

Federal Reserve Bank of Dallas

Dallas, Texas 75265-5906

Notice 04-52
August 17, 2004

ELECTION OF DIRECTORS NOMINATION PROCEDURES

To All Member Banks in the Eleventh Federal Reserve District:

An election will be conducted under the provisions of Section 4 of the Federal Reserve Act for the positions held by the following directors of this Bank, whose terms expire December 31, 2004:

Class A Director — David S. Barnard
Chairman and Chief Executive Officer
National Bank
Gatesville, Texas

Class B Director — Vacancy

Mr. Barnard, the Class A Director, was elected by banks in Group 2, consisting of banks having capital and surplus of over \$3,500,000 but under \$15,000,000. At the conclusion of his present term, Mr. Barnard will have served one full three-year term and is eligible for reelection.

The presently vacant position of a Class B Director will be elected by banks in Group 3, consisting of banks having capital and surplus of \$3,500,000 and under.

The banks comprising Groups 2 and 3 are listed on the following pages.

The group in which a member bank will be entitled to vote will be determined by its classification as of the date of this letter, even though its capital and surplus may subsequently change prior to the date of the election.

Except in the case of any member banks that are subsidiaries of the same bank holding company,* each bank in Group 2 is permitted to nominate one candidate for Class A Director, and each bank in Group 3 is permitted to nominate one candidate for Class B Director. When several banks are subsidiaries of a bank holding company, the nomination form is being sent only to the bank designated to participate in this election; therefore, banks in Groups 2 and 3 that will not participate in this election are being sent this notice, without forms, for their information. **The nominations must be made by resolution of the Board of Directors, certified to me and received in my office on or before September 17.** A form and return envelope for this purpose are enclosed. On September 29, 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 6 and close at 2 p.m. on October 21. At that time, the ballot box will be opened at this Bank, the votes counted, and the results of the election announced. The candidates are invited to be present or represented on that occasion.

*Section 4 of the Federal Reserve Act reads in part as follows:

“...That whenever any member banks within the same Federal Reserve district are subsidiaries of the same bank holding company within the meaning of the Bank Holding Company Act of 1956, participation in any such nomination or election by such member banks, including such bank holding company if it is also a member bank, shall be confined to one of such banks, which may be designated for the purpose by such holding company.”

The Board of Governors of the Federal Reserve System has ruled that a holding company affiliate, having one or more subsidiary banks in each of the three groups into which member banks of a Federal Reserve district are divided for the purpose of electing directors, may designate one such bank in each group to participate in the nomination and election of each Class A Director and each Class B Director chosen by the group of which such bank is a member and such member bank so designated may validly participate in such nomination and election. **Accordingly, banks in Groups 2 and 3 affected by the foregoing provision of law are requested to take prompt action to have the appropriate bank holding company designate, if it has not already designated, one of such banks to participate in this election.**

In order to be counted, the ballot must be executed by an officer authorized to cast the vote. Officers so authorized are listed on the following pages. The authority conferred on these officers continues until revoked; they need not be redesignated. Each member bank that has not designated an officer or officers for the purpose of signing the ballot, or any

bank that desires to change its designation, should do so by resolution of its Board of Directors and certify the designation to me **before** the polls close. A form for this purpose will be furnished upon request. **If the official signature of the officer or officers authorized to cast the ballot has not been filed with this Federal Reserve Bank, such official signature should be filed before the polls close.**

While the banks in Group 1 will not vote in this election, this notice is sent to them, without forms, for their information. Group 1 consists of member banks with combined capital and surplus of \$15,000,000 and over.

Sincerely,

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

Ray L. Hunt
Chairman of the Board

Enclosures (2)

**Information Concerning Eligibility for
Class A Directorship of a Federal Reserve Bank**

Section 4 of the Federal Reserve Act, as amended by the Federal Reserve Reform Act of 1977, contains the following provisions: "Class A shall consist of three members, without discrimination on the basis of race, creed, color, sex, or national origin, who shall be chosen by and be representative of the stockholding banks." "No officer or director of a member bank shall be eligible to serve as a Class A director unless nominated and elected by banks that are members of the same group as the member bank of which he is an officer or director." Any person who is an officer or director of more than one member bank shall not be eligible for nomination as a Class A director except by banks in the same group as the bank having the largest aggregate resources of any of those of which such person is an officer or director." "No Senator or Representative in Congress shall be a member of the Board of Governors of the Federal Reserve System or an officer or a director of a Federal Reserve Bank."

The Board of Governors of the Federal Reserve System has expressed the opinion "...that, to be consistent with the spirit and underlying principles of the Federal Reserve Act, it is inappropriate, as a general rule, for officers and directors of Federal Reserve Banks and Branches to hold partisan political or public office in the service of the United States, or of any state, territory, county, district, political subdivision, or municipality thereof, or to act as members of political party committees."

GROUP 2

Consists of all member banks with combined capital and surplus of over \$3,500,000 but under \$15,000,000.

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	President
Bossier City	Citizens National Bank, National Association	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
Portales	The Portales National Bank	President, Cashier

TEXAS

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Abilene	Citizens Bank, National Association	President
Alvin	First National Bank of Alvin	President, Executive Vice President
Andrews	The National Bank of Andrews	President, Cashier
Arlington	Northwest National Bank of Arlington	President, Vice President, Cashier
Arlington	Worthington National Bank	*
Ballinger	Ballinger National Bank	President, Executive Vice President

GROUP 2 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Ballinger	The First National Bank of Ballinger	Chairman, President, Vice President
Bastrop	The First National Bank of Bastrop	Chairman, President, Vice President, Cashier
Bellaire	Community National Bank	President
Blanco	The Blanco National Bank	President, Vice President, Cashier
Borger	First National Bank of Borger	President
Bowie	Legend Bank, National Association	President
Breckenridge	Citizens National Bank of Breckenridge	President, Vice President, Cashier
Brenham	Bank of Brenham, National Association	President
Brenham	The Brenham National Bank	Chairman, President, Vice President, Cashier
Bridgeport	The First National Bank of Bridgeport	Chairman, President, Vice President, Cashier
Burkburnett	First Bank	President
Burleson	First National Bank of Burleson	President
Canadian	First State Bank of Canadian, N.A.	*
Cleburne	First Financial Bank, National Association	President, Vice President
Coleman	First Coleman National Bank	Cashier
College Station	Brazos Valley Bank, National Association	*
Conroe	First Bank of Conroe, National Association	*
Corpus Christi	American Bank, N.A.	President
Dallas	Dallas National Bank	Chairman, Chief Executive Officer, President
Dallas	Gateway National Bank	President
Dallas	Professional Bank, National Association	*
Dallas	Texas Community Bank & Trust, N.A.	Chairman, President
Dallas	United Texas Bank	President
Denison	Landmark Bank, National Association	Chairman, President, Vice President, Cashier
El Paso	United Bank of El Paso Del Norte	Chairman, President Executive VP, Cashier
Fabens	First National Bank	Chairman, President, Vice President, Cashier
Fairfield	First National Bank	Chairman, Vice President, Cashier
Flower Mound	First Security Bank, National Association	Chairman, President, Vice President, Cashier
Fort Worth	Citizens National Bank	President
Fort Worth	Fort Worth National Bank	*
Fort Worth	Trinity Bank, National Association	Chairman, President
Fort Worth	Woodhaven National Bank	President, Executive Vice President
Freeport	Texas Gulf Bank, National Association	*
Friona	Friona State Bank, National Association	Chairman, President
Gainesville	GNB Financial, N.A.	President, Chief Executive Officer
Galveston	Moody National Bank	Chairman, President, Executive VP
Gatesville	National Bank	Chairman, President, Vice President, Cashier
Giddings	First National Bank of Giddings	Chief Executive Officer
Gonzales	American National Bank	President
Graham	Graham National Bank	Chairman, Chief Executive Officer
Granbury	Liberty National Bank	*
Grand Prairie	Community Bank of Texas, National Association	*
Granger	The First State Bank	Chairman, President, Vice President, Cashier
Hereford	The First National Bank of Hereford	President
Highland Village	United Community Bank, N.A.	President
Houston	Concord Bank, National Association	Secretary of the Board
Houston	Houston Community Bank, National Association	Chairman, President
Houston	OMNIBANK, National Association	Chairman, President, Vice President, Cashier
Houston	The Right Bank for Texas, N.A.	*
Houston	Southwestern National Bank	President
Houston	The State Bank of Texas	Chairman
Huntsville	First National Bank of Huntsville	Chairman, President, Vice President, Cashier
Iowa Park	State National Bank of Texas	Chairman, President, Vice President, Cashier
Irving	Independent Bank of Texas	President, CEO, CFO, Cashier

GROUP 2 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Keller	American Bank, National Association	*
Kerrville	Bank of the Hills, National Association	Cashier
Kilgore	City National Bank of Kilgore	President
Kilgore	Kilgore National Bank	President
Killeen	First National Bank Texas	Chairman, President, Vice President, Cashier
Lamesa	The Lamesa National Bank	Chairman, President, Vice President, Cashier
Liberty	The First Liberty National Bank	Chairman, President
Livingston	The First National Bank of Livingston	Chairman, President, Vice President, Cashier
Livingston	First State Bank	*
Lorenzo	Peoples Bank	Chairman, President, Cashier
Lubbock	Lubbock National Bank	Chairman, President, Executive VP
Marble Falls	American Bank of Texas, N.A.	President
McAllen	McAllen National Bank	President
Mexia	First National Bank of Mexia	President, Vice President, Cashier
Midland	First National Bank of Midland	Chairman, President, Chief Executive Officer
Monahans	First National Bank of Monahans	Executive VP, Vice President
Newton	First National Bank of Newton	President, Executive VP, Cashier
Odessa	Western National Bank	Chairman, President, Vice President, Cashier
Pecos	The Security State Bank of Pecos	President, Vice President, Cashier
Pilot Point	PointBank	President, Cashier
Plainview	HCSB, A State Banking Association	Chairman
Plano	First Independent National Bank	President
Plano	Parkway Bank, National Association	Chairman, President, Vice President, Cashier
Port Lavaca	First National Bank in Port Lavaca	President
Quitman	Wood County National Bank	President
Ralls	Security Bank	Chairman, President, Vice President, Cashier
Refugio	The First National Bank of Refugio	Cashier
San Angelo	Crockett National Bank	*
San Antonio	First Community Bank San Antonio, N.A.	Senior Vice President
San Antonio	InterContinental National Bank	President, Vice President, Cashier
Sanger	Sanger Bank	Chairman, President
Seguin	First Commercial Bank, National Association	President
Slaton	Citizens Bank	Chairman, President, Exec VP, Senior VP
Somerset	Texas Community Bank, National Association	Chairman, President, Vice President, Cashier
South Padre Island	South Padre Bank, National Association	President
Sulphur Springs	The City National Bank of Sulphur Springs	President, Vice President, Cashier
Sweetwater	First National Bank, Sweetwater, Texas	President, Executive Vice President
Sweetwater	Texas National Bank	Chairman, President
Terrell	The American National Bank of Texas	Chairman, President, Vice President, Cashier
The Woodlands	Texas Community Bank, National Association	President, Vice President, Cashier
Tomball	Texas National Bank	*
Universal City	Texstar National Bank	Senior Vice President, Cashier
Uvalde	National American Bank	President, Vice President, Cashier
Van Alstyne	Texas Star Bank	President
Vernon	The Herring National Bank of Vernon	President, Vice President, Cashier
Vernon	The Waggoner National Bank of Vernon	President, Vice President
Waco	American Bank, National Association	Chairman, President, Cashier
Waco	Central National Bank	President, Vice President, Cashier
Waco	First National Bank of Central Texas	President, Vice President, Cashier
Waxahachie	Citizens National Bank in Waxahachie	President
Wellington	Wellington State Bank	President
Wichita Falls	American National Bank	President
Wichita Falls	First National Bank	Chairman, President, Cashier
Winnsboro	The First National Bank of Winnsboro	Chairman, President, Vice President, Cashier

**Information Concerning Eligibility for
Class B Directorship of a Federal Reserve Bank**

Section 4 of the Federal Reserve Act, as amended by the Federal Reserve Reform Act of 1977, contains the following provisions: "Class B shall consist of three members who shall represent the public and shall be elected without discrimination on the basis of race, creed, color, sex, or national origin, and with due but not exclusive consideration to the interests of agriculture, commerce, industry, services, labor, and consumers." "No director of Class B shall be an officer, director, or employee of any bank." "No Senator or Representative in Congress shall be a member of the Board of Governors of the Federal Reserve System or an officer or a director of a Federal Reserve Bank."

The Board of Governors of the Federal Reserve System has expressed the opinion "...that, to be consistent with the spirit and underlying principles of the Federal Reserve Act, it is inappropriate, as a general rule, for officers and directors of Federal Reserve Banks and Branches to hold partisan political or public office in the service of the United States, or of any state, territory, county, district, political subdivision, or municipality thereof, or to act as members of political party committees."

GROUP 3

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

Banks in this group elect one Class B Director.

LOUISIANA

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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, EVP, Vice President
Las Cruces	Bank of the Rio Grande, National Association	President
Lordsburg	Western Bank	President
Ruidoso	First National Bank of Ruidoso	Chairman

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, Sr. VP, 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

GROUP 3 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Big Spring	The State National Bank of Big Spring	Chairman, 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
Comanche	The Comanche National Bank	President
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	Preston National Bank	Chairman, Vice Chairman, President
Dallas	Town North Bank, National Association	Chairman, President, Senior VP, 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 Sam Houston	Eisenhower National Bank	Assistant Vice President
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	Riverbend Bank	President
Galveston	Hometown Bank, National Association	Chairman, President, Vice President, Cashier
Garland	Northeast National Bank	President
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, Cashier
Granbury	Heritage National Bank	President
Granger	The Granger National Bank	Chairman, President, Vice President, Cashier

GROUP 3 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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
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	President, Cashier
Hondo	Community National Bank	President
Hondo	The Hondo National Bank	Cashier
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, Cashier
Karnes City	The Karnes County National Bank of Karnes City	Chairman, President, Vice President, Cashier
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
La Grange	Colorado Valley Bank	*
La Grange	National Bank & Trust	Chairman, President, Vice President, Cashier
La Coste	The La Coste National Bank	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
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, VP, Asst. 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	First State Bank	Chairman
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
Moody	The First National Bank of Moody	President
Mount Pleasant	The American National Bank of Mount Pleasant	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
Newcastle	Farmers National Bank of Newcastle	President, Vice 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	The Liberty National Bank in Paris	Chairman, President, Vice President, Cashier
Pasadena	Texas Coastal Bank	Chairman, President, VP, EVP, 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

GROUP 3 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Quanah	Texas Republic Bank, National Association	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	Cattleman'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 Benito	First Community Bank, National Association	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
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
Snook	First Bank of Snook	President
Snyder	Snyder National Bank	Chairman, President, EVP, Vice President
Sonora	The First National Bank of Sonora	President, Cashier
South Padre Island	First National Bank of South Padre Island	Chairman
Southlake	First Financial Bank, National Association	Chairman, President, Vice President, Cashier
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
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 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
Wills Point	Citizens National Bank of Wills Point	President
Woodsboro	The First National Bank of Woodsboro	Cashier
Yoakum	The Yoakum National Bank	Chairman, President, Cashier
Zapata	Zapata National Bank	Chairman, President, Cashier

**Directors of the Federal Reserve Bank of Dallas
As of August 17, 2004**

Name	Occupation	Elected by Banks in Group	Class	Term Expires Dec. 31
Richard W. Evans, Jr.	Chairman and Chief Executive Officer, Cullen/Frost Bankers, Inc., 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	2006
Judy Ley Allen	Owner, Allen Investments, Houston, Texas	1	B	2006
Malcolm Gillis	University Professor, Rice University, Houston, Texas	2	B	2005
VACANCY		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
Anthony R. Chase	Chairman and Chief Executive Officer, ChaseCom, L.P., Houston, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	2006
