
Quitman	The First National Bank of Quitman	President
Ralls	Security Bank	Chairman, President, Vice President, Cashier
Red Oak	First National Bank of Red Oak	Chairman
Richardson	Brookhollow National Bank	*
Richwood	Brazoswood National Bank	Vice President, Cashier
Rio Grande City	First National Bank of Rio Grande City	President
Rockwall	Lakeside National Bank	President
Rosebud	The Planters National Bank of Rosebud	President, Vice President, Cashier
Rosenberg	The First National Bank of Rosenberg	Chairman, President, Vice President, Cashier
Rotan	The First National Bank of Rotan	President
Round Mountain	Cattleman's National Bank	Chairman, President
Round Rock	First National Bank of Round Rock	President

GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Rowena	The First National Bank of Rowena	Cashier
Royse City	Citizens State Bank	President, Vice President
Rule	The Farmers National Bank of Rule, Texas	Cashier
Sachse	First National Bank of Sachse	President
Saint Jo	The First National Bank of Saint Jo	President, Cashier
Salado	Salado National Bank	Chairman, President, Vice President, Cashier
San Angelo	Tom Green National Bank	President
San Antonio	Plaza Bank, N.A.	President
San Antonio	Security National Bank East	President
San Antonio	Security National Bank of San Antonio	President
San Augustine	The First National Bank of San Augustine	Chairman, President, Vice President, Cashier
San Benito	First National Bank of San Benito	President
Sanger	Sanger Bank	Charles Fenoglio, Chairman/President
San Saba	The City National Bank of San Saba	President, Vice President, Cashier
Santa Anna	The Santa Anna National Bank	Vice President, Cashier
Santo	The First National Bank of Santo	Cashier
Seminole	First National Bank	President
Seymour	The Farmers National Bank of Seymour	Vice President
Seymour	The First National Bank of Seymour	Chairman, President, Vice President, Cashier
Shamrock	The First National Bank of Shamrock	Chairman, President, Vice President, Cashier
Shiner	The First National Bank of Shiner	Chairman, President, Vice President, Cashier
Smithville	Lost Pines National Bank	President
Snook	First Bank of Snook	President
Somerset	Somerset National Bank	Chairman, President, Vice President, Cashier
Sonora	The First National Bank of Sonora	President, Cashier
Sonora	Sutton County National Bank	President, Vice President and Cashier
Southlake	Texas National Bank	Chairman, President, Vice President, Cashier
South Padre Island	First National Bank of South Padre Island	Chairman
Spearman	First National Bank	President
Stamford	The First National Bank in Stamford	President, Cashier
Stanton	The First National Bank of Stanton	President
Stanton	Stanton National Bank	President
Sterling City	The First National Bank of Sterling City	President, Vice President
Sudan	The First National Bank of Sudan	Chairman, President, Vice President, Cashier
Sugar Land	Sugar Creek National Bank	Chairman, President
Sulphur Springs	The City National Bank of Sulphur Springs	President, Vice President, Cashier
Sulphur Springs	First American Bank and Mortgage Sulphur Springs National Association	President, Vice President, Cashier
Taft	The First National Bank of Taft	President, Vice President
Tahoka	The First National Bank of Tahoka	Chairman, President, Vice President, Cashier
Taylor	The City National Bank of Taylor	Chairman, President, Vice President, Cashier
Teague	Citizens National Bank	President
Texarkana	American National Bank	Chairman, President, Vice President, Cashier
Texas City	Gulf National Bank	Chairman, President
Texas City	Texas City Bank, National Association	Chairman, President, Vice President
Throckmorton	The First National Bank of Throckmorton	President, Vice President, Cashier
Tom Bean	The First National Bank of Tom Bean	President
Trenton	The First National Bank of Trenton	President
Trinity	The First National Bank of Trinity	President, Vice President
Trinity	Lake Area National Bank	*
Troy	Bank of Troy	Chairman, President
Uvalde	First National Bank	President, Vice President, Cashier
Valley Mills	First National Bank of Bosque County	Chairman, President, Vice President, Cashier
Van Alstyne	The First National Bank of Van Alstyne	President
Van Horn	Van Horn State Bank	President
Vernon	The Herring National Bank of Vernon	President, Vice President, Cashier
Waco	The Texas National Bank of Waco	President, Vice President, Cashier
Watauga	Watauga State Bank	Chairman, President
Waxahachie	Citizens National Bank in Waxahachie	President
Weatherford	The Citizens National Bank of Weatherford	President

GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Weatherford	Weatherford National Bank	Vice President and Cashier
Wellington	Wellington State Bank	President
West	The State National Bank in West	President
West Columbia	West Columbia National Bank	Chairman, President, Vice President, Cashier
Wheeler	First National Bank in Wheeler	President
Whitehouse	City National Bank	President
Whitehouse	First National Bank of Whitehouse	President, Vice President and Cashier
Whitesboro	First National Bank	President
Whitewright	The First National Bank of Whitewright	President
Whitney	First National Bank in Whitney	Chairman, President, Vice President, Cashier
Wills Point	The First National Bank of Wills Point	*
Windthorst	Windthorst National Bank	President
Winters	Peoples National Bank	Mac Sayles, President
Wolfe City	The Wolfe City National Bank in Wolfe City	Chairman, President, Vice President
Woodsboro	The First National Bank of Woodsboro	Cashier
Yorktown	The First National Bank of Yorktown	Cashier
Zapata	Zapata National Bank	Chairman, President, Cashier

Directors of the Federal Reserve Bank of Dallas
As of August 18, 1992

Name	Occupation	Elected by Banks in Group	Class	Term Expires Dec. 31
T. C. Frost	Chairman of the Board, Frost National Bank, San Antonio, Texas	1	A	1993
Robert G. Greer	Chairman of the Board, Tanglewood Bank, N.A., Houston, Texas	2	A	1992
Eugene M. Phillips	Chairman of the Board and President, The First National Bank of Panhandle, Panhandle, Texas	3	A	1994
Peyton Yates	President, Yates Drilling Company, Artesia, New Mexico	1	B	1994
J. B. Cooper, Jr.	Farmer, Roscoe, Texas	2	B	1993
Gary E. Wood	President, Texas Research League, Austin, Texas	3	B	1992
Leo E. Linbeck, Jr. <i>Chairman</i>	Chairman of the Board and Chief Executive Officer, Linbeck Construction Corporation, Houston, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	1992
Henry G. Cisneros	Chairman of the Board and Chief Executive Officer, Cisneros Asset Management Company, San Antonio, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	1993
Cece Smith	General Partner, Phillips-Smith Specialty Retail Group Dallas, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	1994