

ELECTION OF DIRECTORS  
REPORT OF NOMINATIONS  
ELECTION PROCEDURES



NOVEMBER 22, 1996



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ELECTION PROCEDURES

NOVEMBER 22, 1996



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 October 10, 1996, 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 B director to a three-year term expiring December 31, 1999 to succeed Warren R. Lee. One candidate has been nominated for this position.

Member banks in Group 2 are electing a Class A director to a three-year term expiring December 31, 1999 to succeed W. D. Glover. One candidate has 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. Where no more than two candidates have been nominated, a member bank will be deemed to have indicated the remaining candidate, if any, as a second choice.

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 the period that the polls are open. The polls will open on November 26 and close at 2 p.m. on December 11, 1996. 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 3 will not vote in this election, this circular is sent to them without forms for their information.

John F. McDonnell  
Chairman of the Board

CANDIDATES  
NOMINATED BY  
GROUPS 1 & 2  
MEMBER BANKS

## GROUP 1: CANDIDATE FOR CLASS B DIRECTOR

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**JOSEPH E. GLIESSNER, JR.**

**Executive Director  
New Directions Housing Corp.  
Louisville, Kentucky**

**Education:** Catholic University of America, Washington, DC  
B.Ch.E., Chemical Engineering  
University of Louisville, M.A., Education

**Place and Date of Birth:**



**Other Affiliations:**

Director, Louisville Community Design Center  
  
Director, Metropolitan Housing Coalition, Louisville  
  
Member, Affordable Housing Advisory Council,  
Federal Home Loan Bank of Cincinnati  
  
Member, Network Advisory Council  
Enterprise Foundation, Columbia, Maryland  
  
Secretary, Trinity High School Foundation  
  
Member, Advisory Committee on Housing Policy  
Commonwealth of Kentucky  
  
Director, Day Spring, Inc.

**NOMINATED BY:**

**Mid-America Bank of Louisville & Trust Co., Louisville, Kentucky**

## GROUP 2: CANDIDATE FOR CLASS A DIRECTOR

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**W. D. GLOVER**

**Chairman, Chief Executive Officer and Director  
First National Bank of Eastern Arkansas  
Forrest City, Arkansas**

**Education:** Hendrix College, Conway, BA  
Arkansas Law School, Little Rock, JD

**Place and Date of Birth:**



**Other Affiliations:** Director, Federal Reserve Bank of St. Louis  
  
Chairman of the Board and Chief Executive Officer  
Bancshares of Eastern Arkansas, Inc.  
  
President, Forrest City Industrial Development Corporation  
  
Member, Arkansas Bar Association  
  
Member, St. Francis County Bar Association  
  
Director, Forrest City Cities in Schools, Inc.  
  
Director, Arkansas State Council of Economic Education  
  
Faculty, Southwestern Graduate School of Banking  
at Southern Methodist University  
  
Chairman, Governor's Task Force on Interstate Banking  
and Branching  
  
President, Arkansas Bankers Association  
  
Member, Government Relations Council,  
American Bankers Association

**NOMINATED BY:**

**First National Bank of Eastern Arkansas, Forrest City, Arkansas  
Arkansas Bank and Trust Company, Hot Springs, Arkansas  
South Side National Bank in St. Louis, St. Louis, Missouri**

LISTING  
OF  
GROUPS 1 & 2  
MEMBER BANKS

# GROUP 1

*Consisting of member banks having capital and surplus \$25,000,000 and over*

## ARKANSAS

City	Name of Bank	Authorized Signature
Fayetteville.....	Boatmen's National Bank of Northwest Arkansas.....	Chairman, President or Chief Executive Officer
Fort Smith.....	The Merchants National Bank of Fort Smith.....	Chairman, President, Vice President or Cashier
Little Rock.....	Boatmen's National Bank of Arkansas.....	Chairman, Vice Chairman or President
Little Rock.....	First Commercial Bank, National Association.....	Chairman, Vice Chairman, President, Vice President or Cashier
Springdale.....	The First National Bank of Springdale.....	Chairman, President, Vice President or Cashier

## ILLINOIS

City	Name of Bank	Authorized Signature
Hartford.....	Mercantile Bank of Illinois National Association.....	Chairman, Chairman of Executive Committee, President, Vice President or Cashier

## INDIANA

City	Name of Bank	Authorized Signature
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

## KENTUCKY

City	Name of Bank	Authorized Signature
Bowling Green.....	First American National Bank of Kentucky.....	Chairman, President, Vice President or Cashier
Bowling Green.....	Trans Financial Bank, National Association.....	Chairman, President, Vice President or Cashier
Louisville.....	Bank One, Kentucky, National Association.....	Chairman, President, Vice President or Cashier
Louisville.....	Fifth Third Bank of Kentucky, Inc.....	Chairman, President, Vice President or Cashier
Louisville.....	Mid-America Bank of Louisville & Trust Co.....	Chairman, President, Vice President or Cashier
Louisville.....	National City Bank, Kentucky.....	Chairman, President, Vice President or Cashier
Louisville.....	PNC Bank, Kentucky, Inc.....	Chairman, Vice Chairman, President, Vice President or Cashier
Paducah.....	The Peoples First National Bank & Trust Company.....	President or Vice President

## MISSISSIPPI

City	Name of Bank	Authorized Signature
Starkville.....	National Bank of Commerce of Mississippi.....	Chairman, Chairman of Executive Committee, President, Vice President or Cashier



## GROUP 1

### MISSOURI

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City	Name of Bank	Authorized Signature
Clayton.....	Commerce Bank, National Association .....	Chairman, Vice Chairman, President, Vice President or Cashier
Creve Coeur.....	First Bank.....	Chairman or President
St. Louis .....	Magna Bank, National Association .....	Chairman, President, Vice President or Secretary
St. Louis .....	Mercantile Bank of St. Louis National Association.....	Chairman, President or Senior Vice Presidents
St. Louis .....	Mercantile Trust Company National Association.....	Chairman, President, Vice President or Cashier
St. Louis .....	The Boatmen's National Bank of St. Louis.....	Chairman, President, Vice President or Cashier

### TENNESSEE

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City	Name of Bank	Authorized Signature
Memphis .....	First Tennessee Bank National Association .....	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

**GROUP 2** *Consisting of member banks having capital and surplus over \$3,300,000, but under \$25,000,000*

**ARKANSAS**

City	Name of Bank	Authorized Signature
Ash Flat	First National Bank of Sharp County	Chairman, President, Vice President or Cashier
Batesville	Boatmen's National Bank of Batesville	Chairman, President, Vice President or Cashier
Batesville	The Citizens Bank	Chairman, President, Vice President or Cashier
Bentonville	Arkansas National Bank	Chairman, President, Vice President or Cashier
Bentonville	The Bank of Bentonville	Chairman, President, Vice President or Cashier
Blytheville	The Farmers Bank & Trust Co.	Chairman, President, Vice President or Cashier
Camden	Boatmen's National Bank of South Arkansas	Chairman, President, Vice President or Cashier
Clinton	Union Planters Bank of Central Arkansas, N.A.	Chairman, President, Vice President or Cashier
Conway	Boatmen's National Bank of Conway	Chairman, President, Vice President or Cashier
Conway	First Community Bank	Chairman, Vice Chairman, President, Vice President, Secretary 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	Citizens Bank of Northwest Arkansas, National Association	Chairman or President
Fayetteville	McIlroy Bank & Trust	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
Harrison	Boatmen's National Bank of North Central Arkansas	Chairman, President, Vice President or Cashier
Harrison	The Security Bank	Chairman or President
Hope	The Citizens National Bank of Hope	Chairman, President, Vice President or Cashier
Hot Springs	Arkansas Bank and Trust Company	Chairman, Vice Chairman, President, Vice President or Cashier
Hot Springs	Boatmen's National Bank of Hot Springs	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
Lewisville	People's Bank & Loan Co.	Cashier
Little Rock	First Commercial Trust Company National Association	Chairman, President, Vice President, Cashier, Secretary or Assistant Secretary
Little Rock	Metropolitan National Bank	President
Little Rock	One National Bank	Chairman, President, Vice President or Cashier
Little Rock	Pulaski Bank and Trust Company	Chairman, President, Vice President or Cashier
Magnolia	First National Bank of Magnolia	President or Cashier
Mountain Home	First National Bank & Trust Company of Mountain Home	Chairman, President, Vice President or Cashier

## GROUP 2

Nashville .....	The First National Bank of Nashville .....	President or Cashier
Pine Bluff.....	Boatmen's National Bank of Pine Bluff .....	President or Vice President
Pine Bluff.....	Pine Bluff National Bank .....	Chairman, President, Vice President, Cashier or Secretary of the Board
Pine Bluff.....	Simmons First National Bank of Pine Bluff.....	Chairman, President, Vice President or Cashier
Prairie Grove.....	The Farmers & Merchants Bank.....	Chairman, President, Vice President or Cashier
Russellville .....	Boatmen's National Bank of Russellville.....	Chairman, President, Vice President or Cashier
Russellville .....	First Bank of Arkansas.....	Chairman, President, Vice President or Cashier
Searcy .....	First Bank of Arkansas.....	Chairman, President, Vice President or Cashier
Springdale .....	Springdale Bank & Trust .....	Chairman, President, Vice President or Cashier
Texarkana .....	State First National Bank .....	Chairman, President, Vice President or Cashier
Van Buren.....	Citizens Bank & Trust Company.....	Chairman, President or Cashier
Wynne.....	The First National Bank of Wynne.....	President

## ILLINOIS

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City	Name of Bank	Authorized Signature
DuQuoin .....	DuQuoin State Bank .....	Chairman, President, Vice President or Cashier
East St. Louis.....	First Illinois Bank .....	Chairman, President, Vice President or Cashier
Effingham.....	Effingham State Bank.....	Chairman, President, Vice President, Cashier or Assistant Cashier
Fairfield.....	The Fairfield National Bank .....	Chairman, President, Vice President or Cashier
Harrisburg.....	The First National Bank of Harrisburg.....	President, Vice President or Cashier
Herrin.....	Heartland National Bank .....	Chairman, President, Vice President or Cashier
Hillsboro .....	National Bank .....	President, Vice President or Cashier
Jacksonville .....	Elliott State Bank .....	Chairman, President, Vice President or Cashier
Jerseyville.....	The State Bank of Jerseyville.....	Chairman, President, Vice President or Cashier
Metropolis.....	Community National Bank.....	Chairman, President, Vice President or Cashier
Mount Vernon.....	Citizens Bank of Illinois, National Association .....	Chairman, President, Vice President or Cashier
Olney.....	Community Bank & Trust, N.A.....	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
Shawneetown .....	Illinois One Bank, National Association.....	Chairman, President, Vice President or Cashier
Swansea .....	Union Bank of Illinois .....	Chairman, President, Vice President or Cashier
Teutopolis.....	Teutopolis State Bank.....	President or Cashier
Vandalia.....	The First National Bank of Vandalia.....	Chairman, President, Vice President or Cashier

## INDIANA

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City	Name of Bank	Authorized Signature
Evansville.....	The National City Bank of Evansville.....	Chairman, President, Vice President or Cashier

## GROUP 2

New Albany.....	National City Bank of 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.....	TCB Bank	
Tell City.....	The Citizens National Bank of Tell City .....	Cashier
Vincennes.....	AmBank Indiana, National Association.....	Chairman, President, Vice President or Cashier

### KENTUCKY

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City	Name of Bank	Authorized Signature
Bowling Green.....	Bowling Green Bank & Trust Company, National.....	Chairman, President, Vice President, Cashier or 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
Greensburg.....	The Peoples Bank & Trust Company .....	Chairman, President, Vice President or Cashier
Hopkinsville.....	NationsBank of Kentucky, National Association .....	Chairman, President, Vice President or Cashier
Owensboro.....	The Owensboro National Bank.....	Chairman, President, Vice President or Cashier

### MISSISSIPPI

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City	Name of Bank	Authorized Signature
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.....	Union Planters Bank of Northeast Mississippi, N.A.....	Chairman, President, Vice President or Cashier
Oxford.....	The First National Bank of Oxford.....	Chairman, President, Vice President or Cashier
Pontotoc.....	The First National Bank of Pontotoc.....	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

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City	Name of Bank	Authorized Signature
Ava.....	Douglas County Bank .....	Chairman, President, Vice President or Cashier
Cape Girardeau .....	Boatmen's National Bank of Cape Girardeau .....	Chairman, Vice Chairman, President, Vice President or Cashier
Clayton.....	Truman Bank .....	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
Hannibal.....	The Hannibal National Bank .....	Cashier

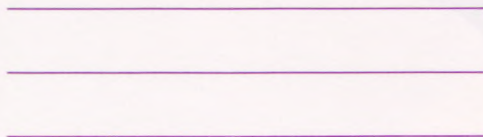
## GROUP 2

Jefferson City.....	Midwest Independent Bank.....	Chairman, President, Vice President or Cashier
Lemay.....	Lemay Bank & Trust Company.....	President or Vice President
Mexico.....	The First National Bank of Audrain County.....	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.....	UMB Bank of St. Louis, National Association.....	Chairman, Vice Chairman, President, Vice President or Cashier
Sunset Hills.....	Cass Bank & Trust Company.....	Chairman, President or Vice President

## TENNESSEE

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City	Name of Bank	Authorized Signature
Dyersburg.....	First Citizens National Bank.....	Chairman, President, Vice President or Cashier
Jackson.....	Union Planters Bank of Jackson, N.A.....	Chairman, President, Vice President or Cashier
Memphis.....	EFS National Bank.....	Chairman
Memphis.....	Enterprise National Bank.....	Chairman, President, Vice President or Cashier
Memphis.....	First Commercial Bank, National Association of Memphis	Chairman, President, Vice President or Cashier



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

**Group 1**

**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 Class B 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 1**

**BALLOT ENVELOPE**





# 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.

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 26 and close at 2 p.m.  
on December 11, 1996.

Failure to observe above instructions will invalidate ballot.

John F. McDonnell  
Chairman of the Board

## VOTE FOR CLASS B DIRECTOR

Candidate	Choice (mark X)
JOSEPH E. GLIESSNER, JR. Executive Director New Directions Housing Corp. Louisville, Kentucky	<input 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 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 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 2**



# 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 26 and close at 2 p.m.  
on December 11, 1996.

Failure to observe above instructions will invalidate ballot.

John F. McDonnell  
Chairman of the Board

## VOTE FOR CLASS A DIRECTOR

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Candidate	Choice (mark X)
<b>W. D. GLOVER</b> Chairman, Chief Executive Officer and Director First National Bank of Eastern Arkansas Forrest City, Arkansas	<input type="checkbox"/>

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



**BALLOT ENVELOPE**