

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75265-5906

Notice 97-80
September 10, 1997

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, 1997:

Class A Director —	Kirk A. McLaughlin President and Chief Executive Officer Security Bank Dallas, Texas
Class B Director —	Robert C. McNair Chairman and Chief Executive Officer Cogen Technologies Energy Group Houston, Texas

Mr. McLaughlin 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. McLaughlin will have served one full three-year term and is eligible for reelection.

Mr. McNair was elected by banks in Group 1, consisting of banks having capital and surplus of \$10,000,000 and over, and his successor will be chosen by the banks in this group. At the conclusion of his present term, Mr. McNair will have served six months of an unexpired term and is eligible for reelection.

The banks comprising Groups 1 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 1 is permitted to nominate one candidate for Class B Director and each bank in Group 3 is permitted to nominate one candidate for Class A 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 1 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 October 10, 1997.** A form and return envelope for this purpose are enclosed. On October 22, 1997, 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 29, and close at 2 p.m. on November 13. 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 1 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 2 will not vote in this election, this notice is sent to them, without forms, for their information. Group 2 consists of member banks with combined capital and surplus of over \$2,500,000, but under \$10,000,000.

Sincerely,

A handwritten signature in cursive script, appearing to read "Roger B. H. A.", written in black ink.

Chairman of the Board

Enclosures (2)

**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 1

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

Banks in this group elect one Class B Director.

LOUISIANA

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Minden	Minden Bank & Trust Company	President
Monroe	Central Bank	President, Vice President, Cashier

NEW MEXICO

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Las Cruces	First National Bank of Dona Ana County	President, Vice President, Cashier

TEXAS

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Abilene	First National Bank of Abilene	Chairman, President, Vice President, Cashier
Abilene	First State Bank, National Association	President
Amarillo	Amarillo National Bank	Chairman, President, Vice President, Cashier
Amarillo	Boatmen's First National Bank of Amarillo	President, Cashier
Amarillo	First Bank Southwest, N.A.	President
Baytown	Citizens Bank and Trust Company of Baytown, Texas	Chairman, President, Vice President, Cashier
Bellaire	Citizens National Bank of Texas	President
Brownsville	The Mercantile Bank, N.A.	Chairman, President, Cashier
Dallas	Alliance Trust Company, N.A.	*
Dallas	Bank of America Texas, N.A.	Richard Levy, Vice President
Dallas	Bank One, Texas, National Association	Chairman

GROUP 1 — Continued

TEXAS		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Dallas	Fidelity Bank, National Association	William C. Murphy, Chairman and President; Edward D. Mahon, Executive Vice President; Virginia L. Anderson, Secretary
Dallas	First National Bank of Park Cities	Tom E. Turner, Chairman; C. Thomas Abbott, President; Jane Colesar, Cashier & Senior Vice President
Dallas	Inwood National Bank	President
Dallas	NationsBank of Texas, National Association	Chairman, President
Dallas	Northern Trust Bank of Texas, N.A.	President
Dallas	Texas Independent Bank	President, Chief Executive Officer
Dallas	U.S. Trust Company of Texas, National Association	Chairman, President, Senior Vice President
El Paso	Bank of the West	Chairman
El Paso	Norwest Bank El Paso, N.A.	President
El Paso	Sun World, N.A.	President
Fort Worth	Overton Bank and Trust, National Association	President
Grapevine	First National Bank of Grapevine	Chairman, President, Vice President, Cashier
Henderson	Citizens National Bank	Cashier
Houston	BankTEXAS National Association	Chairman, President, Vice President, Cashier
Houston	MetroBank, National Association	Chairman, President, Vice President, Cashier
Houston	Northwest Bank, National Association	Chairman, President
Houston	Southwest Bank of Texas, N.A.	Chairman, President, Vice President, Cashier
Houston	Texas Commerce Bank National Association	Chairman, President, Vice President, Cashier
Houston	Texas First National Bank	President
Houston	Wells Fargo Bank (Texas), National Association	Chairman of the Executive Committee, President
Houston	WoodForest National Bank	Chairman, President, Vice President and Cashier
Kilgore	Kilgore First National Bank	President, Cashier
Laredo	The Laredo National Bank	President, Vice President
Longview	Longview National Bank	Vice President, Cashier
Lubbock	Norwest Bank Texas, National Association	President, Vice President, Cashier
Lubbock	The Plains National Bank of Lubbock	Alan White, Chairman; John C. Owens, President; DeWayne V. Pierce, Senior Executive Vice President
Lubbock	State National Bank of West Texas	Chairman
Lufkin	Lufkin National Bank	Chairman, President, Vice President
McAllen	Texas State Bank	Chairman, President, Cashier
Midland	Midland American Bank	Chairman, President
Midlothian	Surety Bank, National Association	Chairman, President, Vice President, Cashier
Nacogdoches	Stone Fort National Bank of Nacogdoches	Chairman, President, Cashier
Palestine	The First National Bank of Palestine	President, Vice President, Cashier
San Angelo	Texas Commerce Bank - San Angelo, National Association	President, Cashier
San Antonio	Broadway National Bank	Chairman, President, Vice President, Cashier
San Antonio	Caminoreal Bank, N.A.	Chairman, President and Chief Executive Officer
San Antonio	The Frost National Bank of San Antonio	President, Vice President, Cashier
San Antonio	Norwest Bank Texas, South, National Association	Chairman, President, Vice President, Cashier
Tyler	Tyler Bank & Trust, National Association	Neil S. West, Chairman
Victoria	First Victoria National Bank	Chairman, President, Vice President, Cashier
Weatherford	Texas Bank	President
Weatherford	Weatherford National Bank	Vice President and Cashier

**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 3

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

Banks in this group elect one Class A 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
Mansfield	Progressive National Bank of DeSoto Parish	Chairman, 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
Alpine	First National Bank in Alpine	President
Amarillo	The First National Bank of Amarillo	President
Amarillo	Western National Bank	President, Vice President, Cashier
Amherst	The First National Bank of Amherst	President

GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Anahuac	Anahuac National Bank	President
Anderson	The First National Bank of Anderson	Chairman, President, Vice President, Cashier
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
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/Savoy	President
Big Lake	Big Lake National Bank, National Association	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, 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	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
Chillicothe	The First National Bank of Chillicothe	President
Cisco	First National Bank in Cisco	Chairman, President, Vice President
Claude	The First National Bank of Claude	Chairman, President, Vice President, Cashier
Cleveland	Main Street National Bank	Chief Executive Officer
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 and Trust	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	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	Chairman, President, Vice President, Cashier
De Soto	Bank of De Soto, National Association	Chairman, President, Vice President, Cashier
Detroit	Community National Bank	*
Dublin	The Dublin National Bank	President
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

GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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	The National Bank of Texas at Fort Worth	Chairman, President
Fort Worth	Summit National Bank	President
Franklin	The First National Bank of Franklin	President, Vice President, Cashier
Fredericksburg	Pioneer National Bank	President
Galveston	Bank of Galveston, National Association	Chairman, President, Vice President, Cashier
Garland	Northeast National Bank	*
George West	First National Bank	Chairman, President, Vice President, Cashier
Gilmer	Gilmer National Bank	Vice President
Glen Rose	First National Bank	President, Vice 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 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 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
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
Iowa Park	The State National Bank of Iowa Park	Chairman, President, Vice President, Cashier
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

GROUP 3 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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
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
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
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
Memphis	Memphis State Bank	*
Menard	The Menard National Bank	President
Mercedes	Mercedes National Bank	Chairman, President, Vice President
Mertzton	The First National Bank of Mertzton	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
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
Odessa	Western National Trust Company, National Association	*
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
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 Perryton National Bank	Chairman, President, Vice President, Cashier
Pilot Point	Pointbank	President, Cashier

GROUP 3 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Pleasanton	Atascosa National Bank	President, Vice President, Cashier
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
Round Mountain	Cattleman's National Bank	Chairman, 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 Antonio	First National Bank of South Texas	President
San Antonio	Plaza Bank, National Association	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
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 National Bank of Sulphur Springs	President
Sulphur Springs	First American Bank and Mortgage, National Association	President, Vice President, Cashier
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
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
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

GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Waco	The Texas National Bank of Waco	President, Vice President, Cashier
Waxahachie	Citizens National Bank in Waxahachie	President
Weatherford	First National Bank of Weatherford	Cashier
Weslaco	City National Bank	Chairman
West	The State National Bank in West	President
Whitewright	The First National Bank of Whitewright	President
Whitney	First National Bank in Whitney	Chairman, President, Vice President, Cashier
Wills Point	The First National Bank of Wills Point	President
Windthorst	Windthorst National Bank	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 September 10, 1997**

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	1999
Dudley K. Montgomery	President and Chief Executive Officer, The Security State Bank of Pecos, Pecos, Texas	2	A	1998
Kirk A. McLaughlin	President and Chief Executive Officer, Security Bank, Dallas, Texas	3	A	1997
Robert C. McNair	Chairman and Chief Executive Officer, Cogen Technologies Energy Group, Houston, Texas	1	B	1997
Dan Angel	President, Stephen F. Austin State University, Nacogdoches, Texas	2	B	1999
VACANCY		3	B	1998
Roger R. Hemminghaus	Chairman of the Board and Chief Executive Officer, Ultramar Diamond Shamrock Corp., San Antonio, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	1998
Cece Smith	General Partner, Phillips-Smith Specialty Retail Group, Dallas, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	1997
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	1999