

# FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75265-5906

Notice 98-90  
September 30, 1998

## 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 18, 1998, regarding the election of directors of this Bank to succeed Dudley K. Montgomery, Class A Director, and Julie Spicer England, Class B Director, whose terms expire December 31, 1998, the names of the candidates nominated and the names of the banks that made the nominations are set out on pages 3, 4, and 5.

Except in the case of any member banks that are subsidiaries of the same bank holding company, \* there is sent as an enclosure to each bank in Group 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, on the envelopes, and on page 3 of this notice.**

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

- (1) The preferential ballot should be marked.
- (2) It should be placed in the colored envelope marked "Ballot—Directors' Election" and that envelope sealed.
- (3) 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 7 and close at 2 p.m. on October 22. 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 member banks with combined capital and surplus of \$10,000,000 and over.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Roger B. H. A." with a stylized flourish at the end.

Chairman of the Board

Enclosures (4)

## IMPORTANT

For your information, there is quoted below an extract from Section 4 of the Federal Reserve Act that sets forth the method of balloting:

**"Within fifteen days after receipt of the list of candidates the duly authorized officer of a member bank shall certify to the chairman his first, second, and other choices for director of Class A or Class B, respectively, upon a preferential ballot upon a form furnished by the chairman of the board of directors of the Federal Reserve Bank of the district. Each such officer shall make a cross opposite the name of the first, second, and other choices for a director of Class A and for a director of Class B, but shall not vote more than one choice for any one candidate."**

In the case of the Class A ballots (Group 2), where there are two candidates involved, a member bank, in making its first choice, will be deemed to have indicated the other candidate as its second choice.

### CANDIDATES FOR CLASS A DIRECTOR (Listed Alphabetically)

#### **Stephen L. Burkett**

Director  
First Community Bank, National Association  
Alice, Texas

Stephen L. Burkett has served on the board of directors of First Community Bank, National Association of Alice, Texas, since 1994. During his tenure, he has been instrumental in the development of a mortgage lending division. He also was a motivating force in the acquisition of a branch in downtown Corpus Christi, Texas. Over the past 10 years, Mr. Burkett has held ownership interests in four other South Texas banking institutions.

Mr. Burkett received a bachelor's degree in accounting from Baylor University in 1971 and a law degree from Baylor School of Law in 1973. He maintains a busy practice of civil trial law with Burkett, Beam and Gonzalez in Corpus Christi. Mr. Burkett began practicing as a trial lawyer in Houston in May 1973, where he tried 20 lawsuits in a 12-month period. In 1974, he moved home to Corpus Christi and went into private practice with his father, the late Perry E. Burkett. Although trained as a trial attorney, he has strong community business ties as well as state, federal and international interests in investment banking, real estate development, the petroleum industry and retail marketing.

Mr. Burkett and his wife, Belinda, have three sons and are active in community and youth programs. Mr. Burkett has served as a Scoutmaster and has coached Little League baseball and youth soccer. He currently teaches Senior High

Sunday School and serves on the Finance and Building Committees at First United Methodist Church in Portland, Texas. He has served on the boards of directors of numerous corporations, including the South Texas Speech, Hearing, and Language Center, and has been active in Kiwanis Club.

Nominated by the following bank in Group 2:

#### TEXAS

Alice ..... First Community Bank, National Association

#### **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 in 1952 received a bachelor of science degree from Texas Tech University with a major in agriculture economics. 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 10 years.

Mr. Montgomery moved to Pecos in 1954, as an employee in the Crop Finance Department of Western Cotton Oil Com-

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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 6 through 9 of this notice.**

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## CANDIDATES FOR CLASS A DIRECTOR—*Continued*

pany, 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 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 served two terms as a director of the Texas Bankers Association as well as chairman of District VI. He is a former chairman of the State Division of the Texas Bankers Association. He served as a director of the Texas Independent Bank for six years. Previously, he served as a member of the Community Bankers Advisory Board of the American Banking Association. He is presently serving on the State Banking Commissioner's Council.

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 Chihuahua Desert Research

Institute. He received 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 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:

### NEW MEXICO

Carlsbad ..... The Carlsbad National Bank

### TEXAS

Ballinger ..... Ballinger National Bank  
Dallas ..... Dallas National Bank  
Dallas ..... Texas Community Bank, N.A.  
Houston ..... OmniBank, National Association  
Jacksonville ..... Austin Bank, Texas National Association  
Laredo ..... Falcon National Bank  
Laredo ..... South Texas National Bank of Laredo  
Midland ..... Community National Bank  
Pecos ..... The Security State Bank of Pecos  
Rotan ..... First National Bank

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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 6 through 9 of this notice.**

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## CANDIDATE FOR CLASS B DIRECTOR

### JULIE SPICER ENGLAND

Vice President and Manager  
Application Specific Products/Computer and  
Imaging Systems  
Texas Instruments  
Dallas, Texas

Julie Spicer England is vice president, Texas Instruments, and a business manager in the Application Specific Products business unit of TI's Semiconductor Group. Ms. England has been with the company for 19 years.

Ms. England manages a \$300 million business, which includes the custom Reduced Instruction Set Computing (RISC) microprocessor product line using leading-edge technology and a start-up business in the laser printer market based on TI's digital signal processor.

Before assuming her computer and imaging systems responsibility, Ms. England was vice president of quality for the semiconductor business for three years. Her focus was on building customer relationships and improving quality at the operational, design-in and strategic levels. TI's program was recognized with more than 50 awards in 1997 alone, including awards from the United States, Europe and Asia. As the owner of the semiconductor policy deployment process and as a member of the semiconductor Strategy Leadership Team, Ms. England was intimately involved in setting the business' strategic direction and in achieving business excellence.

Ms. England has extensive experience in semiconductor process and product engineering. She regularly speaks on the topics of quality, reliability and career development at U.S. and international conferences. In 1998, she was the keynote speaker at the International Reliability Symposium, where she discussed the impact of future materials technologies on the semiconductor industry's economy and the changes needed in engineering skills. Through her popular "Have the Tools, Know the Rules" workshop, Ms. England has provided career development direction to TI employees worldwide and external audiences. The presentation helps define mentoring relationships and outlines recommendations for career development.

Ms. England is a Senior Member Technical Staff emeritus at TI and holds six patents related to infrared process technology. She is a board member of the Federal Reserve Bank of Dallas. From 1995-97, she was a board member of The Women's Center of Dallas. Currently, Ms. England is a member of the Dallas Chamber of Commerce's Executive Women's Roundtable and the Dallas Women's Foundation. She is a senior member of the Institute of Electronics and Electrical Engineers (IEEE) and a life member of the Society of Women Engineers (SWE).

In addition to numerous external affiliations, Ms. England has received much recognition for her leadership. In June 1998, she was inducted into the Women in Technology International (WITI) Hall of Fame. Virginia O'Brien features her in a book called "Success on our Own Terms: Tales of Extraordinary, Ordinary Women." Ms. England has also been recognized by her peers, receiving the "You Can Make a Difference" award from TI's Semiconductor Women's Initiative. In 1996, she received the Dallas Women's Foundation's "Circle of Honor" award. And in 1977, she received the "Women of Achievement" award from the Richardson (Texas) YWCA.

Ms. England is a graduate of Texas Tech University in Lubbock, Texas, with a bachelor of science degree in chemical engineering and postgraduate work towards an MBA.

Ms. England and her husband, Bob, live in Dallas.

Nominated by the following banks in Group 3:

#### TEXAS

Eldorado .....	The First National Bank of Eldorado
Garland .....	Northeast National Bank
Hillsboro .....	The Citizens National Bank of Hillsboro
La Coste .....	The La Coste National Bank
Lake Jackson .....	First National Bank of Lake Jackson
Moody .....	The First National Bank of Moody
Ralls .....	Security Bank
Seymour .....	The First National Bank of Seymour
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 10 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	Progressive National Bank of DeSoto Parish .....	Chairman, President
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
Las Cruces	Bank of the Rio Grande, National Association .....	President
Las Cruces	Community First National Bank .....	*
TEXAS		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Abilene	United Bank & Trust .....	President
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	SecurityBank .....	President
Athens	The First National Bank of Athens .....	President, Senior Vice President, Vice President, Cashier
Austin	City National Bank .....	*
Austin	Hartland Bank, National Association .....	President, Cashier
Ballinger	Ballinger National Bank .....	President, Executive Vice President
Ballinger	The First National Bank of Ballinger .....	Chairman, President, Vice President
Bastrop	The First National Bank of Bastrop .....	Chairman, President, Vice President, Cashier
Bay City	First National Bank of Bay City .....	President
Bedford	Western American National Bank .....	James N. McMahon, Chairman and President
Beeville	The Commercial National Bank of Beeville .....	Chairman, President, Vice President, Cashier
Bellaire	First National Bank of Bellaire .....	Chairman, President, Vice President, Cashier
Bellville	The First National Bank of Bellville .....	President, Vice President, Cashier
Borger	First National Bank of Borger .....	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
Burleson	First National Bank of Burleson .....	President
Cameron	The Citizens National Bank of Milam County .....	Chairman, President, Vice President, Cashier
Canadian	First State Bank of Canadian, N.A. ....	*
Canton	The Bank of Van Zandt .....	Albert M. Coleman, President; Ottis R. Metzger, Cashier
Carthage	The First National Bank of Carthage .....	Chairman, President, Vice President, Cashier
Carthage	Panola National Bank .....	President
Childress	Citizens National Bank of Childress .....	President
Cleburne	Cleburne State Bank .....	President
Cleburne	The First National Bank in Cleburne .....	President, Vice President



## GROUP 2 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Coleman	First Coleman National Bank .....	Cashier
Corpus Christi	American Bank, N. A. ....	President
Dallas	Abrams Centre National Bank .....	*
Dallas	Brookhollow National Bank .....	President
Dallas	Dallas National Bank .....	Michaux Nash, Jr., Chairman, President and Chief Executive Officer
Dallas	Eagle National Bank .....	President
Dallas	First Citizens Bank, National Association .....	President
Dallas	First Mercantile Bank, National Association .....	*
Dallas	Founders National Bank-Skillman .....	President
Dallas	Gateway National Bank .....	President
Dallas	Resource Bank, National Association .....	*
Dallas	Texas Bank and Trust .....	Chairman, President
Dallas	Texas Central Bank, National Association .....	James C. Veirs, Chairman and President
Dallas	Texas Community Bank, N.A. ....	Chairman, President
Dallas	United Texas Bank .....	President
Decatur	The First National Bank of Texas .....	Chairman, President, Vice President, Cashier
Dublin	First National Bank of Dublin .....	Chairman
Eagle Pass	NBC Bank, National Association .....	Cashier
Eastland	Eastland National Bank .....	Chairman, President, Vice President, Cashier
Edinburg	First National Bank .....	Chairman, President, Vice President, Cashier
El Paso	Continental National Bank .....	President
El Paso	Montwood National Bank .....	President
Eules	Landmark Bank .....	President, Vice President, Cashier
Fabens	The First National Bank of Fabens .....	President
Fort Worth	Citizens National Bank .....	President
Fort Worth	Riverbend Bank, National Association .....	President
Fort Worth	Summit Community Bank, National Association .....	Chairman, President, Vice President, Cashier
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
Garland	Security Bank, National Association-Garland .....	President
Gatesville	National Bank .....	Chairman, President, Vice President, Cashier
Giddings	First National Bank of Giddings .....	Chief Executive Officer
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 and Chief Executive Officer
Granbury	Heritage National Bank .....	Frank B. Kimmell, President
Granbury	Liberty National Bank .....	*
Granger	The First State Bank .....	Chairman, President, Vice President, Cashier
Harlingen	The Harlingen National Bank .....	President, Vice President, Cashier
Highland Village	United Community Bank, N.A. ....	President
Houston	Asian American National Bank .....	Secretary of the Board
Houston	Bank of Houston .....	President, Vice President, Cashier
Houston	Bank of Tanglewood, National Association .....	Chairman, President, Executive Vice President
Houston	Clear Lake National Bank .....	President
Houston	CompuBank, National Association .....	*
Houston	Langham Creek National Bank .....	President
Houston	Lone Star Bank, N.A. ....	President, Cashier
Houston	Omnibank National Association .....	Chairman, President, Vice President, Cashier
Houston	Southwest Guaranty Trust Company, National Association .....	Chairman
Houston	Southwestern National Bank .....	*
Houston	The State Bank of Texas .....	William B. Black, III, Chairman
Houston	Texas Guaranty Bank, National Association .....	President

## GROUP 2 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Huntsville	First National Bank of Huntsville .....	Chairman, President, Vice President, Cashier
Hurst	Mid-Cities National Bank .....	Chairman
Hutto	Texas Heritage Bank .....	President, Vice President, Cashier
Irving	Independent National Bank .....	President
Jacksonville	Austin Bank, Texas National Association .....	Chairman, President, Vice President, Cashier
Katy	Community Bank .....	Chairman, Vice Chairman, President
Kerrville	Bank of the Hills, National Association .....	Cashier
Killeen	First National Bank Texas .....	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
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	Austin Bank, N.A. ....	President
Lubbock	Lubbock National Bank .....	Chairman, President, Executive Vice
		President
Lubbock	Whisperwood National Bank .....	President
Luling	NBC Bank Central, N.A. ....	Chairman, President, Vice President, Cashier
Marshall	East Texas National Bank of Marshall .....	Cashier
McAllen	Inter National Bank .....	Chairman, President, Cashier
McAllen	McAllen National Bank .....	President
Mesquite	Townbank, National Association .....	Chairman
Mexia	First National Bank of Mexia .....	President, Vice President, Cashier
Midland	Community National Bank .....	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 Bank of Texas, N.A. ....	President
New Waverly	Citizens Bank of Texas, National Association .....	President
Odessa	Western National Bank .....	Chairman, President, Vice President, Cashier
Ozona	Crockett National Bank .....	President, Vice President
Palestine	The East Texas National Bank of Palestine .....	President
Pampa	National Bank of Commerce .....	President, Vice President
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
Plainview	Hale County State Bank .....	*
Plano	First Independent National Bank .....	*
Port Lavaca	First National Bank in Port Lavaca .....	President
Refugio	The First National Bank of Refugio .....	Cashier
Richardson	Canyon Creek National Bank .....	President
Rotan	First National Bank .....	President
San Antonio	Intercontinental National Bank .....	President, Vice President, Cashier
San Antonio	Security National Bank of San Antonio .....	President
San Antonio	The Trust Company, National Association .....	Chairman
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
Sugar Land	Southern National Bank of Texas .....	Chairman, Chief Executive Officer, President
Sweetwater	First National Bank, Sweetwater, Texas .....	President, Executive Vice 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
Tomball	Texas National Bank .....	*



## GROUP 2 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Vernon	The Herring National Bank of Vernon .....	President, Vice President, Cashier
Waco	American Bank National Association .....	William C. Landiss, President and Chief Executive Officer
Waco	Central National Bank .....	President, Vice President, Cashier
Waco	First National Bank of Central Texas .....	President, Vice President, Cashier
Waco	First Waco National Bank .....	President
Wellington	Wellington State Bank .....	President
Whitehouse	Austin Bank, Whitehouse, Texas, National Association .....	President, Vice President and Cashier
Wichita Falls	American National Bank .....	President
Wichita Falls	First National Bank .....	Chairman, President, Cashier
Wills Point	Citizens National Bank of Wills Point .....	President
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
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
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	First National Bank of Albany/Breckenridge .....	Chairman, President, Vice President
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
Anson	The First National Bank of Anson .....	President, Vice President, Cashier
Aspermont	The First National Bank of Aspermont .....	President, Vice President, Cashier
Baird	The First National Bank of Baird .....	Chairman, President, Vice President, Cashier
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 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
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

## GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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. Waldrup, 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	Main Bank, National Association .....	Chairman, President
Dallas	Preston National Bank .....	Chairman, Vice Chairman, President
Dawson	First Bank & Trust Company .....	Chairman, President, Vice President
Del Rio	Del Rio National Bank .....	Chairman, President, Vice President, Cashier
Denison	Landmark Bank, National Association .....	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
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
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 .....	President
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

## GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Groom	The State National Bank of Groom .....	Chairman, President, Vice President, Cashier
Hale Center	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	Houston Community Bank, National Association .....	Chairman, President
Houston	Independence Bank, National Association .....	President
Houston	Unity National Bank of Houston .....	Chairman, Co-Chairman
Hughes Springs	The First National Bank of Hughes Springs .....	Chairman
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
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 Grange	Colorado Valley Bank .....	*
La Grange	The First National Bank .....	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
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
Mertzson	The First National Bank of Mertzson .....	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

## GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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	Century Bank, National Association .....	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
O'Donnell	The First National Bank of O'Donnell .....	President
Odessa	Norwest Trust Texas, Odessa, National Association .....	*
Olney	First National Bank of Olney .....	President, Vice President, Cashier
Ozona	The Ozona National Bank .....	President
Paducah	The First National Bank .....	President
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
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 Angelo	Chase Bank of Texas-San Angelo, National Association ....	President, Cashier
San Antonio	CrediCard National Bank .....	Chairman
San Antonio	First National Bank of South Texas .....	President
San Antonio	Plaza 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
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

## GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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, 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 .....	President, Vice President, Cashier
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 Waggoner National Bank of Vernon .....	President, Vice President
Victoria	Citizens National Bank .....	President
Waxahachie	Citizens National Bank in Waxahachie .....	President
Weatherford	First National Bank of Weatherford .....	Cashier
Weslaco	City National Bank .....	Chairman, President, Cashier
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
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 30, 1998**

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, Ralls, Texas	3	A	2000
Robert C. McNair .....	Chairman and Chief Executive Officer, Cogen Technologies Energy Group, Houston, Texas	1	B	2000
Dan Angel .....	President, Stephen F. Austin State University, Nacogdoches, Texas	2	B	1999
Julie Spicer England .....	Vice President, Texas Instruments, Dallas, Texas	3	B	1998
Roger R. Hemminghaus ..... <i>Chairman</i>	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
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
Ray L. Hunt .....	Chairman, President, and Chief Executive Officer, Hunt Consolidated, Inc., Dallas, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	2000