

# FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75265-5906

Notice 05-41  
August 16, 2005

## 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, 2005:

Class A Director —	Richard W. Evans, Jr. Chairman and Chief Executive Officer Cullen/Frost Bankers, Inc. San Antonio, Texas
Class B Director —	Malcolm Gillis University Professor and Past President Rice University Houston, Texas

Mr. Evans, the Class A Director, was elected by banks in Group 1, consisting of banks having capital and surplus of \$15,000,000 and over. At the conclusion of his present term, Mr. Evans will have served one full three-year term and is eligible for reelection.

Dr. Gillis, the Class B 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, Dr. Gillis will have served two full three-year terms and is not eligible for reelection.

The banks comprising Groups 1 and 2 are listed on the following pages.

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

Except in the case of any member banks that are subsidiaries of the same bank holding company,\* each bank in Group 1 is permitted to nominate one candidate for Class A Director, and each bank in Group 2 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 1 and 2 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 16.** A form and return envelope for this purpose are enclosed. On September 28, 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 5 and close at 2 p.m. on October 20. 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.

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

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

The Board of Governors of the Federal Reserve System has ruled that a holding company affiliate, having one or more subsidiary banks in each of the three groups into which member banks of a Federal Reserve district are divided for the purpose of electing directors, may designate one such bank in each group to participate in the nomination and election of each Class A Director and each Class B Director chosen by the group of which such bank is a member and such member bank so designated may validly participate in such nomination and election. **Accordingly, banks in Groups 1 and 2 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 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.

**While the banks in Group 3 will not vote in this election, this notice is sent to them, without forms, for their information.** Group 3 consists of member banks with combined capital and surplus of \$3,500,000 and under.

Sincerely,

A handwritten signature in black ink, appearing to read "Ray L. Hunt". The signature is written in a cursive, flowing style with a prominent 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 1**

Consists of all member banks with combined capital and surplus of \$15,000,000 and over

**Banks in this group elect one Class A Director.**

**TEXAS**

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Abilene	First Financial Bank, National Association .....	Chairman, President, Vice President, Cashier
Amarillo	Amarillo National Bank .....	Chairman, President, Vice President, Cashier
Amarillo	First Bank Southwest, N.A. ....	President
Bellaire	Tradition Bank .....	Executive Vice President
Bryan	Citibank Texas, National Association .....	*
Dallas	Bank of Texas, National Association .....	Chairman, CEO, President, Senior Controller
Dallas	Inwood National Bank of Dallas .....	President
Dallas	Texas Capital Bank, National Association .....	President
Dallas	TIB-The Independent BankersBank .....	President, CEO
Edinburg	First National Bank .....	Chairman, President, Vice President, Cashier
El Paso	Bank of the West .....	Chairman
Fort Worth	Summit Bank, National Association .....	Chairman, President, Vice President, Cashier
Gainesville	GNB Financial, N.A. ....	President, CEO
Granbury	Community Bank .....	Chairman, President, Cashier
Henderson	Citizens National Bank .....	Cashier
Houston	Amegy Bank, National Association .....	*
Houston	American First National Bank .....	President
Houston	First Community Bank, N.A. ....	Cashier
Houston	MetroBank, National Association .....	Chairman, President, Vice President, Cashier
Houston	Northern Trust Bank of Texas, N.A. ....	Vice President, Cashier
Houston	Post Oak Bank, National Association .....	*
Houston	Redstone Bank, N.A. ....	President
Houston	Republic National Bank .....	Chairman, President, CFO, Cashier
Houston	Texas First National Bank .....	President
Houston	Woodforest National Bank .....	Chairman, President, Vice President, Cashier
Irving	Sovereign Bank, National Association .....	*

## GROUP 1 — Continued

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### TEXAS — Continued

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Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Jacksonville	Austin Bank Texas, National Association .....	Chairman, President, Vice President, Cashier
Lake Worth	Worth National Bank .....	President
Laredo	Laredo National Bank, The .....	President, Vice President
Laredo	South Texas National Bank of Laredo .....	President, Vice President
Lubbock	Plainscapital Bank .....	Chairman, President
Lubbock	State National Bank .....	Chairman
Marble Falls	American Bank of Texas, N.A. ....	Chairman, Chief Executive Officer
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	City National Bank of Mineral Wells, The .....	President
Nacogdoches	Commercial Bank of Texas, N.A. ....	President
New Boston	Century Bank, National Association .....	Chairman, President, Vice President, Cashier
Odessa	Western National Bank .....	Chairman, President, Vice President, Cashier
Pharr	Lone Star National Bank .....	President, Vice President, Cashier
Plainview	HCSB, A State Banking Association .....	Chairman
Plano	Legacy Texas Bank .....	Chairman, President, Vice President, Cashier
San Angelo	San Angelo National Bank .....	*
San Antonio	Broadway National Bank .....	Chairman, President, Vice President, Cashier
San Antonio	Frost National Bank, The .....	President, Cashier, Vice President
San Antonio	Lone Star Capital Bank, National Association .....	Cashier
Southlake	Texas Bank .....	*
Stephenville	First Financial Bank, N.A. ....	Executive Vice President, Cashier
Sugarland	Southern National Bank of Texas .....	Chairman, Chief Executive Officer, President
Temple	Extraco Banks, National Association .....	President
Victoria	First Victoria National Bank .....	Chairman, President, Vice President, Cashier
Weatherford	Weatherford National Bank .....	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 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 B 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
Ruston	National Independent Trust Company .....	Chairman, President

**NEW MEXICO**

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Artesia	First National Bank of Artesia, The .....	Chairman, President, Vice President, Cashier
Carlsbad	Carlsbad National Bank, The .....	President, Vice President, Cashier
Portales	Portales National Bank, The .....	President, Cashier

**TEXAS**

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Alvin	First National Bank of Alvin .....	President, Executive Vice President
Andrews	National Bank of Andrews, The .....	President, Cashier
Arlington	Northwest National Bank of Arlington .....	President, Vice President, Cashier
Arlington	Worthington National Bank .....	Chairman, President, VP, CEO, Cashier
Ballinger	Ballinger National Bank .....	President, Executive Vice President
Ballinger	First National Bank of Ballinger, The .....	Chairman, President, Vice President
Bastrop	First National Bank of Bastrop, The .....	Chairman, President, Vice President, Cashier
Bellaire	Community National Bank .....	President
Big Spring	State National Bank of Big Spring, The .....	Chairman, President, Vice President, Cashier
Blanco	Blanco National Bank, The .....	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

## GROUP 2 — Continued

### TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Brenham	Brenham National Bank, The .....	Chairman, President, Vice President, Cashier
Bridgeport	First National Bank of Bridgeport, The .....	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 .....	President
Conroe	First Bank of Conroe, National Association .....	*
Corpus Christi	American Bank, N.A. ....	President
Dallas	Dallas National Bank .....	Chairman, CEO, President
Dallas	Gateway National Bank .....	President
Dallas	One World Bank .....	*
Dallas	Professional Bank, National Association .....	President
Dallas	T Bank, National Association .....	*
Dallas	Texas Community Bank & Trust, N.A. ....	Chairman, President
Dallas	Town North Bank, National Association .....	Chairman, President, Sr. Vice President, Cashier
Dallas	United Texas Bank .....	President
Decatur	North Texas Bank, National Association .....	*
El Paso	First National Bank .....	Chairman, President, Vice President, Cashier
El Paso	United Bank of El Paso Del Norte .....	Chairman, President, Executive VP, 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	Surety Bank, National Association .....	Chairman, President, Vice President, Cashier
Fort Worth	Trinity Bank, National Association .....	Chairman, President
Fort Worth	Woodhaven National Bank .....	President, Executive Vice President
Freeport	Texas Gulf Bank, National Association .....	*
Friena	Friena State Bank, National Association .....	Chairman, President
Galveston	Moody National Bank .....	Chairman, President, Executive Vice President
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
Grand Prairie	Community Bank of Texas, National Association .....	*
Granger	First State Bank, The .....	Chairman, President, Vice President, Cashier
Hereford	First National Bank of Hereford, The .....	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	Right Bank for Texas, National Association .....	*
Houston	Southwestern National Bank .....	President
Houston	State Bank of Texas, The .....	Chairman
Hughes Springs	First National Bank of Hughes Springs, The .....	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, Cashier, CFO
Keller	American Bank, National Association .....	*
Kerrville	Bank of the Hills, National Association .....	Cashier
Kilgore	City National Bank .....	President
Kilgore	Kilgore National Bank .....	President
Killeen	First National Bank Texas .....	Chairman, President, Vice President, Cashier
Knox City	Citizens Bank, National Association .....	President
Lamesa	Lamesa National Bank, The .....	Chairman, President, Vice President, Cashier
Liberty	First Liberty National Bank, The .....	Chairman, President
Livingston	First National Bank of Livingston, The .....	Chairman, President, Vice President, Cashier
Livingston	First State Bank .....	*
Lubbock	Lubbock National Bank .....	Chairman, President, Executive Vice President
Lubbock	Peoples Bank .....	Chairman, President, Cashier
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 .....	Chairman, President, Cashier, CEO, CFO
Newton	CountyBank, National Association .....	President, Executive Vice President, Cashier

## GROUP 2 — Continued

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### TEXAS — Continued

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Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Pecos	Transpecos Banks .....	President, Vice President, Cashier
Pilot Point	PointBank .....	President, Cashier
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	First National Bank of Refugio, The .....	Cashier
San Angelo	Crockett National Bank .....	Cashier
San Antonio	First Community Bank San Antonio, National Association .....	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, Executive VP, Senior VP
Snook	First Bank of Snook .....	President
Somerset	Texas Community Bank, National Association .....	Chairman, President, Vice President, Cashier
South Padre Island	South Padre Bank, National Association .....	President
Sulphur Springs	City National Bank of Sulphur Springs, The .....	President, Vice President, Cashier
Sweetwater	First National Bank, Sweetwater, Texas .....	President, Executive Vice President
Sweetwater	Texas National Bank .....	Chairman, President
Terrell	American National Bank of Texas, The .....	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 .....	President
Van Alstyne	Texas Star Bank .....	President
Vernon	Waggoner National Bank of Vernon, The .....	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	First National Bank of Winnsboro, The .....	Chairman, President, Vice President, Cashier

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**Directors of the Federal Reserve Bank of Dallas  
As of August 16, 2005**

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
Matthew T. Doyle .....	Vice Chairman and Chief Executive Officer, Texas First Bank, Texas City, Texas	3	A	2006
David S. Barnard .....	Chairman and Chief Executive Officer, National Bank, Gatesville, Texas	2	A	2007
Malcolm Gillis .....	University Professor and Past President, Rice University, Houston, Texas	2	B	2005
Judy Ley Allen .....	Partner, Allen Investments, Houston, Texas	1	B	2006
Robert A. Estrada .....	Chairman and Chief Executive Officer, Estrada Hinojosa & Company, Inc., Dallas, Texas	3	B	2007
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
Ray L. Hunt .....	Chairman, President, and CEO, Hunt Consolidated, Inc., Dallas, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	2007

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