



**ELECTION OF DIRECTORS
REPORT OF NOMINATIONS
ELECTION PROCEDURES**

November 10, 1989

ELECTION OF DIRECTORS
REPORT OF NOMINATIONS — ELECTION PROCEDURES

To the Member Banks of the Eighth Federal Reserve District:

In accordance with the provisions of Section 4 of the Federal Reserve Act, as amended, and my circular dated September 29, 1989, regarding the election of one Class A and one Class B director of this Bank, there are listed on the following pages the names of the candidates nominated and the banks which made the nominations.

Member banks in Group 1 are electing a Class A director to a three-year term expiring December 31, 1992. Three candidates have been nominated for this position.

Member banks in Group 3 are electing a Class B director to a three-year term expiring December 31, 1992. That position is currently held by Frank M. Mitchener, Jr. Five candidates, including Mr. Mitchener, have been nominated for this position.

Enclosed with this election circular are a ballot, a ballot envelope, a certificate envelope and a return envelope for use in this election.

The ballot and certificate envelope must be executed by an officer who has been authorized to cast the vote. A listing of the officers so designated is included. In order that the balloting may be secret, the name of the bank and of the voting officer should not be written on the ballot envelope.

Section 4 of the Federal Reserve Act provides for preferential voting for election of Class A and B directors in the following manner. The officer casting a member bank's vote must indicate first, second and other choices. Where there are more than two candidates, a member bank must indicate a choice for each candidate. Only one choice may be indicated for any one candidate.

After the ballot has been marked in the manner described above, the ballot should be inserted in the ballot envelope and sealed. The officer casting the ballot must then execute the certificate on the front of the certificate envelope and insert the ballot envelope into the certificate envelope. Return the sealed certificate envelope to me in the self-addressed envelope.

By law, the ballot must be returned so as to reach me within 15 days after its receipt. The polls will open on November 14 and close at 2 p.m. on November 30, 1989. At that time, the ballot box will be opened in the Board Room of this Bank, the sealed envelopes containing the ballots will be opened, the votes tallied* 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 circular is sent to them without forms for their information.

Robert L. Virgil, Jr.
Chairman of the Board

November 10, 1989

*Section 4 of the Federal Reserve Act requires that the ballots be tallied in the following manner. Any candidate receiving a majority of all first choice votes cast shall be declared elected. If no candidate shall have a majority of the first choice votes, then there shall be added to that total the second choice votes cast for each candidate. The candidate then having a majority of the votes and the highest combined total shall be declared elected. If, however, no candidate then has a majority of the highest combined total of votes cast, then the votes cast for third and, if necessary, other choices shall be added to the first and second choice votes, and the candidate then having the highest number of votes shall be declared elected.

Candidates for Class A Director: Group 1

W. E. AYRES

Chairman
Simmons First National Bank of Pine Bluff
Pine Bluff, Arkansas

Education:

Millsaps College, Jackson, Mississippi
B.A. Economics and Business
Administration, [REDACTED]
School of Banking of the South, L.S.U., [REDACTED]

Place and date of birth:

[REDACTED]

Other affiliations:

Chairman and Chief Executive Officer
Simmons First National Corporation

First Vice President, Arkansas Bankers
Association; Chairman, State Government
Affairs Committee

Member, Administrative Committee of
Government Relations Council of
American Bankers Association

Director, Trinity Village, a retirement
facility in Pine Bluff

Advisory Director, Pine Bluff Symphony
Orchestra

Member, Development Council, University of
Arkansas at Pine Bluff

Director, Arkansas State Chamber of Commerce

NOMINATED BY

First Commercial Bank, N.A., Little Rock, Arkansas

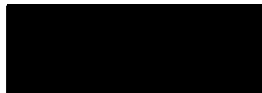
ANDREW B. CRAIG, III

**Chairman of the Board and Director
The Boatmen's National Bank of St. Louis
St. Louis, Missouri**

Education:

University of Buffalo, New York
B.A., [REDACTED]
Rutgers University Banking School
Columbia University Banking School

Place and date of birth:



Other affiliations:

Chairman, President and CEO
Boatmen's Bancshares, Inc.

Member, Board of Trustees, Washington
University

Director, St. Louis Symphony Society

Director, Petrolite Corporation

Director, Barnes Hospital

Vice President, Boy Scouts of America
and St. Louis Council Director

Director, Arts and Education Council
of Greater St. Louis and Chairman of
the Finance Committee

Director, Automobile Club of Missouri

NOMINATED BY

The National City Bank of Evansville, Evansville, Indiana
Commerce Bank of St. Louis National Association, Clayton, Missouri
Mercantile Bank of St. Louis National Association, Clayton, Missouri
First National Bank & Trust Company, Columbia, Missouri
Lemay Bank & Trust Company, Lemay, Missouri
The Boatmen's National Bank of St. Louis, St. Louis, Missouri

Candidates for Class A Director: Group 1 (continued)

BENJAMIN W. RAWLINS, JR.

**Chairman and Chief Executive Officer
Union Planters National Bank
Memphis, Tennessee**

Education:

Vanderbilt University, [REDACTED]
Georgia State College, M.B.A. [REDACTED]

Place and date of birth:

[REDACTED]

Other affiliations:

Chairman and Chief Executive Officer
Union Planters Corporation

Member, Memphis State University's Board
of Visitors

Member, Chancellor's Roundtable at
University of Tennessee-Memphis

Member, Executive Advisory Council of
Memphis State University's Fogelman College
of Business and Economics

Director, Memphis-Plough Community
Foundation

Chairman, Memphis Chamber of Commerce

Director, the United Way

Director, the Memphis Arts Council

NOMINATED BY

Union Planters National Bank, Memphis, Tennessee

Candidates for Class B Director: Group 3

PAUL W. HARTMAN

President
Kentucky Wesleyan College
Owensboro, Kentucky

Education:

Asbury College
A.B. English Literature, [REDACTED]
Southern Illinois University
M.A. Journalism, [REDACTED]
Michigan State University
Ph.D. High Education Administration, [REDACTED]

Place and date of birth:

[REDACTED]

Other affiliations:

Board of Trustees, Council for Advancement
and Support of Education

Chairman, Educational Fund Raising
Commission, Council for Advancement and
Support of Education

Junior Achievement, Owensboro and Daviess
County

NOMINATED BY


Kentucky Independent Bank, Frankfort, Kentucky

Candidates for Class B Director: Group 3 (continued)

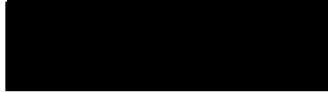
GEORGE HARTSFIELD

Area Manager
United Telephone Company of Missouri
Jefferson City, Missouri

Education:

Southeast Missouri State University
B.A. History and Political Science, 

Place and date of birth:



Other affiliations:

Member, St. Mary's Hospital Board
Executive Committee

Boy Scouts of America

Member, Salvation Army Board

Rotary Club Board

Chamber of Commerce Board

United Way Board

NOMINATED BY

Missouri Independent Bank, Jefferson City, Missouri

FRANK M. MITCHENER, JR.

**President
Mitchener Farms, Inc.
Sumner, Mississippi**

Education:

Davidson College, Davidson, North Carolina,
B.S. History, [REDACTED]

Place and date of birth:

[REDACTED]

Other affiliations:

Director, Federal Reserve Bank of St. Louis

President, Mitchener Gin, Inc.

President, Hoparka Plantation

Secretary, Triple M Planting Company

Trustee, Executive Committee Member,
Rhodes College, Memphis, Tennessee

Advisor to the Board, National Cotton
Council, Memphis, Tennessee

Director, Episcopal High School,
Alexandria, Virginia

Alderman, Sumner, Mississippi

NOMINATED BY

First National Bank in Pinckneyville, Illinois

The Hannibal National Bank, Hannibal, Missouri

Candidates for Class B Director: Group 3 (continued)

RICHARD H. UPTON

**President
Arkansas Distibuting Company
West Memphis, Arkansas**

Education:

University of Arkansas,
B.A. General Business, [REDACTED]

Place and date of birth:

[REDACTED]

Other affiliations:

President, United Properties, Inc.
West Memphis, Arkansas

Secretary-Treasurer,
Aromatique, Inc.
Herber Springs, Arkansas

Member, West Memphis Airport
Commission

Anheuser-Busch Committee for
Wholesaler-Brewer Relations

Legal Committee for Wholesale Beer
Distributors of Arkansas

NOMINATED BY

First National Bank of Cleburne County, Herber Springs, Arkansas

PAUL WHITLEY

**Director of Strategic Planning
and Management Development
Tyson Foods, Inc.
Russellville, Arkansas**

Education:

Pasedena College, Pasadena California

Place and date of birth:



Other affiliations:

President, Board of Directors of
Friendship Services, a school for
developmentally handicapped

Board Member, Salvation Army

Board Member, Russellville Chamber of
Commerce

Chairman of Pillar Club Section of
Arkansas River Valley United Way

NOMINATED BY

First National Bank of Russellville, Russellville, Arkansas

GROUP 1

Consisting of member banks having capital and surplus of \$10,000,000 or more

Banks in this group elect one Class A Director

ARKANSAS

City	Name of Bank	Voting Officer
Hot Springs	First National Bank of Hot Springs	Chairman, President, Vice President or Cashier
Little Rock	First Commercial Bank, National Association	Chairman, Vice Chairman, President, Vice President or Cashier
Little Rock	Union National Bank of Arkansas, Little Rock	Chairman, President or Executive Vice President
Little Rock	Worthen Bank & Trust Company, National Association	Chairman, Vice Chairman or President
North Little Rock	One National Bank of North Little Rock	Chairman, President, Vice President or Cashier
Pine Bluff	Simmons First National Bank of Pine Bluff	Chairman, President, Vice President or Cashier
Texarkana	The State First National Bank of Texarkana	Chairman, President, Vice President or Cashier

ILLINOIS

Alton	Mercantile Bank of Illinois National Association	Chairman, President, Vice President, Cashier or Chairman of the Executive Committee
Belleville	Magna Bank, N.A.	Chairman, President, Vice President or Cashier

INDIANA

Evansville	Old National Bank in Evansville	Chairman, President, Vice President or Cashier
Evansville	The Citizens National Bank of Evansville	Chairman, President, Vice President or Cashier
Evansville	The National City Bank of Evansville	Chairman, President, Vice President or Cashier

KENTUCKY

Hopkinsville	Sovran Bank/Kentucky	Chairman, President, Vice President or Cashier
Louisville	Citizens Fidelity Bank and Trust Company	Chairman, Vice Chairman, President, Vice President or Cashier
Louisville	First National Bank of Louisville	Chairman, President, Vice President or Cashier
Louisville	Liberty National Bank and Trust Company of Louisville	Chairman, President, Vice President or Cashier
Louisville	Mid-America Bank of Louisville & Trust Co.	Chairman, President, Vice President or Cashier
Owensboro	The Owensboro National Bank	Chairman, President, Vice President or Cashier

MISSISSIPPI

Columbus	First-Columbus National Bank	Chairman, President, Vice President or Cashier
Columbus	UniSouth Banking Corporation	President
New Albany	First National Bank	Chairman, President, Vice President or Cashier
Pontotoc	The First National Bank of Pontotoc	Chairman, President, Vice President or Cashier
Starkville	National Bank of Commerce of Mississippi	Chairman, Vice Chairman, Chairman of Executive Committee, President, Vice President or Cashier

MISSOURI

City	Name of Bank	Voting Officer
Clayton	Commerce Bank of St. Louis, National Association	Chairman, Vice Chairman, President, Vice President or Cashier
Clayton	Mercantile Bank of St. Louis National Association	Chairman, President or Senior Vice President
Columbia	Commerce Bank, National Association	Chairman, President, Vice President or Cashier
Columbia	First National Bank and Trust Company	Chairman, President, Vice President or Cashier
Lemay	Lemay Bank & Trust Company	President or Vice President
Springfield	Commerce Bank of Springfield, National Association	Chairman, President, Vice President or Cashier
Springfield	The Boatmen's National Bank of Springfield	Chairman, President, Vice President or Cashier
St. Louis	The Boatmen's National Bank of St. Louis	Chairman, President, Vice President or Cashier

TENNESSEE

Jackson	First American National Bank	Chairman, President, Vice President or Cashier
Memphis	First Tennessee Bank National Association Memphis	Chairman, President, Executive Vice President or Cashier
Memphis	National Bank of Commerce	Chairman, President, Vice President or Cashier
Memphis	Union Planters National Bank	Chairman, President, Vice President or Cashier

Consisting of member banks having capital and surplus of less than \$2,000,000

Banks in this group elect one Class B Director

ARKANSAS

City	Name of Bank	Voting Officer
Altheimer	First National Bank of Altheimer	Chairman, President, Vice President or Cashier
Ashdown	The First National Bank in Ashdown	Chairman, President, Vice President or Cashier
Beebe	First State Bank	Chairman, President, Vice President or Cashier
Berryville	The First National Bank of Berryville	Chairman, President, Vice President or Cashier
Blytheville	The First National Bank in Blytheville	Chairman, President, Vice President or Cashier
Calico Rock	First National Bank of Izard County	Chairman, President, Vice President or Cashier
Clinton	First National Bank	Chairman, President, Vice President or Cashier
De Queen	The First National Bank of De Queen	Chairman, President, Vice President or Cashier
De Witt	The First National Bank of De Witt	Chairman, President, Vice President or Cashier
Flippin	1st Ozark National Bank	Chairman, President, Vice President or Cashier
Glenwood	Caddo First National Bank	Chairman, President, Vice President or Cashier
Green Forest	The First National Bank in Green Forest	President, Vice President or Cashier
Heber Springs	First National Bank of Cleburne County	Chairman, President or Cashier
Helena	First National Bank of Phillips County	Chairman, Vice Chairman, President, Vice President or Cashier
Helena	Helena National Bank	Chairman, President, Vice President or Cashier
Hughes	Planters National Bank of Hughes	Chairman, President, Vice President or Cashier
Huntsville	The First National Bank of Huntsville	Chairman, President, Vice President or Cashier
Jacksonville	First National Bank of Jacksonville	Chairman, President, Vice President or Cashier
Lewisville	People's Bank & Loan Co.	Cashier
Lewisville	The First National Bank of Lewisville	Chairman, President, Vice President or Cashier
Magnolia	Union National Bank of Arkansas	Chairman, President, Vice President or Cashier
Malvern	The Malvern National Bank	Chairman, President, Vice President or Cashier
Marianna	First National Bank of Marianna	Vice President
McGehee	The First National Bank of McGehee	Chairman, President, Vice President or Cashier
Morrilton	Morrilton Security Bank, National Association	Chairman, President, Executive Vice President or Cashier
Nashville	Citizens National Bank of Nashville	Chairman, President, Vice President or Cashier
Paris	The First National Bank at Paris	Chairman, President, Vice President or Cashier
Rogers	First National Bank and Trust Company	Chairman, President, Vice President or Cashier
Russellville	First National Bank of Russellville	Chairman or President
Sheridan	First National Bank of Sheridan	Chairman, President, Vice President or Cashier
Texarkana	Commercial National Bank of Texarkana	Chairman, President, Vice President or Cashier
Trumann	First National Bank of Poinsett County	Chairman, President, Vice President or Cashier
Walnut Ridge	Citizens National Bank of Walnut Ridge	Chairman, President, Vice President or Cashier
West Memphis	Fidelity National Bank of West Memphis	Chairman, President, Vice President or Cashier

ILLINOIS

Albion	Citizens National Bank of Albion	Chairman, President, Vice President or Cashier
Allendale	The First National Bank of Allendale	Chairman, President, Vice President or Cashier
Altamont	Downstate National Bank	Chairman, President, Vice President or Cashier
Alton	Landmark Bank of Alton	Chairman, President, Vice President or Cashier
Anna	The Anna National Bank	Chairman, President, Vice President or Cashier
Ava	The First National Bank of Ava	Chairman, President, Vice President or Cashier

ILLINOIS (continued)

City	Name of Bank	Voting Officer
Barry	The First National Bank of Barry	Chairman, President, Vice President or Cashier
Benld	Boatmen's National Bank of Benld	Chairman, President, Vice President or Cashier
Bethalto	Bethalto National Bank	Chairman, President, Vice President or Cashier
Breese	State Bank of Breese	Chairman, President, Vice President or Cashier
Bridgeport	The First National Bank of Bridgeport	Chairman, President, Vice President or Cashier
Brighton	The First National Bank of Brighton	Chairman, President, Vice President or Cashier
Brookport	Downstate National Bank	Chairman, President, Vice President or Cashier
Brownstown	The First National Bank of Brownstown	Chairman, President, Vice President or Cashier
Bunker Hill	The First National Bank of Bunker Hill	Cashier
Carbondale	Landmark Bank of Carbondale	Chairman, President, Vice President or Cashier
Carlinville	The Carlinville National Bank	Chairman, President, Vice President or Cashier
Carlyle	The First National Bank in Carlyle	Chairman, President, Vice President or Cashier
Carmi	The First National Bank of Carmi	President or Cashier
Carrollton	Greene County National Bank in Carrollton	Chairman, President, Executive Vice President, Vice President or Cashier
Chester	Buena Vista National Bank of Chester	Chairman, President, Vice President or Cashier
Collinsville	UMB First National Bank	Chairman, President, Vice President or Cashier
Columbia	Columbia National Bank	Chairman, President, Vice President or Cashier
Coulterville	The First National Bank of Coulterville	Chairman, President, Vice President or Cashier
Crossville	The First National Bank of Crossville	President, Vice President or Cashier
Dieterich	The First National Bank of Dieterich	Chairman, President, Vice President or Cashier
Dongola	The First State Bank of Dongola	Chairman, President, Vice President or Cashier
Enfield	The First National Bank of Enfield	Chairman, President, Vice President or Cashier
Farina	State Bank of Farina	Chairman, President, Vice President or Cashier
Flora	First National Bank of Flora	Chairman, President or Cashier
Golconda	First National Bank in Golconda	Chairman, President, Vice President or Cashier
Grand Tower	Downstate National Bank	Chairman, President, Vice President or Cashier
Grayville	The Peoples National Bank of Grayville	Chairman, President, Vice President or Cashier
Greenville	The Bradford National Bank of Greenville	Chairman, President, Vice President or Cashier
Griggsville	Farmers National Bank of Griggsville	Chairman, President, Vice President or Cashier
Highland	The First National Bank of Highland	Chairman, President, Vice President or Cashier
Jonesboro	The First National Bank of Jonesboro	President, Vice President or Cashier
Kinmundy	The First National Bank of Kinmundy	Chairman, President, Vice President or Cashier
Lawrenceville	First Bank of Lawrence County, National Association	President, Vice President or Cashier
Lawrenceville	The Peoples National Bank in Lawrenceville	Chairman, President, Vice President or Cashier
Lima	The State Bank of Lima	Chairman, President, Vice President or Cashier
Litchfield	The First National Bank of Litchfield	President or Cashier
Litchfield	The Litchfield National Bank	Chairman, President, Vice President or Cashier
Madison	The First National Bank in Madison	President, Vice President or Cashier
McLeansboro	The Peoples National Bank of McLeansboro	Chairman, President, Vice President or Cashier
Metropolis	The City National Bank of Metropolis	Chairman, President, Vice President or Cashier
Metropolis	The First National Bank of Metropolis	Chairman, President, Vice President or Cashier
Metropolis	The National State Bank of Metropolis	Chairman, President, Vice President or Cashier
Millstadt	First National Bank of Millstadt	Chairman, President, Vice President or Cashier
Mounds	The First State Bank of Mounds	Chairman, President, Vice President or Cashier
Mount Olive	National Bank of Mount Olive	Chairman, President, Vice President or Cashier
Mount Vernon	The First National Bank of Woodlawn	Chairman, President, Vice President or Cashier
Mulberry Grove	The First National Bank of Mulberry Grove	President, Vice President or Cashier
Murphysboro	The City National Bank of Murphysboro	Chairman, President, Vice President or Cashier
Nashville	Landmark Bank of Washington County, N.A.	Chairman, President, Vice President or Cashier

ILLINOIS (continued)

City	Name of Bank	Voting Officer
Nashville	The Farmers and Merchants National Bank of Nashville	Chairman, President, Vice President or Cashier
Oblong	The First National Bank of Oblong	Chairman, President, Vice President or Cashier
Okawville	The First National Bank of Okawville	Chairman, President, Vice President or Cashier
Okawville	The Old Exchange National Bank of Okawville	Chairman, President, Vice President or Cashier
Pinckneyville	First National Bank in Pinckneyville	President, Vice President or Cashier
Ramsey	The Ramsey National Bank	President, Vice President or Cashier
Sandoval	The First National Bank of Sandoval	Chairman, President, Vice President or Cashier
Shawneetown	First National Bank in Shawneetown	Chairman, President, Vice President or Cashier
Sparta	The First National Bank of Sparta	President, Vice President or Cashier
St. Elmo	Fayette County Bank	Cashier
St. Peter	First State Bank of St. Peter	Chairman, President, Vice President or Cashier
Staunton	The First National Bank in Staunton	Cashier
Sumner	The First National Bank of Sumner	Chairman, President, Vice President or Cashier
Vandalia	The First National Bank of Vandalia	Chairman, President, Vice President or Cashier
Waterloo	The First National Bank of Waterloo	Chairman, President, Vice President or Cashier
Wayne City	The First National Bank of Wayne City	Cashier
White Hall	The White Hall National Bank	Cashier
Winchester	Winchester National Bank	Chairman, President, Vice President or Cashier
Witt	The Security National Bank of Witt	President, Vice President or Cashier
Xenia	The First National Bank of Xenia	Chairman, President, Vice President or Cashier

INDIANA

Bedford	The Bedford National Bank	Chairman, President, Vice President or Cashier
Boonville	Warrick National Bank	Chairman, President, Vice President or Cashier
Cannelton	First National Bank of Perry County, Indiana	Chairman, President, Vice President or Cashier
Elberfeld	The Elberfeld State Bank	Chairman, President or Cashier
English	English State Bank	Chairman, President, Vice President or Cashier
Holland	The Holland National Bank	President or Cashier
Linton	Citizens National Bank of Linton	Chairman, President, Vice President or Cashier
Lynnville	The Lynnville National Bank	President or Vice President
Madison	Citizens National Bank of Madison	Chairman, President, Vice President or Cashier
Mitchell	The First National Bank of Mitchell	President, Executive Vice President, Vice President or Cashier
Mount Vernon	The Posey County National Bank, Mount Vernon	Chairman, President, Vice President or Cashier
Odon	The First National Bank of Odon	President, Vice President or Cashier
Paoli	First National Bank of Paoli	Chairman, President, Vice President or Cashier
Patoka	The Patoka National Bank	Chairman, President, Vice President or Cashier
Sullivan	First Farmers State Bank	Chairman, President, Vice President or Cashier
Washington	The Peoples National Bank and Trust Company of Washington	Chairman, President, Vice President or Cashier
Winslow	South Western Indiana National	Chairman, President, Vice President or Cashier

KENTUCKY

Carrollton	Kentucky National Bank of Carroll County	Chairman, President, Vice President or Cashier
Carrollton	The First National Bank of Carrollton	Chairman, President, Vice President or Cashier
Central City	The First National Bank of Central City	Cashier
Clinton	First National Bank in Clinton	Chairman, President, Vice President or Cashier

KENTUCKY (continued)

City	Name of Bank	Voting Officer
Columbia	The First National Bank of Columbia	Chairman, President, Vice President or Cashier
Danville	First Security Bank & Trust Company of Danville, N.A.	Chairman, President, Vice President or Cashier
Frankfort	Kentucky Independent Bank, Inc.	Chairman, President, Vice President or Cashier
Frankfort	The State National Bank of Frankfort	President
Fulton	The City National Bank of Fulton	Chairman, President, Vice President or Cashier
Greensburg	The Peoples Bank & Trust Company	Chairman, President, Vice President or Cashier
Hartford	Citizens Bank	Chairman, President, Vice President or Cashier
Henderson	The First National Bank of Henderson	Chairman, President, Vice President or Cashier
Hodgenville	The Lincoln National Bank of Hodgenville	Chairman, President, Vice President or Cashier
LaCenter	First National Bank of LaCenter	Chairman, President, Vice President or Cashier
Lawrenceburg	The Anderson National Bank of Lawrenceburg	Chairman, President, Vice President or Cashier
Lawrenceburg	The Lawrenceburg National Bank	Chairman, President, Vice President or Cashier
Lebanon	Kentucky National Bank of Marion County	Chairman, President, Vice President or Cashier
Lebanon	The Citizens National Bank of Lebanon	President or Cashier
Lebanon	The Farmers National Bank of Lebanon	Chairman, President, Vice President or Cashier
Mayfield	The First National Bank of Mayfield	Chairman, President, Vice President or Cashier
Radcliff	West Point National Bank	Chairman, President, Vice President or Cashier
Russell Springs	The First National Bank of Russell Springs	Chairman, President, Vice President or Cashier
Russellville	The Citizens National Bank of Russellville	Chairman, President, Vice President or Cashier
Scottsville	The Farmers National Bank of Scottsville	President or Cashier
Shelbyville	Liberty National Bank of Shelbyville	Chairman, President, Vice President or Cashier

MISSISSIPPI

Cleveland	First National Bank of Bolivar County	Chairman, President, Vice President or Cashier
Rosedale	First National Bank	Chairman, President, Vice President or Cashier

MISSOURI

Annapolis	First National Bank of Annapolis	Chairman, President, Vice President or Cashier
Ava	Douglas County National Bank	Chairman, President, Vice President or Cashier
California	The Moniteau National Bank of California	Chairman, President, Vice President or Cashier
Camdenton	First National Bank	Chairman, President, Vice President or Cashier
Cape Girardeau	Boatmen's National Bank of Cape Girardeau	Chairman, Vice Chairman, President, Vice President or Cashier
Caruthersville	The National Bank of Caruthersville	Chairman, President, Vice President or Cashier
Cassville	Boatmen's National Bank of Cassville	Chairman or President
Cassville	Commerce Bank of Barry County, National Association	Chairman, President, Vice President or Cashier
Crane	Stone County National Bank	Chairman, President, Vice President or Cashier
Cuba	First Community National Bank of Crawford County	Chairman, President, Vice President or Cashier
Dexter	Mercantile Bank of Stoddard/Bollinger Counties, National Association	Chairman or President
Doniphan	Mercantile Bank of Doniphan, National Association	Chairman, President, Vice President or Cashier
Farmington	Commerce Bank of St. Francois County, National Association	Chairman, President, Vice President or Cashier
Fredericktown	First Exchange Bank of Madison County	Chairman, President, Vice President or Cashier
Fulton	First National Bank of Callaway County	Chairman, President, Vice President or Cashier
Hannibal	Commerce Bank of Hannibal, National Association	Chairman, President, Vice President or Cashier

MISSOURI (continued)

City	Name of Bank	Voting Officer
Hannibal	Farmers and Merchants Bank	Chairman, President, Vice President or Cashier
Hannibal	The Hannibal National Bank	Cashier
Jefferson City	Missouri Independent Bank	Chairman, President, Vice President or Cashier
Kahoka	Allegiant National Bank	Chairman, President, Vice President or Cashier
Kennett	Kennett National Bank	Chairman, President, Vice President or Cashier
Lake Ozark	Ozarks National Bank	Chairman, President, Vice President, Cashier or Chief Executive Officer
Lebanon	Boatmen's National Bank of Lebanon	Chairman, President, Vice President or Cashier
Lebanon	Commerce Bank of Lebanon, National Association	Chairman, President, Vice President or Cashier
Malden	First National Bank of Malden	Chairman, President, Vice President or Cashier
Maplewood	Citizens National Bank of Greater St. Louis	Chairman, Vice Chairman, President, Vice President or Cashier
Mexico	The First National Bank of Mexico	Chairman, President, Vice President or Cashier
Moberly	Bank of Cairo and Moberly	Cashier
Monroe City	United Missouri Bank Northeast	Chairman, President, Vice President or Cashier
Montgomery City	Mercantile Bank of Montgomery City, National Association	Chairman, President, Vice President or Cashier
Mount Vernon	The First National Bank of Mount Vernon	Chairman, President, Vice President or Cashier
Mountain Grove	Boatmen's Mountain Grove National Bank	Chairman, President, Senior Vice President, Vice President, Cashier or Assistant Cashier
New Haven	Citizens Bank of New Haven	Chairman, President, Vice President or Cashier
Nixa	Commerce Bank-Nixa, National Association	Chairman, President, Vice President or Cashier
Pacific	Pacific National Bank	President
Paris	The Paris National Bank	Chairman, President, Vice President or Cashier
Paris	United Missouri Bank of Paris	Chairman, President, Vice President or Cashier
Poplar Bluff	Commerce Bank of Poplar Bluff, National Association	Chairman, President, Vice President or Cashier
Republic	First National Bank	Chairman, President, Vice President or Cashier
Salem	The First National Bank of Salem	President or Cashier
Sikeston	First National Bank of Sikeston	Chairman, President, Vice President or Cashier
St. Louis	Gateway National Bank of St. Louis	
St. Robert	First State Bank of St. Robert	Chairman, President, Vice President or Cashier
Ste. Genevieve	Bank of Ste. Genevieve	Chairman, President, Vice President or Cashier
Vandalia	Boatmen's Bank of Vandalia	Chairman, President, Vice President or Cashier
Warrenton	Commerce-Warren County Bank	Chairman, President, Vice President or Cashier

TENNESSEE

Selmer	First National Bank of Selmer	Chairman, President, Vice President or Cashier
Union City	Sovran Bank/Union City	Chairman, President, Vice President or Cashier

Group 1

Chairman of the Board
Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, Missouri 63166

INSERT IN THIS ENVELOPE A SEALED BALLOT ENVELOPE CONTAINING A PROPERLY EXECUTED BALLOT. THIS ENVELOPE WILL NOT BE OPENED UNTIL POLLS CLOSE.

In accordance with Section 4 of the Federal Reserve Act, I hereby certify that my choices for a Class A director of the Federal Reserve Bank of St. Louis are as indicated by (X) in the columns of the ballot sealed herein.

For _____
(Name of Bank) (Signature of officer designated to vote)

_____ (Location of Bank) _____ (Title of voting officer)

Group 1

BALLOT ENVELOPE



Preferential Ballot

Group No. 1

This ballot and the certificate on the envelope must be executed by an officer who has been authorized to cast the vote and whose designation has been certified to me.

Section 4 of the Federal Reserve Act requires that **at least first and second choices must be indicated by placing a cross (X) in the appropriate columns below. Only one choice may be indicated for any one candidate.**

The ballot must be returned to me within fifteen days. The polls will open on November 14 and close at 2 p.m. on November 30, 1989.

Failure to observe the above instructions will invalidate the ballot.

ROBERT L. VIRGIL, JR.
Chairman of the Board

VOTE FOR CLASS A DIRECTOR

CANDIDATES (Indicate choices by cross (X) in appropriate columns)

	1st Choice	2nd Choice	3rd Choice
W. E. AYRES Chairman Simmons First National Bank of Pine Bluff Pine Bluff, Arkansas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANDREW B. CRAIG, III Chairman of the Board and Director The Boatmen's National Bank of St. Louis St. Louis, Missouri	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BENJAMIN W. RAWLINS, JR. Chairman of the Board and CEO Union Planters National Bank Memphis, Tennessee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Place ballot in ballot envelope. Insert sealed ballot envelope in certificate envelope. Execute certificate and seal. Return in self-addressed envelope.