

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Notice 93-104
September 29, 1993

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 and my notice dated August 17, 1993, regarding the election of directors of this Bank to succeed T. C. Frost, Class A Director, and J. B. Cooper, Jr., Class B Director, whose terms expire December 31, 1993, the names of the candidates nominated and the names of the banks which made the nominations are set out on pages 3, 4, and 5.

Except in the case of any member banks that are subsidiaries of the same bank holding company, * there is sent as an enclosure 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 notice, 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 notice. 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 3 of this notice.

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 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."

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 this 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 6, 1993, and close at 2 p.m. on October 21, 1993. 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 notice is sent to them, without forms, for their information. Group 3 consists of members banks with combined capital and surplus of \$2,500,000 and under.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Leo S. L..." followed by a long, sweeping flourish.

Chairman of the Board

Enclosures (4)

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 A ballots (Group 1), where there are three candidates involved, a member bank, in making its first and second choices, will be deemed to have indicated the other candidate as its third choice.

CANDIDATES FOR CLASS A DIRECTOR (Listed Alphabetically)

LINNET F. DEILY

Chairman, President and Chief Executive Officer
First Interstate Bank of Texas, N.A.
Houston, Texas

Linnet Deily, a fourth generation descendant of a pioneer Texas farming family, grew up in McKinney and graduated from high school there in 1963. She received a B.A. degree in Government in 1967 from the University of Texas at Austin and an M.A. degree in International Management from the University of Texas at Dallas in 1976.

Mrs. Deily began her banking career in 1974 as a lending officer with RepublicBank Dallas. After moving with her family to California in 1981, she joined First Interstate Bancorp and held various positions in the company. She joined First Interstate Bank of Texas five years ago as President and Chief Operating Officer following First Interstate's acquisition of Allied Bancshares and subsequently was named Chief Executive Officer and Chairman. Without assistance from the FDIC Insurance Fund, First Interstate turned from major losses to consistent, strong profitability.

Mrs. Deily has been active in community affairs, having served on the board of the Texas Bankers Association, and is currently President of the Houston Bankers Association. She is also on the board and executive committees of the Greater Houston Partnership, the United Way, Central Houston, The Texas Research League, and also serves as the national president of The Committee of 200, a national group of business women. Mrs. Deily is a director of Houston Industries and Houston Lighting and Power.

She and her husband, Mike, have four children, two of whom are bankers, and they have four grandchildren.

Nominated by the Following Banks in Group 1:

TEXAS

Dallas.....NationsBank of Texas, National Association
Houston.....First Interstate Bank of Texas, N.A.
Houston.....Southwest Bank of Texas, N.A.
Houston.....Texas Commerce Bank National Association
San Antonio.....Broadway National Bank

GAYLE M. EARLS

President & Chief Executive Officer
Texas Independent Bank
Dallas, Texas

Gayle M. Earls was born in Tonkawa, Oklahoma, in 1936. He was raised in the West Texas oil field town of Denver City, graduated from Denver City High School in 1954, and received his B.B.A. degree from Texas Tech University in 1959. He completed the Southwestern Graduate School of Banking in 1973, The National Commercial Lending Graduate School in 1975, the Senior Bank Officers Seminar at Harvard University in 1979, and the Advanced Personnel Management School at the University of Michigan in 1969.

After nine years in industry, Mr. Earls began his banking career with Houston Bank and Trust in Houston. Through two mergers and several name changes, Houston Bank and Trust eventually became Interfirst Bank, Houston. He served in many capacities during his 17-year tenure with the Interfirst organization, includ-

CANDIDATES FOR CLASS A DIRECTOR—Continued

ing Executive Vice President of both Interfirst-Houston and Interfirst-Dallas and Chairman of the Board and Chief Executive Officer of Interfirst-Odessa and Interfirst-Greenspoint in Houston. In 1986, he accepted the position of President and Chief Executive Officer of Texas Independent Bank in Dallas (the Bankers Bank for Texas), the position he currently holds.

Mr. Earls has been active in banking affairs and involved in several committees in both Texas banking associations. Currently, he is serving as an Advisory Director of Independent Bankers Association of Texas (IBAT), a Director of Independent Bankers Association of America (IBAA), State Chairman of the Conference of State Bank Supervisors and is completing his second term as Chairman of the Bankers Bank Council. He has served as Chairman of the Correspondent Bankers Section of the Texas Bankers Association (TBA).

He has been very active over the years in banking education. While in Houston, he served as a director of the American Institute of Banking (AIB) Chapter. He has been on the Texas Tech Banking School Advisory Council since 1977 (a former chairman of the council) and is also currently serving on the East Texas State Bank Operations Institute Advisory Council.

Mr. Earls has been involved in civic affairs in all of the communities in which he has lived. He has participated and held offices in the Jaycees, the Chambers of Commerce, United Way's Fellowship for Christian Athletes, and the "I Have a Dream" Foundation.

Mr. Earls and his wife, Dolores, have been married 35 years and have raised and educated two children, a son and daughter.

Nominated by the Following Banks in Group 1:

TEXAS

Amarillo Amarillo National Bank
 Dallas Texas Independent Bank

E. A. (GENE) GIBBS, JR.

Chairman of the Board and Chief Executive Officer
 Mercantile Bank, N.A.
 Brownsville – Corpus Christi – Harlingen, Texas

Gene Gibbs was born in Lufkin, Texas, in 1943. He attended Lufkin High School and graduated with a B.B.A. degree in Industrial Management from the University of Texas at Austin in 1966. In 1969, he graduated with a Juris Doctorate Degree from South Texas College of Law in Houston and, later that year, was admitted to the State Bar of Texas. In 1974, he successfully completed The Graduate School of Banking sponsored by the Bank Administration Institute at the University of Wisconsin.

Mr. Gibbs has held the positions of Operations Officer, Southern National Bank, Houston; Assistant Vice President, Cashier, Vice President and Cashier, Vice President and Real Estate Loan Officer, Senior Vice President, Chairman SNS Inc., and Executive Vice President of Corpus Christi National Bank (formerly MBank Corpus Christi). Since 1985, he has held the position of Chairman of the Board and Chief Executive Officer of Mercantile Bank, N.A. (formerly MBank Brownsville).

In 1990, Mr. Gibbs led a group that purchased MBank Brownsville. Net profits achieved for 1991 and 1992 ranked in the top ten of its peer group in the United States. In June 1992, Sheshunoff awarded Mercantile Bank its highest rating of A+. In February 1993, Mercantile Bank was the successful bidder in the purchase of eight First City Banks in Corpus Christi, resulting in a \$700 million dollar asset-based regional bank.

He has held numerous positions in the Bank Administration Institute, American Institute of Banking, Community Development Corporation, Edna Gladney Home, Corpus Christi Town Club, Corpus Christi Museum, Corpus Christi Chamber of Commerce, Southwestern States Bankcard Association, Cameron County Bar Association, and the Gladys Porter Zoo. He is a past board member and past President of the Brownsville Chamber of Commerce and a founding member and director of Leadership Brownsville and the Border Trade Alliance.

Mr. Gibbs and his wife, Jeanne, reside in Rancho Viejo and have two children.

Nominated by the Following Bank in Group 1:

TEXAS

Brownsville.....The Mercantile Bank, N.A.

NOTE—A list of the banks in Group 1, showing the officers authorized to cast the vote of each bank, is given on pages 7 through 8 of this notice.

CANDIDATE FOR CLASS B DIRECTOR

J. B. COOPER, JR.

Farmer
Roscoe, Texas

J. B. Cooper, Jr. was born in Roscoe, Nolan County, Texas, in 1926. He graduated from Roscoe High School in 1944 and received his B.S. degree from Texas Tech University in 1950. Mr. Cooper served as a paratrooper in the U.S. Army from June 1944 to June 1946.

He began farming in the Roscoe area in 1950 and has 1,880 acres of cropland producing cotton, grain sorghum, and wheat. Mr. Cooper is serving as a director and President of Roscoe Co-op Gin, Roscoe; Vice President and Director of Agro-Systems Corporation, Lubbock; director, Farm Credit Council of Texas; director and past President, Texas Agricultural Cooperative Council; and past Chairman, Texas Agricultural Forum. He is a past director of the following: Texas Bank and Trust Co., Sweetwater; Chamber of Commerce, Sweetwater; National Grain Sorghum Producers Association, Abernathy; and Rolling Plains Cotton Growers, Stamford. Mr. Cooper is currently a cooperative patron of the Plains Cotton Association, Lubbock; Rolling Plains Co-op Compress, Sweetwater; and the Roscoe Co-op Gin, Roscoe. He has previously served as a Nolan County ASC Community and County Committeeman, 1962-1968; an original USDA Cotton Board Member, 1967-1973; and an USDA Advisory Committee Member on Cotton, 1966-1969.

Mr. Cooper was elected to the Board of Directors of the Federal Reserve Bank of Dallas for a three-year term beginning in January, 1991. He is presently serving as Chairman of the Audit Review Committee of the Board of Directors.

He is an active member of the Nolan County Farm Bureau, Rolling Plains Cotton Growers, and the Texas Agricultural Cooperative Council. He has previously served on the National Cotton Council, the Texas Association of Farmer Elected Committeemen, the Texas Association of Cotton Producer Organization, and Farmland Industries Co-op, Kansas City, Missouri, as the first Texas director.

In 1984, Mr. Cooper received the Gerald Thomas Award for "Outstanding Agriculturist" from the College of Agricultural Sciences at Texas Tech University and a "Distinguished Service Award to Texas Agriculture" from the Professional Agricultural Workers of Texas. He was named "1983 Cooperator of the Year" by the Agricultural Cooperatives of Texas and "Man of the Year in Agriculture" in 1968.

Mr. Cooper and his wife are active laypersons in the United Methodist Church in their local congregation and are members of the conference councils of the Methodist Church.

J. B. and Mava Cooper are parents of three daughters and grandparents of three grandsons.

Nominated by the Following Banks in Group 2:

NEW MEXICO

Tucumcari.....The First National Bank of Tucumcari

TEXAS

Arlington.....Equitable Bank, National Association
Athens.....The First National Bank of Athens
Brenham.....The Brenham National Bank
Dallas.....Texas Central Bank, National Association
El Paso.....Montwood National Bank
Hereford.....The First National Bank of Hereford
Houston.....Clear Lake National Bank
Houston.....Tanglewood Bank, National Association
Jefferson.....The First National Bank of Jefferson
New Braunfels.....Plaza Bank, N.A.
Panhandle.....The First National Bank of Panhandle
Pecos.....The Security State Bank of Pecos
Sweetwater.....First National Bank, Sweetwater, Texas
Waco.....Central National Bank

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 12 of this notice.

GROUP 1

Consists of all member banks having capital and surplus of \$10,000,000 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
Shreveport	Commercial National Bank in 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
TEXAS		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Abilene	First National Bank of Abilene	Chairman, President, Vice President, Cashier
Amarillo	Amarillo National Bank	Chairman, President, Vice President, Cashier
Amarillo	The First National Bank of Amarillo	President, Cashier
Austin	Texas Commerce Bank–Austin, National Association	Chairman, Vice President, Cashier
Beaumont	Texas Commerce Bank–Beaumont, National Association	Chairman, President, Vice President, Cashier
Bellaire	Citizens National Bank of Texas	President
Brownsville	The Mercantile Bank, N.A.	Chairman, President, Cashier
Corpus Christi	Corpus Christi National Bank	Chairman, President, Vice President, Cashier
Corpus Christi	Texas Commerce Bank–Corpus Christi, National Association ..	President, Vice President, Cashier
Dallas	Bank One, Texas, National Association	Chairman
Dallas	Cullen/Frost Bank of Dallas, National Association	Chairman, President, Vice President, Cashier
Dallas	NationsBank of Texas, National Association	Chairman, President
Dallas	Northern Trust Bank of Texas, N.A.	President
Dallas	Texas Commerce Bank, National Association	President, Executive Vice President, Cashier
Dallas	Texas Commerce Trust Company, N.A.	Eugene Weber, President
Dallas	Texas Independent Bank	President, Chief Executive Officer
Dallas	U.S. Trust Company of Texas, National Association	Chairman, President, Senior Vice President
El Paso	Bank of the West	Chairman
El Paso	State National Bank	President
El Paso	Texas Commerce Bank–El Paso, National Association	Chairman, President, Vice President
Fort Worth	Overton Bank and Trust, National Association	President
Grand Prairie	Riverside National Bank	Vice Chairman, President
Henderson	Citizens National Bank of Henderson	Cashier
Houston	Charter National Bank–Houston	President
Houston	First Interstate Bank of Texas, N.A.	President, Chairman of the Executive Committee
Houston	Lockwood National Bank of Houston	President
Houston	MetroBank, National Association	Chairman, President, Vice President, Cashier
Houston	Southwest Bank of Texas, N.A.	Chairman, President, Vice President, Cashier
Houston	Texas Commerce Bank National Association	Chairman, President, Vice President, Cashier
Huntsville	First National Bank of Huntsville	Chairman, President, Vice President, Cashier
Irving	Bank of America Texas, N.A.	Richard Levy, Vice President
Laredo	The Laredo National Bank	President, Vice President
Laredo	Union National Bank of Texas	Chairman, President
Lubbock	First National Bank of West Texas	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	Alan White, Chairman; John C. Owens, President; DeWayne V. Pierce, Senior Executive Vice President
Lufkin	Lufkin National Bank	Chairman, President, Vice President
McAllen	Texas Commerce Bank—Rio Grande Valley, N.A.	Chairman, President, Vice President, Cashier
McAllen	Texas State Bank	Chairman, President, Cashier
McKinney	BankTEXAS National Association	Chairman, President, Vice President, Cashier
Midland	Texas Commerce Bank—Midland, National Association	President, Cashier
Midland	Texas National Bank—Midland	President, Executive Vice President/Chief Operating Officer
Odessa	Texas Commerce Bank—Odessa, National Association	Chairman, President
San Angelo	Texas Commerce Bank—San Angelo, National Association	President, Cashier
San Antonio	Broadway National Bank	Chairman, 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	Texas Commerce Bank—San Antonio, National Association	Chairman, President, Vice President, Cashier
Tyler	Tyler Bank & Trust, National Association	Chairman
Victoria	First Victoria National Bank	Chairman, President, Vice President, Cashier
Waco	First National Bank of Central Texas	President
Weatherford	Texas Bank	President

GROUP 2

Consists of all member banks having capital and surplus of over \$2,500,000, but under \$10,000,000.

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
Mansfield	First National Bank in Mansfield	Cashier
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	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
Roswell	Sunwest Bank of Roswell, National Association	President
Silver City	Sunwest Bank of Grant County	President, Cashier
Tucumcari	The First National Bank in Tucumcari	Chairman, President, Vice President

TEXAS		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Abilene	United Bank & Trust	President
Addison	Addison National Bank	President
Addison	Bent Tree National Bank	Chairman, President
Alice	Alice Bank of Texas	Chairman, President, Vice President, Cashier
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
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	Hartland Bank, National Association	President, Cashier
Austin	Liberty National Bank	Raymond H. Johnson, President
Austin	Worthen National Bank of Texas	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
Baytown	Citizens Bank and Trust Company of Baytown, Texas	Chairman, President, Vice President, Cashier
Bedford	Bedford National Bank	President
Bedford	Western American National Bank	James N. McMahon, Chairman and President
Beeville	The Commercial National Bank of Beeville	Chairman, President, Vice President, Cashier
Bellaire	First National Bank of Bellaire	Chairman, President, Vice President, Cashier
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
Borger	First National Bank of Borger	Chairman, President, Vice President

GROUP 2 — Continued

TEXAS		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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
Burleson	First National Bank of Burleson	President
Canton	The Bank of Van Zandt	Albert M. Coleman, President; Ottis R. Metzger, Cashier
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
Coleman	First Coleman National Bank	Cashier
Conroe	National Bank of Conroe	*
Corpus Christi	American National Bank	President
Corpus Christi	Coastal Bend National Bank	Chairman, President, Vice President, Cashier
Dallas	Abrams Centre National Bank	*
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 National Bank of Park Cities	Tom E. Turner, Chairman; C. Thomas Abbott, President; Jane Colesar, Cashier & Senior Vice President
Dallas	Founders National Bank-Skillman	President
Dallas	Gateway National Bank	President
Dallas	Interstate National Bank	President
Dallas	Inwood National Bank of Dallas	President
Dallas	Park Central Bank of Dallas	President
Dallas	Stemmons Northwest Bank, National Association	President
Dallas	Texas Bank and Trust, National Association	Chairman, President
Dallas	Texas Central Bank, National Association	James C. Veirs, Chairman/President
Dallas	Texas Community Bank, N.A.	Chairman, President
Dallas	Turtle Creek National Bank	President
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 Paso	Bank of El Paso	President
El Paso	Continental National Bank	President
El Paso	Montwood National Bank	President
Eules	Landmark Bank—Mid Cities	President, Vice President, Cashier
Fabens	The First National Bank of Fabens	President
Fort Worth	Bank of North Texas, N.A.	President
Fort Worth	Camp Bowie National Bank	Chairman, President, Vice President, Cashier
Fort Worth	Citizens National Bank	President
Fort Worth	Woodhaven National Bank	President
Freeport	Texas Gulf Bank, National Association	Chairman, President, Vice President, Cashier
Gainesville	The Gainesville National Bank in Gainesville	President, Vice President
Galveston	The Moody National Bank of Galveston	Vice President
Galveston	United States National Bank of Galveston	Chairman, President, Vice President, Cashier
Galveston	University National Bank	Chairman, President
Garland	Security Bank, National Association-Garland	President
Giddings	First National Bank of Giddings	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	Heritage National Bank	Frank B. Kimmell, President
Grand Prairie	First Continental Bank of Grand Prairie, National Association	President

GROUP 2 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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	Bank of Houston	President, Vice President, Cashier
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	First Northwestern Bank, National Association	President
Houston	Houston Independent Bank, National Association	President
Houston	Houston National Bank	President
Houston	Langham Creek National Bank	President
Houston	Lone Star Bank, N.A.	President, Cashier
Houston	National Commerce Bank	Chairman, President
Houston	Omnibank National Association	Chairman, President, Vice President, Cashier
Houston	Park National Bank of Houston	Chairman
Houston	Security Bank, National Association	Chairman, President, Vice President, Cashier
Houston	Southern National Bank of Texas	Chairman, Chief Executive Officer, President
Houston	Sunbelt National Bank	Chairman, President
Houston	Tanglewood Bank, National Association	Chairman, President, Cashier
Houston	Texas Capital Bank, National Association	President
Houston	Texas First National Bank	President
Houston	Texas Guaranty National Bank	*
Houston	Woodforest National Bank	Chairman, President, Vice President, Cashier
Jefferson	The First National Bank of Jefferson	President
Katy	Community Bank	Chairman, Vice Chairman, 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
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	South Texas National Bank of Laredo	President, Vice President
Liberty	The First Liberty National Bank	Chairman, 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	Texas Commerce Bank National Association	President
Lubbock	Western National Bank	President
Lubbock	Whisperwood National Bank	President
Lufkin	Texas Bank, National Association	President, Vice President, Cashier
Marshall	First National Bank	President, Vice President and Cashier
McAllen	Inter National Bank	Chairman, President, Cashier
McAllen	McAllen National Bank	President
McKinney	Peoples National Bank	Chairman, President, Vice President, Cashier
Mexia	First National Bank of Mexia	President, Vice President, Cashier
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
Nacogdoches	Commercial National Bank in Nacogdoches	President
Nacogdoches	The Stone Fort National Bank of Nacogdoches	Chairman, President, Vice President, Cashier
New Braunfels	Plaza Bank, N.A.	Chairman and Chief Executive Officer
New Braunfels	Texas Commerce Bank—New Braunfels, National Association	President

GROUP 2 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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
Olney	First National Bank of Olney	President, Vice President, Cashier
Ozona	Crockett County National Bank	President, Vice President
Pampa	First National Bank in Pampa	President
Panhandle	The First National Bank of Panhandle	President
Pearland	First Bank Pearland	President, Vice President, Cashier
Pearland	West Side National Bank of Pearland	Chairman
Pearsall	Frio National Bank	*
Pecos	The Security State Bank of Pecos	President, Vice President, Cashier
Plainview	First National Bank of Plainview	President, Cashier
Refugio	The First National Bank of Refugio	Cashier
Richardson	Canyon Creek National Bank	President
San Antonio	Intercontinental National Bank	President, Vice President, Cashier
San Antonio	Kelly Field National Bank	Chairman, President, Vice President, Cashier
San Antonio	Security National Bank of San Antonio	President
San Antonio	Stone Oak National Bank	President
San Antonio	Texas Bank, N.A.	Chairman, President and Chief Executive Officer
San Antonio	Valley-Hi National Bank of San Antonio	President, Vice President
San Marcos	State Bank and Trust Company	Chairman, President
Seguin	First Commercial Bank, National Association	President
Seminole	Seminole National Bank	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, Executive Vice President
Temple	First National Bank of Temple	President
Terrell	The American National Bank of Terrell	Chairman, President, Vice President, Cashier
Texarkana	The Texarkana National Bank	Cashier
Texas City	Texas City Bank	Chairman, President, Vice President
Tomball	Texas National Bank	President
Universal City	Converse National Bank	President
Waco	American Bank National Association	William C. Landiss, President and Chief Executive Officer
Waco	Central National Bank	President, Vice President, Cashier
Waco	First Waco National Bank	President
Wichita Falls	American National Bank	President
Wichita Falls	First National Bank	President
Wichita Falls	Parker Square Bank, N.A.	President, Cashier

**Directors of the Federal Reserve Bank of Dallas
As of September 29, 1993**

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
Jeff Austin, Jr.	Chairman of the Board, Texas National Bank, Longview, Texas	2	A	1995
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
Milton Carroll	Chairman of the Board and Chief Executive Officer, Instrument Products, Inc., Houston, Texas	3	B	1995
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	1995
Cece Smith	General Partner, Phillips-Smith Specialty Retail Group, Dallas, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	1994
James A. Martin	Third General Vice President International Association of Bridge, Structural & Ornamental Iron Workers, Austin, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	1993