

Federal Reserve Bank of Dallas

Dallas, Texas 75265-5906

Notice 03-57
October 1, 2003

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 19, 2003, regarding the election of directors of this Bank to succeed Matthew T. Doyle, Class A Director, and Judy Ley Allen, Class B Director, whose terms expire December 31, 2003, the names of the candidates nominated and the names of the banks that made the nominations are set out on pages 3 through 5.

Except in the case of any member banks that are subsidiaries of the same bank holding company, * there is sent as an enclosure to each bank in Group 1 a ballot for use in voting for a Class B Director and to each bank in Group 3 a ballot for use in voting for a Class A Director. Also enclosed are an envelope bearing on its face the certificate in regard to the vote and a colored envelope marked "Ballot-Directors' Election," in which the ballot is to be sealed. When several banks are subsidiaries of a bank holding company, **the voting forms are being sent only to the bank designated to participate in this election**; therefore, banks in Groups 1 and 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 the certificate envelope.

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) After the certificate on the white certificate envelope is executed, the colored sealed envelope (containing the ballot) should be placed within the white certificate envelope and that envelope sealed.**
- (4) The sealed white certificate envelope containing the sealed ballot envelope should then be returned to me in the enclosed self-addressed envelope.**

*Section 4 of the Federal Reserve Act, 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 1 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 8, 2003, and close at 2 p.m. on October 23, 2003. 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 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 \$3,500,000, but under \$15,000,000.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Ray L. Hunt". The signature is written in a cursive style with a large initial "R" and "H".

Ray L. Hunt
Chairman of the Board

Enclosures (4)

CANDIDATE FOR CLASS B DIRECTOR

Judy Ley Allen

Co-Manager and Partner
The Fairways at Pole Creek Development, L.L.C.
Houston, Texas

Judy Ley Allen is co-manager and partner of The Fairways at Pole Creek Development, L.L.C. The Fairways is a 1,000-acre, 27-hole golf course and residential development in Winter Park, Colorado. Allen has co-responsibility for land planning, financing, and governmental approvals and total responsibility for marketing and accounting. She also performs asset management for five family members, including stock and bond, real estate, oil and gas, and timberland investments, and supervises all accounting functions and state and federal income tax return preparations.

Allen is active in numerous civic organizations. She serves on the Rice University Advisory Board of Governors, the Houston Ballet Foundation Board, the Museum of Natural Science Board and Finance Committee, and the Museum of Fine Arts Houston Board.

Allen has a bachelor's degree from Stanford University and an M.B.A. from Harvard Business School.

Nominated by the following banks in Group 1:

TEXAS

Abilene, Texas First National Bank of Abilene
Irving, Texas TIB The Independent BankersBank
Jacksonville, Texas Austin Bank, Texas
National Association
Laredo, Texas The Laredo National Bank
San Antonio, Texas The Frost National Bank

NOTE—A list of the banks in Group 1, showing the officers authorized to cast the vote of each bank, is given on pages 6 through 7 of this notice.

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 3), 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)

Matthew T. Doyle

Vice Chairman of the Board and Chief Executive Officer
Texas First Banks
Texas City, Texas

Matthew T. Doyle is vice chairman of the board and chief executive officer of Texas First Banks, three banks with thirteen locations. A 1980 graduate of Texas Tech University with a bachelor's degree in finance, his alma mater honored him with the Young Alumnus Outstanding Achievement Award in 1993. Doyle has completed additional studies at the American Bankers Association Collection School, Houston; Oklahoma University/American Bankers Association Installment School; and the Southwestern Graduate School of Banking at Southern Methodist University.

After graduating from college, he was affiliated with the Mangum Brick Co., Mangum, Oklahoma; and in 1981, he was elected to the board of directors, assuming the seat held by his grandfather. The company was founded by his great-grandfather.

An Eagle Scout, Doyle began his successful journey as a banker in 1981 when he joined Bank of Santa Fe, Santa Fe, Texas (now Texas First Bank – Santa Fe). After management training, he was elected assistant vice president.

In 1982, Doyle was involved in a diving accident that left him paralyzed from the chest down. After four months in rehabilitation, he made a remarkable recovery and returned to his job just months after the accident.

Doyle continued his career as an independent community banker in Galveston County, and his portfolio has grown to become the largest and most profitable of all the lending officers

in the system. In 1985, Doyle was elected president of the Bank of Santa Fe and the Bank of the West (now Texas First Bank – Galveston), expanding the Galveston bank in 1991 with an additional facility on Galveston's Broadway.

In 1992, he was elected vice chairman of the board of directors at the Gulf National Bank (now Texas First Bank – Texas City) and a board member of the First State Bank of Hitchcock (now Texas First Bank – Hitchcock).

Doyle serves on numerous boards, including the Independent Community Bankers of America, the Independent Bankers Association of Texas, and the United States Management Corporation, Hitchcock. He was elected to the City Commission of Texas City and currently serves as Mayor Pro Tem. Since January 1, 2001, Doyle has been serving a three-year term on the Federal Reserve Bank of Dallas board of directors.

He resides in Texas City with his wife, the former Debbie Faulkner of Abilene. The couple has two children.

Nominated by the following banks in Group 3:

TEXAS

- Byers, Texas First National Bank of Byers
- Brady, Texas The Brady National Bank
- Hebbronville, Texas The First National Bank
of Hebbronville
- Hillsboro, Texas .. The Citizens National Bank of Hillsboro
- Mt. Vernon, Texas First National Bank of Mt. Vernon
- San Benito, Texas First Community Bank, N.A.
- Sterling City, Texas The First National Bank of
Sterling City
- Texas City, Texas Texas First Bank
- Trinity, Texas Lake Area National Bank

NOTE—A list of the banks in Group 3, showing the officers authorized to cast the vote of each bank, is given on pages 8 through 11 of this notice.

CANDIDATES FOR CLASS A DIRECTOR—Continued

Robert C. Martin, Jr.

Chairman and Chief Executive Officer
Western Bank
Lordsburg, New Mexico

Robert C. Martin, Jr., served as president of Western Bank in Lordsburg, New Mexico, from 1989 to 2000 before his current appointment as chairman and chief executive officer.

A 1962 graduate of Western New Mexico University in Silver City, New Mexico, he received an honorary doctorate of Humane Letter in 2002 from his alma mater for restoring fiscal viability and accountability to the university. Before college, Martin served as a U.S. Army corporal from 1958 to 1961.

Upon graduation, he worked all over the United States from 1962 to 1987 as a special agent with the FBI. In 1988, he directed the West Texas Narcotics Task Force, serving six counties.

Currently, Martin is a member of the New Mexico Community Development Council. His previous memberships include the New Mexico State Police Advisory Board from 2001 to 2002; Board of Regents, Western New Mexico University from 1990 to 1996 (chairman from 1992 to 1996); and the New Mexico Student Loan Association from 1990 to 1996.

He is married to Marie Parrish Martin and has three children and six grandchildren.

Nominated by the following banks in Group 3:

NEW MEXICO

Lordsburg, New Mexico Western Bank

NOTE—A list of the banks in Group 3, showing the officers authorized to cast the vote of each bank, is given on pages 8 through 11 of this notice.

GROUP 1

Consists of all member banks having capital and surplus of \$15,000,000 and over.

Banks in this group elect one Class B Director.

| TEXAS | | |
|---------------|----------------------------------------------------------|--------------------------------------------------------------------|
| Location | Name of Bank or Trust Company | Officers Authorized to Cast Vote |
| Abilene | First National Bank of Abilene | Chairman, President, Vice President, Cashier |
| Amarillo | Amarillo National Bank | Chairman, President, Vice President, Cashier |
| Amarillo | First Bank Southwest, N.A. | President |
| Dallas | Bank of Texas, National Association | Chairman, Chief Executive Officer, President, Senior Controller |
| Dallas | Inwood National Bank of Dallas | President |
| Dallas | Northern Trust Bank of Texas, N.A. | Vice President, Cashier |
| Dallas | Texas Capital Bank, National Association | * |
| Dallas | TIB The Independent BankersBank | President, Chief Executive Officer |
| Dallas | U. S. Trust Company of Texas, National Association | Chairman, President, Senior Vice President |
| Edinburg | First National Bank | Chairman, President, Vice President, Cashier |
| El Paso | Bank of the West | Chairman |
| Fort Worth | Surety Bank, National Association | Chairman, President, Vice President, Cashier |
| Granbury | Community Bank | Chairman, President, Cashier |
| Henderson | Citizens National Bank | Cashier |
| Houston | American First National Bank | President |
| Houston | First Community Bank, N.A. | Cashier |
| Houston | MetroBank, National Association | Chairman, President, Vice President, Cashier |
| Houston | Republic National Bank | Chairman, President, Chief Financial Officer, Cashier |
| Houston | Southwest Bank of Texas, N.A. | Chairman, President, Vice President, Cashier |
| Houston | Texas First National Bank | President |
| Houston | Woodforest National Bank | Chairman, President, Vice President, Cashier |
| Jacksonville | Austin Bank, Texas National Association | Chairman, President, Vice President, Cashier |
| Keene | First State Bank | * |
| Lake Worth | Worth National Bank | President |
| Laredo | Falcon International Bank | President, Cashier |
| Laredo | The Laredo National Bank | Vice President, Cashier |
| Laredo | South Texas National Bank of Laredo | President, Vice President |
| Lubbock | PNB Financial Bank | Chairman, President |
| Lubbock | State National Bank | Chairman |
| McAllen | Inter National Bank | Chairman, President, Cashier |
| McAllen | Texas State Bank | Chairman, President, Cashier |
| Midland | Community National Bank | President |
| Midland | West Texas National Bank | President |
| Mineral Wells | The City National Bank of Mineral Wells | President |
| Nacogdoches | Commercial Bank of Texas, N.A. | President |
| New Boston | Century Bank, National Association | Chairman, President, Vice President, Cashier |
| New Waverly | Citizens Bank of Texas, National Association | President |
| Pharr | Lone Star National Bank | President, Vice President, Cashier |
| Plano | Legacy Bank of Texas | Chairman, President, Vice President, Cashier |
| San Angelo | San Angelo National Bank | * |
| San Antonio | Broadway National Bank | Chairman, President, Vice President, Cashier |

GROUP 1 — Continued

TEXAS — Continued

| Location | Name of Bank or Trust Company | Officers Authorized to Cast Vote |
|-------------|----------------------------------------------------|----------------------------------------------------------------------------------------------------|
| San Antonio | The Frost National Bank | President, Vice President, Cashier |
| San Antonio | Lone Star Capital Bank, National Association | R. Tom Roddy, Chairman of the Board, B. W. McCandless, President and Chief Executive Officer |
| San Antonio | Wells Fargo Bank Texas, National Association | Chairman of Executive Committee, President |
| Sugar Land | Southern National Bank of Texas | Cashier |
| Temple | Extraco Banks, National Association | President |
| Victoria | First Victoria National Bank | Chairman, President, Vice President, Cashier |
| Weatherford | Texas Bank | President |
| Weatherford | Weatherford National Bank | Vice President and Cashier |

GROUP 3

Consists of all member banks having capital and surplus of \$3,500,000 and under.

Banks in this group elect one Class A Director.

| LOUISIANA | | |
|-------------------|----------------------------------------------------|------------------------------------------------------------------|
| Location | Name of Bank or Trust Company | Officers Authorized to Cast Vote |
| Benton | First National Bank of Benton | President |
| Mansfield | Progressive National Bank of DeSoto Parish | Chairman, President |
| Ruston | National Independent Trust Company | Chairman, President |
| 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 |
| Las Cruces | Bank of the Rio Grande, National Association | President |
| Lordsburg | Western Bank | President |
| Ruidoso | First National Bank of Ruidoso | * |
| TEXAS | | |
| Location | Name of Bank or Trust Company | Officers Authorized to Cast Vote |
| Albany | First National Bank of Albany/Breckenridge | Chairman, President, Vice 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 |
| Athens | The First National Bank of Athens | President, Senior Vice President, Vice President, Cashier |
| Baird | The First National Bank of Baird | Chairman, President, Vice President, Cashier |
| Bedford | First National Bank of the Mid-Cities | 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 |
| Bellville | The First National Bank of Bellville | President, Vice President, Cashier |
| Big Lake | Big Lake Bank | 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 |
| 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 | President, Cashier |
| Byers | The First National Bank of Byers | President |
| Cameron | Citizens National Bank | 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 |
| Carthage | Panola National Bank | President |
| 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 | President |

GROUP 3 — Continued

TEXAS — Continued

| Location | Name of Bank or Trust Company | Officers Authorized to Cast Vote |
|----------------|--------------------------------------------------|-----------------------------------------------------|
| Comanche | The Comanche National Bank | President |
| Conroe | First Bank of Conroe, National Association | * |
| Cooper | The First National Bank in Cooper | Vice 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 | First Bank & Trust of Dallas | President |
| Dallas | Main Bank, National Association | Chairman, President |
| Dallas | Preston National Bank | Chairman, Vice Chairman, President |
| Dallas | Town North Bank, National Association | Chairman, President, Senior Vice President, Cashier |
| Dawson | First Bank & Trust Company | Chairman, President, Vice President |
| DeSoto | Bank of DeSoto, National Association | Chairman, President, Vice President, Cashier |
| Detroit | Community National Bank | * |
| Dublin | The Dublin National Bank | President |
| Dublin | First National Bank of Dublin | Chairman |
| Eagle Lake | The First National Bank of Eagle Lake | President |
| Eastland | Eastland National Bank | Chairman, President, Vice President, Cashier |
| Edgewood | The First National Bank of Edgewood | Chairman, President, Vice President, Cashier |
| El Campo | NewFirst National Bank | 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 |
| Falfurrias | The First National Bank in Falfurrias | President |
| Falls City | The Falls City National Bank | Chairman, President, Vice President, Cashier |
| Floydada | The First National Bank of Floydada | President |
| Fort Hood | Fort Hood National Bank | Chairman, President, Vice President, Cashier |
| Fort Stockton | First National Bank of Fort Stockton | Chairman, President, Cashier |
| Fort Worth | Citizens National Bank | President |
| Fort Worth | The National Bank of Texas at Fort Worth | Chairman, President |
| Fort Worth | Riverbend Bank | President |
| Fort Worth | Woodhaven National Bank | President, Executive Vice President |
| Fredericksburg | Pioneer National Bank | President |
| Galveston | Hometown Bank, National Association | Chairman, President, Vice President, Cashier |
| Garland | Northeast National Bank | President |
| Garland | United Central Bank | * |
| George West | First National Bank | Chairman, President, Vice President, Cashier |
| Gilmer | The First National Bank of Gilmer | Chairman, President, Vice President, Cashier |
| Gilmer | Gilmer National Bank | Vice President |
| Gladewater | Gladewater National Bank | Chairman, President, Vice President, Cashier |
| Glen Rose | First National Bank | President, Vice President |
| Goliad | The First National Bank of Goliad | Vice President, Cashier |
| Graford | First National Bank, Graford | President |
| Graham | First National Bank in Graham | Chairman, President, Vice President, Cashier |
| Granbury | The First National Bank of Granbury | Vice President |
| Granbury | Heritage National Bank | President |
| 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 |
| 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 |

GROUP 3 — Continued

TEXAS — Continued

| Location | Name of Bank or Trust Company | Officers Authorized to Cast Vote |
|----------------|--------------------------------------------------|----------------------------------------------|
| 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 | Tradition Bank | Executive Vice President |
| Houston | Unity National Bank of Houston | Chairman, Co-Chairman |
| Hughes Springs | The First National Bank of Hughes Springs | Chairman |
| 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 |
| Junction | First State Bank | President |
| Junction | Junction National Bank | President, Vice President |
| Karnes City | Karnes County National Bank of Karnes City | Chairman, President, Vice President, Cashier |
| Katy | Katy 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 |
| Kingsville | Kleberg First National Bank of Kingsville | Chairman, President, Vice President, Cashier |
| Kress | Kress National Bank | President |
| LaCoste | The La Coste National Bank | Cashier |
| La Grange | Colorado Valley Bank | * |
| La Grange | National Bank & Trust | Chairman, President, Vice President, Cashier |
| Lake Jackson | First National Bank of Lake Jackson | President |
| Lamesa | The First National Bank of Lamesa | Chairman, President, Vice President, Cashier |
| Linden | The First National Bank of Linden | Cashier |
| Lipan | The First National Bank of Lipan | President |
| Littlefield | Aimbank | * |
| Llano | Llano National Bank | President |
| Lockhart | First-Lockhart National Bank | President |
| Madisonville | The National Bank of Madisonville | President |
| Marfa | The Marfa National Bank | Chairman, President, Vice President, Cashier |
| Mason | The Mason National Bank | President, Vice President |
| Matador | First State Bank of Matador | Vice President |
| McGregor | The First National Bank of McGregor | President, Vice President, Cashier |
| McLean | Bank of Commerce | President |
| Memphis | Memphis State Bank | * |
| Menard | The Menard National Bank | President |
| Mercedes | Mercedes National Bank | Chairman, President, Vice President |
| Mertzon | The First National Bank of Mertzon | President, Cashier |
| Mineola | The First National Bank of Mineola | Chairman, President |
| Mineral Wells | First State 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 Pleasant | American National Bank of Mount Pleasant | President |
| Mount Vernon | The First National Bank of Mount Vernon | 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 |
| Newcastle | Farmers National Bank of Newcastle | President, Vice President |
| O'Donnell | The First National Bank of O'Donnell | President |
| Olney | First National Bank of Olney | President, Vice President, Cashier |
| Ore City | Security State Bank, National Association | * |
| Ozona | The Ozona National Bank | President |
| Paducah | The First National Bank | President |
| Palestine | The East Texas National Bank of Palestine | President |
| Paris | Lamar National Bank | President |
| Paris | 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 |
|--------------------|--------------------------------------------------|---------------------------------------------------------------------------|
| Pasadena | Texas Coastal Bank | Chairman, President, Executive Vice President, Vice President, Cashier |
| Perryton | The Perryton National Bank | Chairman, President, Vice President, Cashier |
| Pleasanton | Atascosa National Bank | President, Vice President, Cashier |
| Princeton | Citizens State Bank | * |
| 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 |
| Richwood | Brazos National Bank | Vice President, Cashier |
| Rockwall | Lakeside National Bank | President |
| Rotan | First National Bank | President |
| Round Mountain | Cattlemen's National Bank | Chairman, President |
| Sachse | First National Bank of Sachse | President |
| Saint Jo | The First National Bank of Saint Jo | President, Cashier |
| San Antonio | Credicard National Bank | Chairman |
| San Antonio | Eisenhower National Bank | President, Vice President, Cashier |
| San Benito | First Community Bank, National Association | President |
| San Saba | The City National Bank of San Saba | President, Vice President, Cashier |
| Sanger | Sanger Bank | Chairman, President |
| Santa Anna | The Santa Anna National Bank | Vice President, Cashier |
| Santo | The First National Bank of Santo | Cashier |
| Seymour | The Farmers National Bank of Seymour | Vice President |
| Seymour | The First National Bank of Seymour | 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 |
| Snyder | Snyder National Bank | Chairman, President, Executive Vice President, Vice President |
| Somerset | Somerset National Bank | Chairman, President, Vice President, Cashier |
| Sonora | The First National Bank of Sonora | President |
| Southlake | First Financial Bank, National Association | 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 |
| Sulphur Springs | The City National Bank of Sulphur Springs | 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 |
| Texarkana | Commercial National Bank of Texarkana | * |
| 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 |
| 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 |
| Weatherford | First National Bank of Weatherford | Cashier |
| Weslaco | City National Bank | Chairman, President, Cashier |
| West | The State National Bank in West | President |
| Whitney | First National Bank in Whitney | Chairman, President, Vice President, Cashier |
| Wichita Falls | First National Bank | Chairman, President, Cashier |
| Wills Point | Citizens National Bank of Wills Point | Cashier |
| 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 1, 2003**

| Name | Occupation | Elected by Banks in Group | Class | Term Expires Dec. 31 |
|-----------------------------|--------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|-------|----------------------------|
| Richard W. Evans, Jr. | Chairman and Chief Executive Officer, Frost National Bank, San Antonio, Texas | 1 | A | 2005 |
| David S. Barnard | Chairman and Chief Executive Officer, National Bank, Gatesville, Texas | 2 | A | 2004 |
| Matthew T. Doyle | Vice Chairman/Chief Executive Officer, Texas First Bank, Texas City, Texas | 3 | A | 2003 |
| Judy Ley Allen | Partner, Allen Investments, Houston, Texas | 1 | B | 2003 |
| Malcolm Gillis | President, Rice University, Houston, Texas | 2 | B | 2005 |
| Julie Spicer England | Vice President, Texas Instruments, Dallas, Texas | 3 | B | 2004 |
| 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 | 2004 |
| Patricia M. Patterson | President, Patterson Investments Inc., Dallas, Texas | Appointed by the Board of Governors of the Federal Reserve System | C | 2005 |
| VACANCY | | Appointed by the Board of Governors of the Federal Reserve System | C | 2003 |