

ELECTION OF DIRECTORS
REPORT OF NOMINATIONS
ELECTION PROCEDURES



NOVEMBER 1, 1994





To the Member Banks of the Eighth Federal Reserve District:

In accordance with the provisions of Section 4 of the amended Federal Reserve Act, and the circular dated September 14, 1994, regarding the election of a Class A and Class B director of this Bank, following are the names of the candidates nominated and the banks which made the nominations.

Member banks in Group 2 are electing a Class B director to a three-year term expiring December 31, 1997 to succeed Sandra B. Sanderson. One candidate has been nominated for this position.

Member banks in Group 3 are electing a Class A director to a three-year term expiring December 31, 1997 to succeed Henry G. River. Two candidates have been nominated for this position.

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

The ballot and certificate envelope must be executed by an officer who has been authorized to cast the vote. A listing of the designated officers is included. To maintain ballot secrecy, the name of the bank and 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. The officer casting a member bank's vote must indicate first, second and third choices. Where there are more than two candidates, a member bank must indicate a choice (e.g., first, second, third, etc...) for each candidate. Only one choice may be indicated for each 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 sign 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 to reach me within the period that the polls are open. The polls will open on November 3, and close at 2 p.m. on November 18, 1994. 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 1 will not vote in this election, this circular is sent to them without forms for their information.

Robert H. Quenon
Chairman of the Board

November 1, 1994

*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 choice 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
GROUP 2 & 3
DIRECTORS



GROUP 3: CANDIDATE FOR CLASS A DIRECTOR

MICHAEL A. ALEXANDER

Chairman of the Board and President
The First National Bank of Woodlawn
Mount Vernon, Illinois

Education: Southern Methodist University, B.A.
University of Chicago, M.B.A.

Place and Date of Birth:



Other Affiliations: Chairman and President, Jeff City Bancorp, Inc.

Trustee, Lincoln Park Foundation

Chairman, Mount Vernon Sports Complex
and Civic Center

Director and Treasurer, Downtown Mount Vernon
Development Corp.

Nominating Chairman, Past Chairman,
Executive Board Member, District Chairman
and Den Leader, Boy Scouts of America

Member, Past Board Member and Treasurer,
Jefferson County Chamber of Commerce

NOMINATED BY:

The First National Bank in Blytheville, Blytheville, Arkansas
The Peoples National Bank of McLeansboro, McLeansboro, Illinois
The First National Bank of Woodlawn, Mount Vernon, Illinois
The First National Bank of Wayne City, Wayne City, Illinois

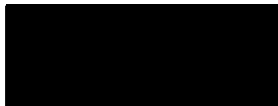
GROUP 3: CANDIDATE FOR CLASS A DIRECTOR

ALLEN A. KAISOR

President and Chief Executive Officer
Buena Vista National Bank of Chester
Chester, Illinois

Education: Millikin University
B.A., Business Administration

Place and Date of Birth:



Other Affiliations: Member, Illinois Bankers Association,
Committee on Community Banks

Vice President of Finance and
Member of the Executive Committee for
the Okaw Valley Council, Boy Scouts of America

Trustee, McKendree College

Vice President, Chester Industrial Development
Corporation

Honorary Board Member, Illinois Center for
Autistic Children

Member, Chester Chamber of Commerce

Member, Randolph County Bankers Federation

NOMINATED BY:

The Anna National Bank, Anna, Illinois
Buena Vista National Bank of Chester, Chester, Illinois
UMB First National Bank, Collinsville, Illinois
The First National Bank of Coulterville, Coulterville, Illinois
First National Bank of Millstadt, Millstadt, Illinois
The First National Bank of Okawville, Okawville, Illinois
The First National Bank of Sparta, Sparta, Illinois
Citizens National Bank of Greater St. Louis, Maplewood, Missouri
Bank of Ste. Genevieve, Ste. Genevieve, Missouri

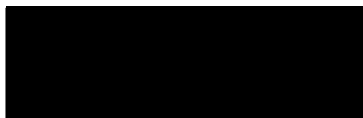
GROUP 2: CANDIDATE FOR CLASS B DIRECTOR

SANDRA B. SANDERSON

President and Chief Executive Officer
Sanderson Plumbing Products, Inc.
Columbus, Mississippi

Education: University of Alabama
B.S., Education

Place and Date of Birth:



Other Affiliations:

Director, Federal Reserve Bank of St. Louis

Director, Business Week, an education
program for high school students at MUW

Member, Mississippi Economic Council

Member, Columbus-Lowndes Economic
Development Association

Member, Columbus-Lowndes Association of
Manufacturers

Director, Lowndes County Humane Society

Member, Columbus-Lowndes Chamber of Commerce

Member, Rotary International

NOMINATED BY:

Simmons First National Bank of Pine Bluff, Pine Bluff, Arkansas
South Side National Bank in St. Louis, St. Louis, Missouri

LISTING
OF
GROUP 2 & 3
MEMBER BANKS



GROUP 2

*Consisting of member banks having capital and surplus over \$2,400,000 but not over \$15,000,000
Banks in this group elect one Class B Director*

ARKANSAS

City	Name of Bank	Voting Officer
Ash Flat	First National Bank of Sharp County	Chairman, President, Vice President or Cashier
Batesville	The Citizens Bank	Chairman, President, Vice President or Cashier
Batesville	Worthen National Bank of Batesville	Chairman, President, Vice President or Cashier
Bentonville	Arkansas National Bank	Chairman, President, Vice President or Cashier
Blytheville	The Farmers Bank & Trust Co.	Chairman, President, Vice President or Cashier
Camden	The Merchants and Planters Bank, National Association	Chairman, President, Vice President or Cashier
Camden	Worthen National Bank of Camden	Chairman, President, Vice President or Cashier
Conway	First Community Bank	Chairman, Vice Chairman, President, Vice President, Cashier or Secretary
Conway	The First National Bank of Conway	President
Conway	Worthen National Bank of Conway	Chairman, President, Vice President or Cashier
Crossett	First National Bank of Crossett	Chairman, President, Vice President or Cashier
El Dorado	National Bank of Commerce of El Dorado	President
El Dorado	The First National Bank of El Dorado	Chairman, President, Vice President or Cashier
Fayetteville	The Bank of Fayetteville, N.A.	Chairman, President, Vice President or Cashier
Forrest City	First National Bank of Eastern Arkansas	Chairman, President, Vice President or Cashier
Fort Smith	The City National Bank of Fort Smith	Chairman or President
Fort Smith	The First National Bank of Fort Smith	Chairman, President, Vice President or Cashier
Fort Smith	The Merchants National Bank of Fort Smith	Chairman, President, Vice President or Cashier
Harrison	Worthen National Bank of Harrison	Chairman, President, Vice President or Cashier
Hope	The Citizens National Bank of Hope	Chairman, President, Vice President or Cashier
Jonesboro	First Bank of Arkansas	Chairman, President, Vice President, Cashier or Chief Financial Officer
Lavaca	River Valley Bank and Trust	Chairman, President, Vice President or Cashier
Little Rock	Arkansas Bankers' Bank	President and CEO
Little Rock	Metropolitan National Bank	President
Magnolia	First National Bank of Magnolia	President or Cashier
Mena	First National Bank in Mena	Chairman, President, Vice President or Cashier
Morrilton	The First National Bank of Conway County	President
Mountain Home	First National Bank & Trust Company of Mountain Home ...	Chairman, President, Vice President or Cashier
Nashville	The First National Bank of Nashville	President or Cashier
North Little Rock ...	National Bank of Arkansas in North Little Rock	Chairman, President, Vice President or Cashier
Paragould	First National Bank	Chairman, President, Vice President or Cashier
Pine Bluff	Pine Bluff National Bank	Chairman, Secretary of the Board, President, Vice President or Cashier
Pine Bluff	Simmons First National Bank of Pine Bluff	Chairman, President, Vice President or Cashier
Pine Bluff	Worthen National Bank of Pine Bluff	President or Vice President
Russellville	First Bank of Arkansas	Chairman, President, Vice President or Cashier
Russellville	Worthen National Bank of Russellville	Chairman, President, Vice President or Cashier
Springdale	The First National Bank of Springdale	Chairman, President, Vice President or Cashier

GROUP 2

Texarkana	The State First National Bank of Texarkana.....	Chairman, President, Vice President or Cashier
Truman	First Bank of Arkansas.....	Chairman, President, Vice President or Cashier
Wynne.....	The First National Bank of Wynne.....	President

ILLINOIS

City	Name of Bank	Voting Officer
Alton.....	Mercantile Bank of Illinois National Association.....	Chairman, Chairman of Executive Committee, President, Vice President or Cashier
Belleville.....	Boatmen's National Bank of Belleville	Chairman, President, Vice President or Cashier
Centralia	Mercantile Bank of Centralia, National Association.....	President, Vice President or Cashier
DuQuoin	DuQuoin State Bank	Chairman, President, Vice President or Cashier
Effingham	Effingham State Bank	Chairman, President, Vice President, Cashier or Assistant Cashier
Effingham	The First National Bank of Effingham.....	Chairman, President, Vice President or Cashier
Fairfield	The Fairfield National Bank	Chairman, President, Vice President or Cashier
Farina.....	State Bank of Farina.....	President, Vice President or Cashier
Harrisburg.....	The First National Bank of Harrisburg	President, Vice President or Cashier
Hillsboro	County National Bank	President, Vice President or Cashier
Jacksonville	Elliott State Bank	Chairman, President, Vice President or Cashier
Olney.....	First National Bank in Olney.....	Chairman, President, Vice President or Cashier
Quincy.....	First Bankers Trust Company, National Association	Chairman, President, Vice President or Cashier
Raymond.....	The First National Bank of Raymond.....	Chairman, President, Vice President or Cashier
Red Bud	First State Bank of Red Bud.....	President, Vice President or Cashier
Robinson	The First National Bank in Robinson.....	Chairman, President, Vice President or Cashier
Steeleville	First National Bank of Steeleville	Chairman, President, Vice President or Cashier
Teutopolis.....	Teutopolis State Bank	President or Cashier

INDIANA

City	Name of Bank	Voting Officer
Charlestown	Liberty National Bank and Trust Company of Indiana.....	Chairman, President, Vice President or Cashier
English	English State Bank.....	Chairman, President, Vice President or Cashier
Evansville	The National City Bank of Evansville	Chairman, President, Vice President or Cashier
Madison.....	Citizens National Bank of Madison.....	Chairman, President, Vice President or Cashier
New Albany.....	National City Bank, Southern Indiana.....	Chairman, President, Vice President or Cashier
Petersburg.....	The Citizens State Bank of Petersburg.....	President, Vice President or Cashier
Scottsburg.....	The Scott County State Bank.....	Chairman, President, Vice President or Cashier
Tell City	The Citizens National Bank of Tell City.....	Cashier
Tell City	The Tell City National Bank.....	Chairman, President, Vice President or Cashier
Vincennes	The American National Bank of Vincennes	Chairman, President, Vice President or Cashier

GROUP 2

KENTUCKY

City	Name of Bank	Voting Officer
Bowling Green	Bowling Green Bank & Trust Company, N. A.	Chairman, President, Vice President, Cashier or any Executive Officer
Danville	The Farmers National Bank of Danville	President, Vice President or Cashier
Glasgow	The New Farmers National Bank of Glasgow	Chairman, President, Vice President or Cashier
Henderson	Citizens Bank of Kentucky, National Association	Chairman, President, Vice President or Cashier
Hopkinsville	Liberty National Bank and Trust Company of Western Kentucky	Chairman, President, Vice President or Cashier
Hopkinsville	NationsBank of Kentucky, National Association	Chairman, President, Vice President or Cashier
Mayfield	The First National Bank of Mayfield	Chairman, President, Vice President or Cashier
Owensboro	Liberty National Bank of Owensboro	Chairman, President, Vice President or Cashier
Paducah	The Peoples First National Bank & Trust Company of Paducah	President or Vice President

MISSISSIPPI

City	Name of Bank	Voting Officer
Clarksdale	First National Bank of Clarksdale	Chairman, President, Vice President or Cashier
Corinth	National Bank of Commerce of Corinth	Chairman, President, Vice President or Cashier
Iuka	First American National Bank	Chairman, President, Vice President or Cashier
Lexington	First National Bank of Holmes County	Chairman, President, Vice President or Cashier
New Albany	First National Bank	Chairman, President, Vice President or Cashier
Oxford	The First National Bank of Oxford	Chairman, President, Vice President or Cashier
Southaven	First Tennessee Bank National Association Mississippi	Chairman, President or Cashier
West Point	The First National Bank of West Point	Chairman, President, Vice President or Cashier

MISSOURI

City	Name of Bank	Voting Officer
Cape Girardeau	Boatmen's National Bank of Cape Girardeau	Chairman, Vice Chairman, President, Vice President or Cashier
Clayton	First National Bank of St. Louis	Chairman, President, Vice President or Cashier
Columbia	Commerce Bank, National Association	Chairman, President, Vice President or Cashier
Columbia	First National Bank and Trust Company	Chairman, President, Vice President or Cashier
Columbia	The Boone County National Bank of Columbia	Chairman, President, Vice President or Cashier
Fulton	The Callaway Bank	Chairman, President, Vice President or Cashier
Jefferson City	Midwest Independent Bank	Chairman, President, Vice President or Cashier
Lemay	Lemay Bank & Trust Company	President or Vice President
Perryville	Capital Bank of Perryville, National Association	Chairman, President, Vice President or Cashier

GROUP 2

Poplar Bluff	Commerce Bank of Southeast Missouri, N. A.	Chairman, President, Vice President or Cashier
Sikeston	The First National Bank of the Mid-South	Chairman, President, Vice President or Cashier
Springfield	Metropolitan National Bank	Chairman, President, Vice President or Cashier
St. Louis	Lindell Bank & Trust Company	President, Executive Vice President or Vice President
St. Louis	South Side National Bank in St. Louis	Chairman, President, Vice President or Cashier
St. Louis	United Missouri Bank of St. Louis, N. A.	Chairman, Vice Chairman, President, Vice President or Cashier
West Plains	Boatmen's First National Bank of West Plains	Chairman, President, Vice President or Cashier

TENNESSEE

City	Name of Bank	Voting Officer
Dyersburg	First-Citizens National Bank of Dyersburg	Chairman, President, Senior Vice President, Vice President or Cashier
Memphis	Enterprise National Bank	Chairman, President, Vice President or Cashier
Memphis	First Commercial Bank, National Association of Memphis	Chairman, President, Vice President or Cashier

GROUP 3 *Consisting of member banks having capital and surplus \$2,400,000 and under* *Banks in this group elect one Class A Director*

ARKANSAS

City	Name of Bank	Voting Officer
Altheimer.....	First National Bank of Altheimer	Chairman, President, Vice President or Cashier
Ashdown	Bank of Ashdown, National Association	Chairman, President, Vice President or Cashier
Ashdown	The First National Bank in Ashdown.....	Chairman, President, Vice President or Cashier
Batesville	TCB The Community Bank of Arkansas in Batesville, N.A.	Chairman, President, Vice President or Cashier
Beebe	Charter 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
Dierks	First National Bank of Howard County	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
Hope.....	The First National Bank of Hope.....	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
Lewisville.....	People's Bank & Loan Co.....	Cashier
Lewisville.....	The First National Bank of Lewisville	Chairman, President, Vice President or Cashier
Little Rock	First Commercial Trust Company National Association.....	Chairman, President, Vice President, Cashier, Secretary or Assistant Secretary
Malvern	The Malvern National Bank	Chairman, President, Vice President or Cashier
Marianna	First National Bank at 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
Newark	Worthen National Bank of Newark	Chairman, President, Vice President or Cashier
Osceola	First National Bank in Osceola.....	Chairman, President, Vice President or Cashier
Paris	The First National Bank at Paris	Chairman, President, Vice President or Cashier
Rogers	Arvest Trust Company, National Association	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
Searcy.....	First National Bank	Chairman, President, Vice President or Cashier
Sheridan.....	First National Bank of Sheridan.....	Chairman, President, Vice President or Cashier

GROUP 3

Siloam Springs.....	First National Bank	Chairman, President, Vice President or Cashier
Texarkana	Commercial National Bank of Texarkana	Chairman, President, Vice President or Cashier
Van Buren	First National Bank of Crawford County.....	Chairman, President, Vice President or Cashier
Walnut Ridge	First National Bank of Lawrence County at Walnut Ridge	Chairman, President, Vice President or Cashier
West Memphis.....	Fidelity National Bank of West Memphis	Chairman, President, Vice President or Cashier
West Memphis.....	First National Bank in West Memphis.....	Chairman, President, Vice President or Cashier
Wynne.....	First Bank of Arkansas.....	Chairman, President, Vice President or Cashier

ILLINOIS

City	Name of Bank	Voting Officer
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
Anna	The Anna National Bank.....	Chairman, President, Vice President or Cashier
Ava.....	The First National Bank of Ava	Chairman, President, Vice President or Cashier
Barry.....	The First National Bank of Barry.....	Chairman, President, Vice President or Cashier
Bridgeport.....	The First National Bank of Bridgeport.....	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
Carbondale.....	First National Bank and Trust Company	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
Carmi.....	The National Bank of Carmi.....	Chairman, President, Vice 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
De Soto	Bank of De Soto	Chairman, 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
DuQuoin	DuQuoin National Bank	Chairman, President, Vice President or Cashier
Enfield.....	The First National Bank of Enfield	Chairman, President, Vice President or Cashier
Flora.....	Mercantile Bank of Flora National Association	Chairman, President or Cashier
Grand Tower.....	First 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
Harrisburg.....	The Harrisburg National Bank	Chairman, President, Vice President or Cashier
Highland	The First National Bank of Highland.....	Chairman, President, Vice President or Cashier

GROUP 3

Hillsboro	Boatmen's National Bank of Central Illinois	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	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
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	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
Nashville	The Farmers and Merchants National Bank of Nashville	Chairman, President, Vice President or Cashier
Newton.....	The First National Bank in Newton	Chairman, President, Vice President or Cashier
Nokomis	First National Bank of Nokomis	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
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
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

City	Name of Bank	Voting Officer
Cannelton.....	First National Bank of Perry County, Indiana.....	Chairman, President, Vice President or Cashier
Elberfeld.....	The Elberfeld State Bank.....	Chairman, President or Cashier
Holland.....	The Holland National Bank	President or Cashier

GROUP 3

Linton	Citizens National Bank of Linton	Chairman, President, Vice President or Cashier
Lynnville	The Lynnville National Bank	President or Vice President
Mitchell	The First National Bank of Mitchell	President, Executive Vice 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
Washington	The Peoples National Bank and Trust Company of Washington	Chairman, President, Vice President or Cashier

KENTUCKY

City	Name of Bank	Voting Officer
Campbellsville	Campbellsville National Bank	
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
Columbia	The First National Bank of Columbia	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	Ohio Valley 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	The Citizens National Bank of Lebanon	President or Cashier
Lebanon	The Farmers National Bank of Lebanon	Chairman, President, Vice President or Cashier
Monticello	First Southern National Bank of Wayne County	Chairman, President, Vice President, Cashier, Comptroller or Chief Financial Officer
Morganfield	The Morganfield National Bank	President, Vice President or Cashier
Radcliff	Fort Knox 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

City	Name of Bank	Voting Officer
Cleveland	First National Bank of Bolivar County	Chairman, President, Vice President or Cashier
Rosedale	First National Bank	Chairman, President, Vice President or Cashier

GROUP 3

MISSOURI

City	Name of Bank	Voting Officer
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
Cassville.....	Commerce Bank of Barry County, National Association	Chairman, President, Vice President or Cashier
Clayton.....	U. S. National Bank of Clayton.....	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
Gainesville	Bank of Gainesville.....	Chairman, President, Vice President or Cashier
Hannibal	Commerce Bank of Hannibal, National Association.....	Chairman, President, Vice President or Cashier
Hannibal	Farmers and Merchants Bank	Chairman, President, Vice President or Cashier
Hannibal	The Hannibal National Bank	Cashier
Iberia	Bank of Iberia.....	Chairman, President, Vice President or Cashier
Jefferson City	The Exchange National Bank of Jefferson City	Chairman, President, Vice President or Cashier
Kennett.....	Kennett National Bank.....	Chairman, President, Vice President or Cashier
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
Moberly	City Bank and Trust Company of Moberly.....	Chairman, President, Cashier or Assistant Cashier
Monroe City	United Missouri Bank Northeast.....	Chairman, President, Vice President or Cashier
Mount Vernon	The First National Bank of Mount Vernon.....	Chairman, President, Vice President or Cashier
New Haven.....	Citizens Bank of New Haven	Chairman, President, Vice President or Cashier
Paris	The Paris National Bank	Chairman, President, Vice President or Cashier
Salem	The First National Bank of Salem.....	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
Springfield	Citizens National Bank of Springfield	Chairman, President, Vice President or Cashier
Springfield	First City National Bank	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

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

Group 2

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 Class B director of the Federal Reserve Bank of St. Louis are as indicated by (X) in the column(s) of the ballot sealed herein.

For

(Name of Bank)

(Signature of officer designated to vote)

(Location of Bank)

(Title of voting officer)

Group 2

BALLOT ENVELOPE



BALLOT

Group No. 2

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.

The choice must be indicated by cross (X) in the column below.

Ballot must be returned to me within fifteen days.
The polls will open on November 3 and close at 2p.m.
on November 18, 1994.

Failure to observe above instructions will invalidate ballot.

ROBERT H. QUENON
Chairman of the Board

VOTE FOR CLASS B DIRECTOR

Candidate	Choice (mark X)
Sandra B. Sanderson President and Chief Executive Officer Sanderson Plumbing Products, Inc. Columbus, Mississippi	<input data-bbox="835 1182 889 1242" type="checkbox"/>

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



Chairman of the Board
Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, Missouri 63166-0442

Group 3

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 choice for a Class A director of the Federal Reserve Bank of St. Louis is as indicated by (X) in the column(s) of the ballot sealed herein.

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

Group 3

BALLOT ENVELOPE



BALLOT

Group No. 3

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.

The choice must be indicated by cross (X) in the column below.

Ballot must be returned to me within fifteen days.
The polls will open on November 3 and close at 2p.m.
on November 18, 1994.

Failure to observe above instructions will invalidate ballot.

ROBERT H. QUENON
Chairman of the Board

VOTE FOR CLASS A DIRECTOR

Candidates	Choice (mark X)
Michael A. Alexander Chairman of the Board and President The First National Bank of Woodlawn Mount Vernon, Illinois	<input type="checkbox"/>
Allen A. Kaisor President and Chief Executive Officer Buena Vista National Bank of Chester Chester, Illinois	<input type="checkbox"/>

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

