

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Notice 95-79
August 22, 1995

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 to choose successors to the following directors of this Bank, whose terms expire December 31, 1995:

Class A Director —	Eugene M. Phillips Chairman of the Board and President The First National Bank of Panhandle Panhandle, Texas
Class B Director —	Milton Carroll Chairman of the Board and Chief Executive Officer Instrument Products, Inc. Houston, Texas

Mr. Phillips was elected by banks in Group 2, consisting of banks having capital and surplus of over \$2,500,000, but under \$10,000,000, and his successor will be chosen by the banks in this group. Mr. Phillips has served as a director of this Bank since 1992, first representing banks in Group 3, and on June 23, 1994, was elected by banks in Group 2 to fill an unexpired portion of a three-year term ending December 31, 1995. Mr. Phillips has requested that his name not be placed in nomination for reelection.

Mr. Carroll was elected by banks in Group 3, consisting of banks having capital and surplus of \$2,500,000 and under, and his successor will be chosen by the banks in this group. At the conclusion of his present term, Mr. Carroll will have served one full three-year term and is eligible for reelection.

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 22, 1995.** A form and return envelope for this purpose are enclosed. On October 4, 1995, a list of the candidates (indicating the nominating banks) 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 11 and close at 2 p.m. on October 26. 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 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 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. The authority conferred on these officers continues until revoked; they need not be redesignated. Each member bank that 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 member banks with combined capital and surplus of \$10,000,000 and over.

Sincerely yours,

A handwritten signature in cursive script that reads "Cece Smith". The signature is written in dark ink and is positioned above the printed title "Chairman of the Board".

Chairman of the Board

Enclosures (2)

**Certificate of Nomination for Class A Director
FEDERAL RESERVE BANK OF DALLAS**

Chairman, Board of Directors
Federal Reserve Bank of Dallas

At a meeting of the Board of Directors of the

.....
(Name of Bank)

of

(City or Town)

(State)

duly called and held on the day of, 19

on motion duly made and seconded it was

"**RESOLVED**, That, of

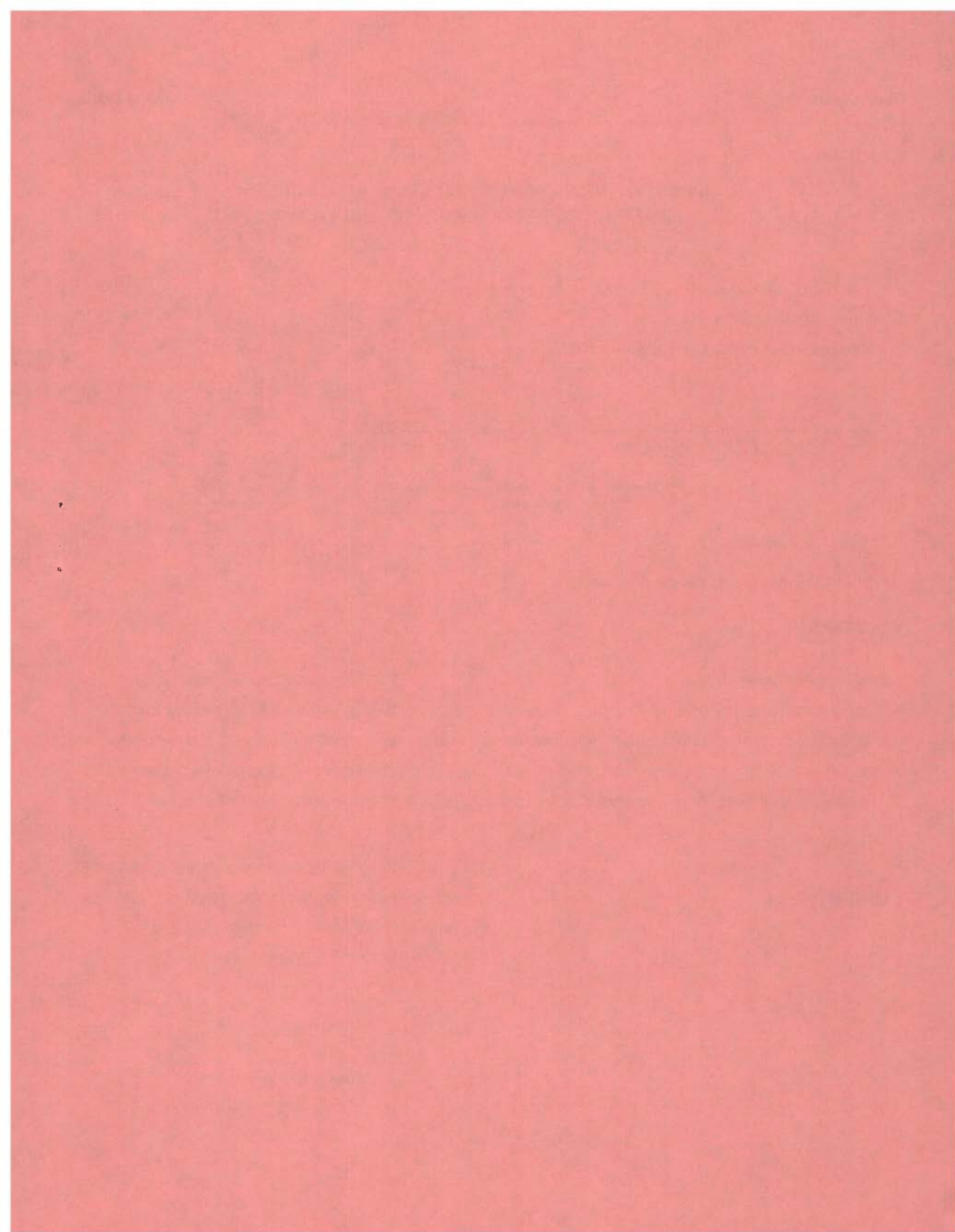
whose occupation is

be, and he is hereby nominated as a candidate for director of Class A of the Federal Reserve Bank of Dallas and the Cashier [or other authorized officer] is hereby authorized, empowered, and directed to certify his name to the Chairman of the Board of Directors of the Federal Reserve Bank of Dallas as the nominee of this bank in accordance with the provisions of Section 4 of the Federal Reserve Act."

(IMPRINT SEAL)

I hereby certify that the foregoing is a true and correct copy of a resolution of the Board of Directors of this bank duly adopted on the date specified.

.....
Cashier [or other authorized officer]



**Certificate of Nomination for Class B Director
FEDERAL RESERVE BANK OF DALLAS**

Chairman, Board of Directors
Federal Reserve Bank of Dallas

At a meeting of the Board of Directors of the

.....
(Name of Bank)

of

.....
(City or Town)

.....
(State)

duly called and held on the day of, 19.....,

on motion duly made and seconded it was

"RESOLVED, That....., of,

whose occupation is,

be, and he is hereby nominated as a candidate for director of Class B of the Federal Reserve Bank of Dallas and the Cashier [or other authorized officer] is hereby authorized, empowered, and directed to certify his name to the Chairman of the Board of Directors of the Federal Reserve Bank of Dallas as the nominee of this bank in accordance with the provisions of Section 4 of the Federal Reserve Act."

(IMPRINT SEAL)

I hereby certify that the foregoing is a true and correct copy of a resolution of the Board of Directors of this bank duly adopted on the date specified.

.....
Cashier [or other authorized officer]

THE HISTORY OF THE UNITED STATES OF AMERICA FROM 1789 TO 1861

CHAPMAN, A. A. & CO. NEW YORK
 1861

THE HISTORY OF THE UNITED STATES OF AMERICA, FROM 1789 TO 1861.

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**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 that 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 \$2,500,000, but under \$10,000,000.

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
Mansfield	First National Bank in Mansfield	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

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	Bent Tree National Bank	Chairman, President
Alice	Alice Bank of Texas	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	Northwest National Bank of Arlington	President, Vice President, Cashier
Arlington	Security Bank of Arlington	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
Baytown	Citizens Bank and Trust Company of Baytown, Texas	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	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	Norwest Bank Texas, Borger, National Association	Chairman, President, Vice President
Bowie	The First National Bank of Bowie	President
Breckenridge	Citizens National Bank of Breckenridge	President, Vice President, Cashier
Brenham	The Brenham National Bank	Chairman, President, Vice President, Cashier
Brownsville	Brownsville National Bank	President
Burleson	First National Bank of Burleson	President
Canton	The Bank of Van Zandt	Albert M. Coleman, President; Ottis R. Metzger, Cashier
Carrizo Spring	Camino Real Bank, National Association	Chairman, President, Vice President, Cashier
Carthage	The First National Bank of Carthage	Chairman, President, Vice President, Cashier
Carthage	Panola National Bank	President
Cleburne	Cleburne State Bank	President
Cleburne	The First National Bank in Cleburne	President, Vice President
Coleman	First Coleman National Bank	Cashier
Corpus Christi	American National Bank	President
Dallas	Abrams Centre National Bank	*
Dallas	Alliance Trust Company, N.A.	*
Dallas	Brookhollow National Bank	President
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	Inwood National Bank of Dallas	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	United Bank and Trust, National Association	Chairman, President
Dallas	United Texas Bank	President
Decatur	The First National Bank of Texas	Chairman, President, Vice President, Cashier
Denver City	First National Bank	President
Eagle Pass	NBC Bank - Eagle Pass, National Association	Cashier
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

GROUP 2 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Eules	Landmark Bank - Mid Cities	President, Vice President, Cashier
Fabens	The First National Bank of Fabens	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	Woodhaven National Bank	President
Freeport	Texas Gulf Bank, National Association	Chairman, President, Vice President, Cashier
Gainesville	Guaranty National Bank	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
Garland	United Central Bank	President
Gatesville	National Bank	Chairman, President, Vice President, Cashier
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	President
Graham	First National Bank in Graham	Chairman, President, Vice President, Cashier
Graham	Graham National Bank	Jeff Glazner, Chairman & Chief Executive Officer
Granbury	Heritage National Bank	Frank B. Kimmell, President
Grand Prairie	First Continental Bank of Grand Prairie, National Association ...	President
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	Asian American National Bank	Secretary of the Board
Houston	Bank of Houston	President, Vice President, Cashier
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	Omnibank National Association	Chairman, President, Vice President, Cashier
Houston	Park National Bank of Houston	Chairman
Houston	Questar Bank, National Association	Chairman, President, Vice President, Cashier
Houston	Southern National Bank of Texas	Chairman, Chief Executive Officer, President
Houston	The State Bank of Texas	*
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
Jacksonville	The First National Bank of Jacksonville	Chairman, President, Vice President, Cashier
Katy	Community Bank	Chairman, Vice Chairman, President
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
Lamesa	The Lamesa National Bank	Chairman, President, Vice President, Cashier
La Porte	Bayshore National Bank of La Porte	President
Laredo	Falcon National Bank	President, Cashier
Laredo	South Texas National Bank of Laredo	President, Vice President

GROUP 2 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Liberty	The First Liberty National Bank	Chairman, President
Livingston	The First National Bank of Livingston	Chairman, President, Vice President, Cashier
Livingston	First State Bank	*
Longview	Texas National Bank	President
Lubbock	Lubbock National Bank	Chairman, President, Executive Vice President
Lubbock	Western National Bank	President
Lubbock	Whisperwood National Bank	President
Lufkin	Surety 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
Mexia	First National Bank of Mexia	President, Vice President, Cashier
Midland	Midland American Bank	Chairman, President
Mineral Wells	First State Bank of Mineral Wells	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	Norwest Bank Texas, New Braunfels	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
Panhandle	The First National Bank of Panhandle	President
Pearland	First Bank Pearland	President, Vice President, Cashier
Pecos	The Security State Bank of Pecos	President, Vice President, Cashier
Pharr	Lone Star National Bank	President, Vice President, Cashier
Pittsburg	First Heritage Bank, National Association	President
Plainview	Norwest Bank Texas, Plainview, National Association	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
Sulphur Springs	First National Bank of Sulphur Springs	President
Sulphur Springs	Sulphur Springs State Bank	President, Cashier
Sweetwater	First National Bank, Sweetwater, Texas	President
Sweetwater	Texas National Bank	Chairman, President
Temple	First National Bank of Temple	President
Terrell	The American National Bank of Texas	Chairman, President, Vice President, Cashier
Texarkana	The Texarkana National Bank	Chairman, President, First Executive Vice President
Texas City	Texas City Bank	Chairman, President, Vice President
Universal City	Texstar 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
Wellington	Wellington State Bank	President
Whitehouse	First National Bank of Whitehouse	President, Vice President and Cashier
Wichita Falls	American National Bank	President

GROUP 2 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Wichita Falls	First National Bank	President
Wichita Falls	Parker Square Bank, N.A.	President, Cashier
Winnsboro	The First National Bank of Winnsboro	Chairman, 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 \$2,500,000 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
Benton	First National Bank of Benton	President
Homer	The Homer National Bank	Chairman, President, Vice President, Cashier
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
Ruston	American Bank of Ruston, National Association	President, Vice President, Cashier

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
Lordsburg	Western Bank	President
Portales	The Portales National Bank	President, Cashier
Roswell	First National Bank of Chaves County	President, Executive Vice President, Cashier
Ruidoso	First National Bank of Ruidoso	*
Tucumcari	Zia New Mexico Bank	G. A. Poling, Jr., President

TEXAS		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Addison	Addison National Bank	President
Albany	The First National Bank of Albany/Breckenridge	Chairman, President, Vice President

GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Alpine	First National Bank in Alpine	President
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
Anson	The First National Bank of Anson	President, Vice President, Cashier
Aspermont	The First National Bank of Aspermont	President, Vice President, Cashier
Austin	Austin National Bank	President
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
Bells	The First National Bank of Bells	President
Belton	Peoples National Bank	President, Vice President, Cashier
Big Lake	The Big Lake National Bank of Big Spring	Cashier
Big Spring	The State National Bank of Big Spring	Chairman, President, Vice President, Cashier
Blanco	The Blanco National Bank	President, Vice President, Cashier
Brackettville	The First State Bank	Cashier
Brady	The Brady National Bank	President
Brady	The Commercial National Bank of Brady	Chairman, 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	Texas Premier Bank, National Association	President
Brownfield	The First National Bank of Brownfield	Chairman, President, Vice President, Cashier
Brownwood	Citizens National Bank at Brownwood	President
Bryan	The First National Bank of Bryan	Chairman, President, Vice President, Cashier
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
Canadian	The First National Bank of Canadian	President, Vice President, Cashier
Canton	The First National Bank of Canton	Chairman, President, Vice President, Cashier
Canyon	Norwest Bank Texas, Canyon, National Association	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
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. Waldrip, President
Comanche	The Comanche National Bank	President
Conroe	First Bank of Conroe, National Association	*
Cooper	The First National Bank in Cooper	Vice President
Corpus Christi	Nueces National Bank	President
Corsicana	City National Bank	President
Corsicana	Corsicana National Bank	President, Vice President, Cashier
Cotulla	Stockmens National Bank in Cotulla	Chairman, President, Vice President
Crockett	Citizens National Bank	Chairman, President, Vice President, Cashier
Crockett	First National Bank of Crockett	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	American Bank, National Association	President

GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Dallas	Commercial National Bank of Dallas	President
Dallas	Preston National Bank	Chairman, Vice Chairman, President,
Dawson	First Bank & Trust Company	Chairman, President, Vice President
Dayton	First National Bank of Dayton	Chairman, President, Vice President, Cashier
Del Rio	Del Rio National Bank	President
De Soto	Bank of De Soto, National Association	Chairman, President, Vice President, Cashier
Detroit	Community National Bank	*
Dublin	The Dublin National Bank	President
Dublin	First National Bank of Dublin	Chairman
Duncanville	Duncanville National Bank	President
Eagle Lake	The First National Bank of Eagle Lake	President
Edgewood	The First National Bank of Edgewood	Chairman, President, Vice President, Cashier
El Campo	The First National Bank of El Campo	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
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 Sam Houston	Eisenhower National Bank	President, Vice President/Cashier
Fort Stockton	First National Bank of Fort Stockton	Chairman, President, Cashier
Fort Worth	Alta Mesa National Bank	President
Fort Worth	The National Bank of Texas at Fort Worth	Chairman, President
Fort Worth	Shady Oaks National Bank	President
Fort Worth	Summit National Bank	President
Franklin	The First National Bank of Franklin	President, Vice President, Cashier
Fredericksburg	Pioneer National Bank	President
Gainesville	North Texas Bank & Trust	President
Galveston	Bank of Galveston, National Association	Chairman, President, Vice President, Cashier
Garland	Northeast National Bank	*
George West	First National Bank in George West	Chairman, President, Vice President, Cashier
Gilmer	Gilmer National Bank	Vice President
Glen Rose	First National Bank	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
Granger	The First State Bank	Chairman, President, Vice President, Cashier
Granger	The Granger National Bank	Chairman, President, Vice President, Cashier
Groesbeck	First National Bank	Cashier
Groom	The State National Bank of Groom	Chairman, President, Vice President, Cashier
Hale Center	The First National Bank of West Texas	President, Vice President
Hamilton	First National Bank of Hamilton	Chairman, President
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

GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Houston	Alief Alamo Bank	Executive Vice President
Houston	Citizens National Bank	Chairman, President
Houston	Houston Community Bank, National Association	Chairman, President
Houston	Independence Bank, National Association	President
Houston	Unity National Bank of Houston	Chairman, Co-Chairman
Houston	West University Bank, National Association	President, Vice President
Hughes Springs	The First National Bank of Hughes Springs	Chairman
Humble	Humble National Bank	President
Hurst	Mid-Cities National Bank	Chairman
Hutto	Texas Heritage 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	Texas National Bank of Jacksonville	Chairman, President
Jasper	First National Bank of Jasper	President
Jefferson	The First National Bank of Jefferson	President
Jefferson	Jefferson National Bank	President
Joshua	Brazos Bank, N.A.	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
Katy	Mayde Creek Bank, National Association	President, Executive Vice President
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
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	Colorado Valley Bank	*
La Grange	The First National Bank of La Grange	Chairman, President, Vice President, Cashier
Lake Jackson	First National Bank of Lake Jackson	President
Laredo	NBC Bank - Laredo, National Association	President, Cashier
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
Llano	Llano National Bank	David Willmann, President
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
Madisonville	The National Bank of Madisonville	President
Marble Falls	Marble Falls National Bank	President
Marfa	The Marfa National Bank	Chairman, President, Vice President, Cashier, Assistant Cashier
Marshall	East Texas National Bank of Marshall	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
Mauriceville	Mauriceville National Bank	President
McAllen	Rio National Bank	Chairman, Chief Executive Officer
McGregor	The First National Bank of McGregor	President, Vice President, Cashier
Menard	The Menard National Bank	President
Mercedes	Mercedes National Bank	Chairman, President, Vice President
Mertzon	The First National Bank of Mertzon	President, Cashier
Midland	Community National Bank	President
Midlothian	First National Bank in Midlothian	Chairman, President, Vice President, Cashier
Mineola	The First National Bank of Mineola	Chairman, President

GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Mineral Wells	The City National 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
Muleshoe	First Bank of Muleshoe	President
Munday	First National Bank in Munday	President, Vice President, Cashier
Nacogdoches	Security National Bank	President
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
New Castle	Farmers National Bank of Newcastle	President, Vice President
Newton	First National Bank of Newton	President, Executive Vice President, Vice President, Cashier
New Waverly	Citizens Bank of Texas, National Association	President
O'Donnell	The First National Bank of O'Donnell	President
Olney	First National Bank of Olney	President, Vice President, Cashier
Ozona	The Ozona National Bank	President
Paducah	The First National Bank	President
Palestine	The East Texas National Bank of Palestine	President
Palestine	The Royall National Bank of Palestine	President, Vice President, Cashier
Pampa	National Bank of Commerce	President, Vice 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
Paris	Peoples National Bank	*
Pasadena	Texas Coastal Bank	Chairman, President, Executive Vice 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
Pleasanton	Atascosa National Bank	President, Vice President, Cashier
Port Lavaca	First National Bank in Port Lavaca	President
Port Neches	The First National Bank	Chairman, President, Cashier
Post	Norwest Bank Texas, Post, National Association	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
Quitman	Wood County National Bank	President
Ralls	Security Bank	Chairman, President, Vice President, Cashier
Richardson	Brookhollow National Bank	*
Richwood	Brazoswood National Bank	Vice President, Cashier
Rockwall	Lakeside National Bank	President
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
Rowena	The First National Bank of Rowena	Chairman, President, Vice President, 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
San Angelo	Tom Green National Bank	President
San Antonio	First National Bank of South Texas	President
San Antonio	Plaza International Bank, N. A.	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

GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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
Silsbee	First National Bank of Silsbee	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
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
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	Texas First Bank	Chairman, 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	Chairman
Troy	Bank of Troy	Chairman, President
Tulia	Norwest Bank Texas, Tulia, N.A.	President, Executive Vice 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
Vernon	The Waggoner National Bank of Vernon	President, Vice President
Victoria	Citizens National Bank	President
Waco	The Texas National Bank of Waco	President, Vice President, Cashier
Waxahachie	Citizens National Bank in Waxahachie	President
Weatherford	The Citizens National Bank of Weatherford	President
Weatherford	First National Bank and Trust Company of Weatherford	Cashier
Weatherford	Weatherford National Bank	Vice President and Cashier
Weslaco	City National Bank	Chairman
West	The State National Bank in West	President
West Columbia	West Columbia National Bank	Chairman, President, Vice President, Cashier
Whitehouse	City National Bank	President
Whitewright	The First National Bank of Whitewright	President
Whitney	First National Bank in Whitney	Chairman, President, Vice President, Cashier
Wichita Falls	Norwest Trust Texas, National Association - Wichita Falls	*
Wills Point	Citizens National Bank of Wills Point	President
Wills Point	The First National Bank of Wills Point	*
Windthorst	Windthorst National Bank	President
Winters	Peoples National Bank	Mac Sayles, President
Woodsboro	The First National Bank of Woodsboro	Cashier

GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Yoakum	The Yoakum National Bank	President, Vice President, Cashier
Zapata	Zapata National Bank	Chairman, President, Cashier

Directors of the Federal Reserve Bank of Dallas
As of August 22, 1995

Name	Occupation	Elected by Banks in Group	Class	Term Expires Dec. 31
Gayle M. Earls	President and Chief Executive Officer, Texas Independent Bank, Dallas, Texas	1	A	1996
Eugene M. Phillips	Chairman of the Board and President, The First National Bank of Panhandle, Panhandle, Texas	2	A	1995
Kirk A. McLaughlin	President and Chief Executive Officer, Security Bank, Dallas, Texas	3	A	1997
Peyton Yates	President, Yates Drilling Company, Artesia, New Mexico	1	B	1997
J. B. Cooper, Jr.	Farmer, Roscoe, Texas	2	B	1996
Milton Carroll	Chairman of the Board and Chief Executive Officer, Instrument Products, Inc., Houston, Texas	3	B	1995
CeCe Smith	General Partner, Phillips-Smith Specialty Retail Group, Dallas, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	1997
Roger R. Hemminghaus	Chairman of the Board, President, and Chief Executive Officer, Diamond Shamrock, Inc., San Antonio, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	1995
James A. Martin	Second 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	1996