ELECTION OF DIRECTORS NOMINATION PROCEDURES



SEPTEMBER 13, 2006





To the Member Banks of the Eighth Federal Reserve District:

An election will be held under the provisions of Section 4 of the Federal Reserve Act, as amended, to choose successors to the following directors of this Bank.

Class A Director David R. Pirsein

President and CEO

First National Bank in Pinckneyville

Pinckneyville, Ill.

Class B Director A. Rogers Yarnell II

President

Yarnell Ice Cream Company Inc.

Searcy, Ark.

Mr. Pirsein was elected by banks in Group 3 to the unexpired portion of a three-year term that expires Dec. 31, 2006. He is eligible for re-election for a term that will expire Dec. 31, 2009. His successor will be chosen by banks in Group 3, which consists of member banks having capital and surplus of \$5,035,000 or less.

Mr. Yarnell was elected by banks in Group 2 to a three-year term that expires Dec. 31, 2006. He is eligible for re-election for a term that will expire Dec. 31, 2009. His successor will be chosen by banks in Group 2, which consists of member banks having capital and surplus greater than \$5,035,000, but less than \$55 million.

This letter lists the member banks in each classification. The group in which a member bank is entitled to vote is determined by its classification as of the date of this letter, even though its capital and surplus may subsequently change before the date of the election.

Each bank participating in this election* may make a nomination as follows: Each bank in Group 3 may nominate one candidate for Class A director and each bank in Group 2 may nominate one candidate for Class B director. Limitations on eligibility for nomination for Class A and Class B directors are set forth on page 3. The nominations must be made by resolution of the board of directors and certified to me on or before Oct. 13, 2006. A form for this purpose is enclosed.

On Oct. 27, 2006, a list of the candidates (including an indication of who nominated each candidate) 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. Oct. 31, 2006, and close at 2 p.m. Nov. 15, 2006. At that time, the

— Election of Directors & Nomination Procedures —

ballot box will be opened in the board room of this Bank, the votes will be counted and results of the election will be announced. The candidates are invited to be present or represented on that occasion.

In order to be counted, the ballot must be executed by an officer authorized to cast the vote. If the official signature of the officer or officers authorized to cast the ballot has not been filed with this Federal Reserve Bank, such official signature should be filed before the polls close. Inasmuch as the authority conferred on these officers continues until revoked, they need not be reappointed. Each member bank that has not designated an officer or officers for the purpose of signing the ballot, or any bank that desires to change its authorization, should do so by resolution of its board of directors and certify the appointment to me before the polls close. A form for this purpose will be furnished upon request.

While the banks in Group 1 will not vote in this election, this circular is sent to them without forms for their information. Group 1 consists of member banks having capital and surplus of \$55 million or more.

Walter L. Metcalfe Jr. Chairman of the Board Sept. 13, 2006

* Section 4 of the Federal Reserve Act, as amended, provides that, whenever member banks in the same Federal Reserve district are subsidiaries of the same bank holding company, participation in the nomination and election is confined to the member bank designated for that purpose by the holding company.

LIMITATIONS ON ELIGIBILITY FOR NOMINATION

Section 4 of the Federal Reserve Act, as amended, 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 which 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.

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 issued the following guidelines concerning qualifications of Class A and B directors:

Class A directors should be representatives of the member banks by which they are elected [and] should be residents of the district in which the Federal Reserve Bank is located.

The Federal Reserve Banks will be served best by directors whose business and financial interests are primarily within and representative of the bank or branch territory for which they are selected, rather than of interests controlled or owned outside of such territory.

A person whose sole occupation is that of the officer of a savings and loan association is not eligible for election as a Class B director of a Federal Reserve Bank.

On June 2, 1978, the Board of Governors restated its long-standing policy that activity that might be interpreted as associating the Federal Reserve with any political party or political activity is inconsistent with service as a Bank director. In addition, holding a public office in the service of the United States, or of any state, territory, county, district, municipality or political subdivision similarly is inconsistent with service as a Bank director.

Questions about eligibility to serve should be directed to the Secretary of the Bank.

Group 2

Consisting of member banks having capital and surplus greater than \$5,035,000, but less than \$55 million.

ARKANSAS

City	Name of Bank	Authorized Signature
Ash Flat	First National Banking Co	. Chairman, President, Vice President or Cashier
	The Citizens Bank	
Blytheville	The First National Bank in Blytheville	. Chairman, President, Vice President or Cashier
Cabot	Community Bank	
Conway	First Security Bank of Conway	. Chairman, Vice Chairman, President, Vice President,
		Cashier or Secretary
Conway	First State Bank	. Chairman, President, Vice President or Cashier
De Queen	The First National Bank of De Queen	. Chairman, President, Vice President or Cashier
	First Financial Bank	
Fayetteville	Bank of Arkansas, N.A	. Chairman or President
	The Bank of Fayetteville	
Fort Smith	The First National Bank of Fort Smith	. Chairman, President, Vice President or Cashier
Hope	The First National Bank of Hope	. Chairman, President, Vice President or Cashier
Little Rock	Arkansas Bankers' Bank	. President or Chief Executive Officer
Little Rock	Metropolitan National Bank	. President
Little Rock	One Bank and Trust, N.A	. Chairman, President, Vice President or Cashier
Little Rock	Pulaski Bank and Trust Co	. Chairman, President, Vice President or Cashier
Little Rock	The Capital Bank	. Chairman, President or Senior Vice President
Marion	First Community Bank of Eastern Arkansas	. Chairman, President, Vice President or Cashier
	First National Bank and Trust Co	
	National Bank of Arkansas in North Little Rock.	
North Little Rock	Twin City Bank	. President, Executive Vice President, Senior Vice
		President or Cashier
	The First National Bank at Paris	
Pine Bluff	Pine Bluff National Bank	. Chairman, Secretary, President, Vice President
		or Cashier
Pine Bluff	Simmons First National Bank of Pine Bluff	. Chairman, President, Vice President or Cashier
Rogers	Bank of Rogers	. Chairman, President, Vice President or Cashier
Russellville	Simmons First Bank of Russellville	. Chairman, President, Vice President or Cashier
Searcy	Simmons First Bank of Searcy	. Chairman, President, Vice President or Cashier
	Legacy National Bank	
West Helena	First Bank of the Delta, N.A	. Chairman, Vice Chairman, President, Vice President
		or Cashier
Wynne	The First National Bank of Wynne	. President

ILLINOIS

City	Name of Bank	Authorized Signature
Carmi	The First National Bank of Carmi	. President or Cashier
Carrollton	Cornerstone Bank and Trust, N.A	. Chairman, President, Executive Vice President, Vice
		President or Cashier
Chester	Chester National Bank	. Chairman, President, Vice President, Cashier or Chief
		Executive Officer
Effingham	.Midland States Bank	. Chairman, President, Vice President, Cashier or
		Assistant Cashier
Fairfield	.The Fairfield National Bank	. Chairman, President, Vice President or Cashier
Hillsboro	.National Bank	. President, Vice President or Cashier
McLeansboro	The Peoples National Bank of McLeansboro	. Chairman, President, Vice President or Cashier
Nokomis	.First National Bank of Nokomis	. Chairman, President, Vice President or Cashier

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OlneyFirst National Bank in Olney	Chairman, President, Vice President or Cashier
QuincyFirst Bankers Trust Co., N.A	Chairman, President, Vice President or Cashier
RobinsonFirst Robinson Savings Bank, N.A	Chairman, President, Vice President or Cashier

INDIANA

City	Name of Bank	Authorized Signature
Teutopolis	Teutopolis State Bank	. President or Cashier
Corydon	Community First Bank	. Chairman, President, Vice President or Cashier
Evansville	Bank of Evansville	

KENTUCKY

City	Name of Bank	Authorized Signature
Chaplin	King Southern Bank	. Chairman or President
Columbia	The First National Bank of Columbia	. Chairman, President, Vice President or Cashier
Danville	The Farmers National Bank of Danville	. President, Vice President or Cashier
Leitchfield	Leitchfield Deposit Bank and Trust Co	. Chairman, President, Vice President or Cashier

MISSISSIPPI

City	Name of Bank	Authorized Signature
	First National Bank of Clarksdale	·
Iuka	First American National Bank	. 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

MISSOURI

City	Name of Bank	Authorized Signature
Belgrade	Belgrade State Bank	Chairman
Bridgeton	Cass Commercial Bank	Chairman, President or Vice President
	First National Bank of St. Louis	
Columbia	First National Bank and Trust Co	Chairman, President, Vice President or Cashier
Columbia	The Boone County National Bank of Columbia.	Chairman, President, Vice President or Cashier
Dixon	Mid America Bank and Trust Co	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
Jefferson City	The Exchange National Bank of Jefferson City	Chairman, President, Vice President or Cashier
Kahoka	Exchange Bank of Northeast Missouri	Chairman, President, Vice President or Cashier
Lemay	Midwest BankCentre	President or Vice President
Malden	First National Bank	Chairman, President, Vice President or Cashier
Monett	Community National Bank	Chairman, President, Senior Executive Vice President,
		Vice President or Cashier
Mountain View	First National Bank	Chairman, President, Vice President or Cashier
Plato	Legacy Bank and Trust Co	Chairman, President, Vice President or Cashier
Sikeston	Montgomery First National Bank	Chairman, President, Vice President or Cashier
Springfield	Metropolitan National Bank	Chairman, President, Vice President or Cashier
Springfield	OakStar Bank, N.A	Chairman, President, Vice President or Cashier
Springfield	Old Missouri National Bank	Chairman, President, Vice President or Cashier
St. Louis	Lindell Bank and Trust Co	President, Executive Vice President or Vice President
St. Louis	Truman Bank	Chairman, President, Vice President or Cashier
Sullivan	Progress Bank of Missouri	Chairman, President, Vice President or Cashier
West Plains	Community First National Bank of West Plains	Chairman, President, Vice President or Cashier

— Election of Directors № Nomination Procedures —

TENNESSEE

City	Name of Bank	Authorized Signature
Bartlett	Bank of Bartlett	. Chairman, President, Executive Vice President, Senior Vice President, Vice President or Cashier
	BankTennessee	. Chairman, President, Vice President or Cashier
Dyersburg	First Citizens National Bank	. Chairman, President, Senior Vice President, Vice President or Cashier
	Triumph Bank	. Chairman, President or Executive Vice President
	The Bank of Jackson	
Memphis	Paragon National Bank	•
•	Patriot Bank	
	Reelfoot Bank	

Group 3

Consisting of member banks having capital and surplus of \$5,035,000 or less.

ARKANSAS

City	Name of Bank	Authorized Signature
Altheimer	First National Bank of Altheimer	. Chairman, President, Vice President or Cashier
Berryville	The First National Bank of Berryville	. Chairman, President, Vice President or Cashier
Blytheville	The Farmers Bank and Trust Co	. Chairman, President, Vice President or Cashier
Calico Rock	First National Bank of Izard County	. Chairman, President, Vice President or Cashier
Crossett	First National Bank of Crossett	. Chairman, President, Vice President or Cashier
De Queen	First State 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
El Dorado	Simmons First Bank of El Dorado, N.A	. President
Forrest City	First National Bank of Eastern Arkansas	. Chairman, President, Vice President or Cashier
Forrest City	Forrest City Bank, N.A	. Chairman, President, Vice President or Cashier
Green Forest	The First National Bank in Green Forest	. President, Vice President or Cashier
Heber Springs	Heber Springs State Bank	. Chairman, President, Vice President or Cashier
Helena	Helena National Bank	. Chairman, President, Vice President or Cashier
Lewisville	The First National Bank of Lewisville	. Chairman, President, Vice President or Cashier
	Bank of Little Rock	
Little Rock	Eagle Bank and Trust Co	
		Secretary/Treasurer
	The Malvern National Bank	
	First National Bank at Marianna	
	The First National Bank of McGehee	
•	Allied Bank	
	First National Bank	
	Southern Bank of Commerce	
	Simmons First Trust Co., N.A	
	Arvest Trust Co., N.A.	
_	First National Bank of Stuttgart	
U	The Farmers and Merchants Bank	
	Citizens Bank and Trust Co	
U	First National Bank of Lawrence County	
	Warren Bank and Trust Co	
-	Fidelity National Bank	
Wynne	Cross County Bank	. Chairman, President, Vice President or Cashier

ILLINOIS

City	Name of Bank	Authorized Signature
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
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
Brownstown	The First National Bank of Brownstown	. Chairman, President, Vice President or Cashier
Carlinville	The Carlinville National Bank	. Chairman, President, Vice President or Cashier
Carlyle	The First National Bank of Carlyle	. Chairman, President, Vice President or Cashier
Chester	Buena Vista National Bank	. Chairman, President, Vice President or Cashier
Columbia	Columbia National Bank	. 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 State Bank	. Chairman, President, Vice President or Cashier

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East St. LouisFirst Illinois Bank	. Chairman, President, Vice President or Cashier
FloraFlora Bank and Trust	
GreenvilleThe Bradford National Bank of Greenville	. Chairman, President, Vice President or Cashier
GriggsvilleFarmers National Bank of Griggsville	. Chairman, President, Vice President or Cashier
JacksonvillePremier Bank of Jacksonville	. Chairman, President or Executive Vice President
Jonesboro The First National Bank of Jonesboro	. President, Vice President or Cashier
KinmundyThe First National Bank of Kinmundy	. Chairman, President, Vice President or Cashier
LawrencevilleHeritage State Bank	. Chairman, President, Vice President or Cashier
LimaThe State Bank of Lima	. Chairman, President, Vice President or Cashier
LitchfieldThe First National Bank of Litchfield	. President or Cashier
LitchfieldThe Litchfield National Bank	. Chairman, President, Vice President or Cashier
MetropolisThe City National Bank of Metropolis	. Chairman, President, Vice President or Cashier
MillstadtFirst National Bank of Millstadt	. Chairman, President, Vice President or Cashier
Mount VernonFirst National Bank of Mt. Vernon	. Chairman, President, Vice President or Cashier
Mulberry GroveThe First National Bank of Mulberry Grove	. President, Vice President or Cashier
NashvilleThe Farmers and Merchants National Bank	. Chairman, President, Vice President or Cashier
OkawvilleThe First National Bank of Okawville	. Chairman, President, Vice President or Cashier
OkawvilleThe Old Exchange National Bank of Okawville	. Chairman, President, Vice President or Cashier
PinckneyvilleFirst National Bank in Pinckneyville	. President, Vice President or Cashier
RaymondThe First National Bank of Raymond	· · · · · · · · · · · · · · · · · · ·
Red BudFirst State Bank of Red Bud	
SandovalThe First National Bank of Sandoval	. Chairman, President, Vice President or Cashier
SpartaThe First National Bank of Sparta	. President, Vice President or Cashier
St. ElmoFayette County Bank	
St. PeterFirst State Bank of St. Peter	. Chairman, President, Vice President or Cashier
StauntonThe First National Bank in Staunton	. Chairman, President or Cashier
SteelevilleFirst National Bank of Steeleville	
VandaliaThe First National Bank of Vandalia	
WaterlooThe First National Bank of Waterloo	
WittSecurity National Bank	•
XeniaFirst Community Bank, Xenia-Flora	. Chairman, President, Vice President or Cashier

INDIANA

City	Name of Bank	Authorized Signature
Elberfeld	The Elberfeld State Bank	. Chairman, President or Cashier
Jeffersonville	New Covenant Trust Co., N.A	•
Lynnville	The Lynnville National Bank	. President or Vice President
Odon	The First National Bank of Odon	. President, Vice President or Cashier
Scottsburg	The Scott County State Bank	. Chairman, President, Vice President or Cashier

KENTUCKY

City	Name of Bank	Authorized Signature
Bowling Green	The Farmers National Bank of Scottsville	. President or Cashier
Buffalo	.Bank of Buffalo	. Chairman, President, Vice President or Cashier
Campbellsville	.Campbellsville National Bank	
Carrollton	.The First National Bank of Carrollton	. Chairman, President, Vice President or Cashier
Central City	First National Bank of Muhlenberg County, Ky	. Chairman, President, Vice President or Cashier
Frankfort	The Bankers' Bank of Kentucky Inc	. Chairman, President, Vice President or Cashier
Hardinsburg	.The Farmers Bank	. Chairman, President, Vice President or Cashier
Harrodsburg	.The Lawrenceburg National Bank	. Chairman, President, Vice President or Cashier
Hartford	.Citizens Bank	. Chairman, President, Vice President or Cashier
Henderson	.Henderson National Bank	. Chairman, President, Vice President or Cashier
Henderson	.Ohio Valley National Bank of Henderson	. Chairman, President, Vice President or Cashier

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Hodgenville	The Lincoln National Bank of Hodgenville	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
Pleasure Ridge Park	PRP National Bank	. Chairman, 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

MISSISSIPPI

City	Name of Bank	Authorized Signature
	Commerce National Bank First National Bank	•

MISSOURI

City	Name of Bank	Authorized Signature
Altenburg	.Peoples Bank of Altenburg	. Chairman, President, Vice President or Cashier
Ashland	.Mainstreet Bank	. Chairman, President, Vice President or Cashier
Camdenton	.First National Bank	. Chairman, President, Vice President or Cashier
Crane	.Stone County National Bank	. Chairman, President, Vice President or Cashier
Cuba	.First Community National Bank	. Chairman, President, Vice President or Cashier
Elsberry	.Bank of Lincoln County	. Chairman, President, Vice President or Cashier
Gainesville	.Century Bank of the Ozarks	. Chairman, President, Vice President or Cashier
Hannibal	.Farmers and Merchants Bank and Trust Co	. Chairman, President, Vice President or Cashier
Hannibal	.HNB National Bank	. Cashier
Hermann	.Bay-Hermann Berger Bank	. Chairman, President, Vice President or Cashier
Hillsboro	.Bank of Hillsboro	. Chairman, President, Vice President or Cashier
Iberia	.Bank of Iberia	. Chairman, President, Vice President or Cashier
Kennett	.Kennett National Bank	. Chairman, President, Vice President or Cashier
Louisiana	.Bank of Louisiana	. 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 Audrain County	. Chairman, President, Vice President or Cashier
Moberly	.Bank of Cairo and Moberly	. Cashier
Moberly	.City Bank and Trust Co. of Moherly	. Chairman, President, Cashier or Assistant Cashier
Paris	.The Paris National Bank	. Chairman, President, Vice President or Cashier
Perryville	.Chester National Bank of Missouri	. Chairman, President, Vice President or Cashier
	.Citizens National Bank of Springfield	
St. Louis	.Southern Commercial Bank	. Chairman, President, Vice President or Cashier
St. Robert	.First State Bank of St. Robert	. Chairman, President, Vice President or Cashier
Summersville	.Community Bank, N.A	. Chairman, President, Vice President or Cashier
Tipton	The Tipton Latham Bank, N.A	
Troy	.Peoples Bank and Trust Co	. Chairman, President, Vice President, Cashier
		or Secretary
Warrenton	.The Missouri Bank	. Chairman, President, Vice President or Cashier

TENNESSEE

City	Name of Bank	Authorized Signature
Bells	.Bank of Crockett	. Chairman, President, Vice President or Cashier
Gates	.Gates Banking and Trust Co	. Chairman, President, Vice President or Cashier
Halls	.Bank of Halls	. Chairman, President, Vice President or Cashier
Lexington	.Community Bank	. Chairman, President, Vice President or Cashier
Newbern	.Security Bank	. Chairman, President, Vice President or Cashier
Parsons	.Farmers Bank	. Chairman, President, Vice President or Cashier

ELECTION

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

Certificate of Nomination for Class A Director Federal Reserve Bank of St. Louis

Group No. 3

Chairman, Board of Directors			
Federal Reserve Bank of St.	Louis		
At a meeting of the board of dire	ectors of the		
The a mooning of the board of the	etors of the	(Name	of bank)
(City)			(State)
duly called and held on the	(day of	
on motion duly made and second			
"RESOLVED, That			
of			
		Us.	
whose occupation is			
whose occupation is			
be, and is hereby nominated Bank of St. Louis, and the off ered and directed to certify the the Federal Reserve Bank of Federal Reserve Act."	ficer whose name a his nomination to t St. Louis, in accord	ppears below is her he Chairman of the lance with the provi	e Board of Directors of isions of Section 4 of the
IMPRINT BANK SEAL	copy of a resolu		g is a true and correct of Directors of this bank, d.
HERE	A		
		(Signature)	

(Name and title of officer)

ELECTION

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

Digitized for FRASER http://fraser.stlouisfed.org/ Federal Reserve Bank of St. Louis

Certificate of Nomination for Class B Director Federal Reserve Bank of St. Louis

Group No. 2

Chairman, Board of Directors Federal Reserve Bank of St. Louis

At a meeting of the board	d of directors of the(NAME OF BANK)	
	(minus of shift)	
(CITY)		(STATE)
duly called and held on the	he day of	
on motion duly made and		,
"RESOLVED, That _		
of		
whose occupation is _		
whose occupation is _		
of St. Louis, and the off directed to certify this	nated as a candidate for director of Class B of the Federal ficer whose name appears below is hereby authorized, en nomination to the Chairman of the Board of Directors ouis, in accordance with the provisions of Section 4	npowered, and of the Federa of the Federa
Г Т	I hereby certify that the foregoing is a true and of	
IMPRINT	a resolution of the Board of Directors of the adopted on the date specified.	iis bank duly
BANK SEAL	adopted on the date specified.	
HERE		
	(SIGNATURE)	
tized for EDASED	ALLE LUD MITTE DE OPPORTORNA	