

# FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75265-5906

Notice 95-94  
October 4, 1995

## 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 22, 1995, regarding the election of directors of this Bank to succeed Eugene M. Phillips, Class A Director, and Milton Carroll, Class B Director, whose terms expire December 31, 1995, the names of the candidates nominated and the names of the banks that made the nominations are set out on pages 3 and 4.

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 2 a ballot for use in voting for a Class A Director and to each bank in Group 3 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 2 and 3 that will not participate in this election are being sent this notice, without forms, only 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 that are printed on the ballot and on the envelopes.

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

- (1) The 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.

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### \*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."

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 one of such banks to participate in this election, if it has not already made that designation.**

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 11 and close at 2 p.m. on October 26. 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 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 \$10,000,000 and over.

Sincerely yours,

A handwritten signature in black ink that reads "Cece Smith". The signature is written in a cursive, flowing style.

Chairman of the Board

Enclosures (2)

## CANDIDATE FOR CLASS A DIRECTOR

### DUDLEY K. MONTGOMERY

President and Chief Executive Officer  
The Security State Bank of Pecos  
Pecos, Texas

Mr. Montgomery is a native of Fisher County, born and reared in Longworth, Texas. He graduated from Sweetwater High School in 1948 and received a Bachelor of Science degree from Texas Tech University - majoring in Agriculture Economics - in 1952. He graduated from the Southwestern Graduate School of Banking at Southern Methodist University in 1967. He attended the University of Arizona when he served as a First Lieutenant in the U. S. Air Force during the Korean War. He retired as Captain and leader of his Air Force Reserve Unit after ten years.

Mr. Montgomery moved to Pecos in November 1954, as an employee in the Crop Finance Department of Western Cotton Oil Company, a division of Anderson Clayton Company. In 1957, he became a partner and office manager of Pecos Insurance Agency. He joined The Security State Bank as Vice President in January 1959. In 1961, he became a director of the bank and was promoted to Executive Vice President in 1966, President in 1973, and President and Chief Executive Officer in 1982.

Mr. Montgomery has been active in many banking and civic activities. He is currently serving his second term as a Director of the Texas Banking Association as well as Chairman of District VI. He is a former Chairman of the State Division of Texas Bankers Association. In April of this year, he retired as a director of the Texas Independent Bank after six years. He was a member of its Loan Committee the last three years of his

directorship. Previously, he served as a member of the Community Bankers Advisory Board of the American Banking Association.

Currently, he is President and Director of Balmorhea Ranches, Inc. and a member of the Executive Committee of Bloys Camp Meeting Association. He served for many years as manager of Holcombe and Rape Properties. He is an active member and Past President of Pecos Lions Club and is Past President of both the Pecos Valley Country Club and the Chamber of Commerce of Pecos. He is a past director of Pecos Rodeo and Fair Association, Pecos Industrial Foundation, Pecos United Fund and Chihahuan Desert Research Institute. He was a recipient of the Jaycees Distinguished Service Award of Outstanding Young Man in 1963 and the Outstanding Citizen Award of the Chamber of Commerce of Pecos in 1970. He is an active member of the First United Methodist Church where he has served as Chairman of the Administrative Council, Chairman of the Board of Trustees, Chairman of the Finance Committee, and a Sunday School teacher.

Mr. Montgomery has been married to the former Patty Holcombe since March 1957. They have reared and educated their three daughters, Cecile Montgomery, Cynthia Montgomery, and Amy Montgomery Miller.

Nominated by the Following Banks in Group 2:

#### TEXAS

Marshall ..... First National Bank  
Pecos ..... Security State Bank of Pecos  
Sweetwater ..... First National Bank, Sweetwater, Texas

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**NOTE—A list of the banks in Group 2, showing the officers authorized to cast the vote of each bank, is given on pages 5 through 8 of this notice.**

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## CANDIDATE FOR CLASS B DIRECTOR

### MILTON CARROLL

Chairman and Chief Executive Officer  
Instrument Products, Inc.  
Houston, Texas

Milton Carroll was born in Houston, Texas, and graduated from Texas Southern University in 1973 with a Bachelor of Science degree.

While attending Texas Southern University and after graduation, Mr. Carroll developed his professional career with Schlumberger Well Services. In 1977, he founded Instrument Products Inc., a Houston-based company specializing in manufacturing oil field equipment and other high technology products.

Mr. Carroll plays an active role in business and community affairs. He currently serves as a director of the Federal Reserve Bank of Dallas, Houston Endowment Inc., Houston Industries, Inc., Houston Lighting and Power Company, Pan-

handle Eastern Corporation, Blue Cross Blue Shield of Texas, Baylor College of Medicine and Greater Houston Partnership.

He is a past Chairman of the Board of Regents of Texas Southern University, serving from 1985 to 1989, and a former Commissioner of the Port of Houston Authority, having served from 1987 to 1993.

Mr. Carroll enjoys hunting and golfing. He and his wife, Cynthia, have three children.

Nominated by the Following Banks in Group 3:

#### TEXAS

Bullard .....	First National Bank of Bullard
College Station .....	Commerce National Bank
Hamlin .....	Hamlin National Bank
Ralls .....	Security Bank
Texas City .....	Texas First Bank

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**NOTE—A list of the banks in Group 3, showing the officers authorized to cast the vote of each bank, is given on pages 9 through 14 of this notice.**

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## 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
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	Boatmen's National Bank of Austin .....	Chairman, President
Austin	Hartland Bank, National Association .....	President, Cashier
Austin	Liberty National Bank .....	Raymond H. Johnson, 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

## GROUP 2 — Continued

### TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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
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



## 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
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	Northern Trust Bank of Texas, National Association .....	Chairman, 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	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
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
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

## GROUP 2 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Pearland	First Community Bank, N.A. ....	*
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	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
Wichita Falls	First National Bank .....	President
Wichita Falls	Norwest Bank Texas, Wichita Falls, National Association ..	President, Cashier
Winnsboro	The First National Bank of Winnsboro .....	Chairman, President, Vice President, Cashier



## 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
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
Alpine	First National Bank in Alpine .....	President
Amarillo	First Bank Southwest, N.A. ....	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

## GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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, Cashier
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
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

## GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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
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

## GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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
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



## GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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 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
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

## GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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 .....	President, Vice President, Cashier
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
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 October 4, 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, Ralls, 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 ..... <i>Chairman</i>	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 ..... <i>Deputy Chairman</i>	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