

December 12, 1984

NOTICE

Since your bank is a subsidiary of a bank holding company having more than one bank subsidiary and since this Bank has not yet received evidence that your bank has been designated by such holding company to participate in this year's election of a class A director and a class B director of this Bank, the enclosed circular is being sent to you without ballot forms.

In order for your bank to so participate, we must receive evidence, before December 28, 1984, that the bank holding company of which your bank is a subsidiary has designated your bank to participate in the election. Such evidence should be in the form of a certified resolution of such action by the directors of the holding company. Upon receipt of such evidence, we will send you ballot forms for participation in this year's election.

Federal Reserve Bank of New York

FEDERAL RESERVE BANK  
OF NEW YORK

[ Circular No. 9770 ]  
[ December 12, 1984 ]

## Election of Directors

(By member banks classified in Group 3 on November 9, 1984, that is, member banks with capital and surplus of less than \$6,500,000 on that date)

*To the Member Banks of the Second Federal Reserve District:*

In accordance with the provisions of section 4 of the Federal Reserve Act, as amended, and Circular No. 9752, dated November 9, 1984, on the nomination of directors of this Bank for terms of office from January 1, 1985 to December 31, 1987, to succeed ROBERT A. ROUGH, class A director, and EDWARD L. HENNESSY, JR., class B director, whose terms expire December 31, 1984, there are shown on the following pages the names of the candidates nominated for such offices, and by whom nominated.

To each member bank classified in Group 3 on November 9, 1984, the following are being sent with this circular:

- (a) Ballot for use in voting for candidates for class A director and class B director.
- (b) Pink ballot envelope in which the ballot is to be sealed.
- (c) Certificate envelope bearing on its face the certificate in regard to the vote.
- (d) Addressed envelope in which all of the foregoing should be returned to me.

The ballot and the certificate on the certificate envelope must be executed by an officer who has been authorized to cast the vote. A list of the officers designated for this purpose by the member banks in Group 3 was contained in the above-mentioned circular dated November 9, 1984, and a similar list revised to date is contained herein. In order that the ballot may be secret, the name of the bank and the name and title of the voting officer should not be written on the ballot, but should be written only on the certificate envelope.

- (1) The ballot should be marked.
- (2) The marked ballot should be placed in the pink ballot envelope and that envelope sealed.
- (3) Then the sealed pink ballot envelope should be placed within the certificate envelope, and the certificate envelope should be sealed and the certificate thereon executed.
- (4) Then the certificate envelope containing the sealed pink ballot envelope should be returned to me in the enclosed addressed envelope.

The law provides that the ballot shall be cast within 15 days after receipt of the list of candidates transmitted herewith. The polls will open at 10 a. m., December 13, 1984, and will close at 12 noon on Friday, December 28, 1984, and in order to be counted as valid the ballot must be received by me at or before the latter time. Upon the closing of the polls the ballot box will be opened in the board room of this Bank, the sealed envelopes containing the ballots will be opened, the votes counted and checked by tellers, and the results of the election announced. The candidates may, if they so desire, be present or represented on this occasion.

*Because banks in Groups 1 and 2 will not vote in this election, this circular is sent to them without forms and for their information only.*

JOHN BRADEMAS,  
*Chairman of the Board.*

## Candidate for Class A Director

### ROBERT W. MOYER

President and Chief Executive Officer

Wilber National Bank, Oneonta, N.Y.

ROBERT W. MOYER was born in Glens Falls, New York, on December 21, 1932. He received a bachelor's degree, *cum laude*, in Business from the State University at Albany in 1961 and a master's degree in Management from Rensselaer Polytechnic Institute in 1964.

Mr. Moyer began his banking career with National Commercial Bank and Trust Company, Albany, N.Y., in 1961. He joined Wilber National Bank in 1969 as Administrative Vice President and Trust Officer, becoming Executive Vice President and Trust Officer in 1970 and a director of the bank in 1971. He has been President and Chief Executive Officer since January 1, 1973.

Mr. Moyer is past President of the New York State Bankers Association and has served as Chairman of its Insurance, Education, and Long Range Planning Committees. He is a member of the faculty of its Management Development School. He is also past Chairman of the New York State Business Development Corporation.

He has served as American Bankers Association State Vice President from 1982-1983 and presently serves on the Governmental Relations Council of the ABA.

He is involved in numerous civic affairs, serving as Trustee and Chairman of the Finance Committee of Hartwick College, the Development Committee of the National Soccer Hall of Fame, a member of the County of Otsego Economic Development Board, and on the Board of Trustees of the Otschodela Council of the Boy Scouts of America. He has been a frequent lecturer at the State University College at Oneonta and at Hartwick College.

### Nominated by the following member banks in Group 3

NEW YORK	
<u>Place</u>	<u>Name of Bank or Trust Company</u>
Addison	Community National Bank
Ballston Spa	Ballston Spa National Bank
Canajoharie	Central National Bank, Canajoharie
Canton	The St. Lawrence National Bank
Kinderhook	The National Union Bank of Kinderhook
Lyons	The Lyons National Bank
Mahopac	The Mahopac National Bank
Oneonta	Wilber National Bank
Scotia	First National Bank of Scotia
Spencer	Tioga State Bank
Willsboro	Essex County-Champlain National Bank, Willsboro
Yonkers	Hudson Valley National Bank

  

NEW YORK CITY	
Queens	Asia Bank, N.A.

## Candidate for Class B Director

### JOHN F. WELCH, JR.

Chairman and Chief Executive Officer

General Electric Co., Fairfield, Conn.

JOHN F. WELCH, JR., was born in Peabody, Massachusetts, on November 19, 1935. He received a B.S. in Chemical Engineering from the University of Massachusetts in 1957, and an M.S. and Ph.D. from the University of Illinois in 1958 and 1960, respectively.

Mr. Welch joined General Electric in 1960, becoming Vice President and Group Executive for components and materials in 1973 and Senior Vice President and Sector Executive for consumer products and services in 1977. In 1979, he was elected Vice Chairman of the Board and in 1981 became Chairman of the Board and Chief Executive Officer.

He is a member of the Business Council, the Business Roundtable, and the National Academy of Engineering.

### Nominated by the following member banks in Group 3

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#### NEW YORK

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<u>Place</u>	<u>Name of Bank or Trust Company</u>
Ballston Spa	Ballston Spa National Bank
Canajoharie	Central National Bank, Canajoharie
Canton	The St. Lawrence National Bank
Kinderhook	The National Union Bank of Kinderhook
Mahopac	The Mahopac National Bank
Scotia	First National Bank of Scotia
Spencer	Tioga State Bank
Willsboro	Essex County-Champlain National Bank, Willsboro
Yonkers	Hudson Valley National Bank

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#### NEW YORK CITY

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Queens	Asia Bank, N.A.
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## Election of Class A and B Directors For Terms of Office Ending December 31, 1987

### List of 130 Member Banks in Group 3

*(Group 3 consists of member banks with capital and surplus of less than \$6,500,000,  
on November 9, 1984.)*

CONNECTICUT		
<u>Place</u>	<u>Name of Bank or Trust Company</u>	<u>Officers Authorized to Cast Vote</u>
Fairfield	Citizen's National Bank of Fairfield . . . . .	President, any Vice President, or Cashier
NEW JERSEY		
Belleville	Peoples Second National Bank . . . . .	President, any Vice President, or Cashier
Blairstown	The First National Bank of Blairstown . . . . .	President, any Vice President, or Cashier
Branchville	The National Bank of Sussex County . . . . .	President, any Vice President, or Cashier
Colonia	First Bank of Colonia . . . . .	President, any Vice President, or Secretary
Cranbury	Midlantic National Bank/Cranbury . . . . .	President, any Vice President, or Cashier
Denville Township	Peoples National Bank of North Jersey . . . . .	President, any Vice President, or Cashier
Elizabeth	City Trust Services, National Association . . . . .	Chairman of the Board, President, any Vice President, or Cashier
Englewood Cliffs	The Edgewater National Bank . . . . .	President, any Vice President, or Cashier
Flemington	The Flemington National Bank and Trust Company . . . . .	President, any Vice President, or Cashier
Fort Lee	First National Bank in Fort Lee . . . . .	President, any Vice President, or Cashier
Franklin Lakes	Urban National Bank . . . . .	President, any Vice President, or Cashier
Gladstone	Peapack-Gladstone Bank . . . . .	President, any Vice President, or Cashier
Hillsborough	The Hillsborough National Bank . . . . .	President, any Vice President, or Cashier
Hope	The First National Bank of Hope . . . . .	President, any Vice President, or Cashier
Kearny	The First National Bank and Trust Company of Kearny . . . . .	Chairman of the Board, President, any Vice President, or Cashier
Maplewood	The Maplewood Bank and Trust Company . . . . .	President, any Vice President, Cashier, Treasurer, or Secretary
Maywood	Community Bank of Bergen County, N.J. . . . .	President, any Vice President, or Cashier
Montgomery Township	The Montgomery National Bank . . . . .	President, any Vice President, or Cashier
Morristown	Horizon Trust Company, National Association . . . . .	

GROUP 3

NEW JERSEY (Continued)

<u>Place</u>	<u>Name of Bank or Trust Company</u>	<u>Officers Authorized to Cast Vote</u>
Newark	Broad National Bank .....	President, any Vice President, Cashier, or Assistant Cashier
Newark	City National Bank of New Jersey .....	Chairman of the Board, President, or Cashier
Newark	Security National Bank and Trust Company of New Jersey .....	Chairman of the Board, President, any Vice President, or Cashier
Newton	Midlantic National Bank/Sussex & Merchants .....	President, any Vice President, or Cashier
North Bergen	Meadowlands National Bank .....	President, any Vice President, or Cashier
Passaic	Jefferson National Bank .....	.....
Perth Amboy	The First Jersey National Bank/Central .....	President, any Vice President, or Cashier
Phillipsburg	The Phillipsburg National Bank and Trust Company .....	President, any Vice President, or Cashier
Piscataway	The Peoples National Bank of Central Jersey .....	President, any Vice President, or Cashier
Union	The Union Center National Bank .....	President, any Vice President, or Cashier
Wood Ridge	The Wood Ridge National Bank .....	President, any Vice President, or Cashier

NEW YORK

Addison	Community National Bank .....	President, any Vice President, or Cashier
Albany	Union National Bank .....	President, any Vice President, or Cashier
Alden	Alden State Bank .....	President, any Vice President, or Cashier
Amenia	The First National Bank of Amenia .....	President, any Vice President, or Cashier
Angola	The Evans National Bank of Angola .....	President, any Vice President, or Cashier
Atlanta	Atlanta National Bank .....	President, any Vice President, or Cashier
Avoca	Bank of Avoca .....	President, any Vice President, or Cashier
Ballston Spa	Ballston Spa National Bank .....	President, any Vice President, or Cashier
Bath	The Bath National Bank .....	President, any Vice President, or Cashier
Beacon	The Fishkill National Bank .....	President, any Vice President, or Cashier
Bridgehampton	The Bridgehampton National Bank .....	President, any Vice President, or Cashier
Callicoon	United National Bank .....	President, any Vice President, or Cashier
Canajoharie	Central National Bank, Canajoharie .....	President, any Vice President, or Cashier
Canandaigua	The Canandaigua National Bank and Trust Company .....	President, any Vice President, or Cashier
Canisteo	First State Bank, Canisteo, N.Y. ....	President, any Vice President, Cashier, or Assistant Cashier
Canton	The St. Lawrence National Bank .....	President, any Vice President, or Cashier
Carmel	The Putnam County National Bank of Carmel .....	President, any Vice President, or Cashier
Cattaraugus	Bank of Cattaraugus .....	President, any Vice President, or Cashier
Clifton Springs	The Ontario National Bank of Clifton Springs .....	President, any Vice President, or Cashier
Clinton	Hayes National Bank .....	President, any Vice President, or Cashier
Cortland	First National Bank of Cortland .....	Chairman of the Board, President, any Vice President, or Cashier

GROUP 3

NEW YORK (Continued)

<u>Place</u>	<u>Name of Bank or Trust Company</u>	<u>Officers Authorized to Cast Vote</u>
Coxsackie	The National Bank of Coxsackie.....	President, or any Vice President
Delhi	The Delaware National Bank of Delhi.....	President, any Vice President, or Cashier
Downsville	The First National Bank of Downsville.....	President, any Vice President, or Cashier
Dryden	The First National Bank of Dryden.....	President, any Vice President, or Cashier
Dundee	Dundee State Bank.....	President, or Cashier
East Hampton	The Bank of the Hamptons, N.A.....	President, or Cashier
Ellenville	Ellenville National Bank.....	President, any Vice President, or Cashier
Endicott	Endicott Trust Company.....	President, any Vice President, or Treasurer
Fleischmanns	Deak National Bank.....	President, any Vice President, or Cashier
Florida	The National Bank of Florida.....	President, any Vice President, or Cashier
Geneva	The National Bank of Geneva.....	President, any Vice President, or Cashier
Glen Head	The First National Bank of Long Island.....	President, any Vice President, or Cashier
Glens Falls	Glens Falls National Bank and Trust Company.....	President, any Vice President, or Cashier
Gloversville	City National Bank and Trust Company of Gloversville.....	President, any Vice President, or Cashier
Gloversville	The Fulton County National Bank and Trust Company.....	Cashier
Groton	The First National Bank of Groton.....	President, any Vice President, or Cashier
Hammond	The Citizens National Bank of Hammond.....	President, any Vice President, or Cashier
Hancock	The First National Bank of Hancock.....	President, any Vice President, or Cashier
Hempstead	Guardian Bank, N.A.....	Chairman of the Board, President, any Vice President, or Cashier
Hermon	The First National Bank of Hermon.....	President, any Vice President, or Cashier
Highland	The First National Bank of Highland.....	President, any Vice President, or Cashier
Holland	Bank of Holland.....	President, any Vice President, or Cashier
Jeffersonville	The First National Bank of Jeffersonville.....	President, any Vice President, or Cashier
Keeseville	The Keeseville National Bank.....	President, any Vice President, Cashier, or Assistant Cashier
Kinderhook	The National Union Bank of Kinderhook.....	President, any Vice President, or Cashier
La Fargeville	Jefferson National Bank.....	President, any Vice President, or Cashier
Lisbon	The First National Bank of Lisbon.....	President, any Vice President, or Cashier
Lyons	The Lyons National Bank.....	President, any Vice President, or Cashier
Mahopac	The Mahopac National Bank.....	Chairman of the Board, President, any Vice President, or Cashier
Malone	The Citizens National Bank of Malone.....	President, any Vice President, or Cashier
Middletown	Orange County Trust Company.....	President, any Vice President, or Secretary
Millbrook	Bank of Millbrook.....	President, any Vice President, or Cashier
Monsey	Peoples National Bank of Rockland County.....	President, any Vice President, or Cashier
Moravia	The First National Bank of Moravia.....	President, or any Vice President
Nanuet	Nanuet National Bank.....	President, any Vice President, or Cashier
New York City	(see page 7)	

GROUP 3

NEW YORK (Continued)

<u>Place</u>	<u>Name of Bank or Trust Company</u>	<u>Officers Authorized to Cast Vote</u>
Nichols	The Nichols National Bank .....	President, any Vice President, or Cashier
Norfolk	The First National Bank of Norfolk .....	President, any Vice President, or Cashier
North Tarrytown	The First National Bank of North Tarrytown .....	President, or Cashier
Oneida	The Oneida Valley National Bank of Oneida .....	Chairman of the Board, President, any Vice President, or Cashier
Oneonta	Wilber National Bank .....	President, any Vice President, or Cashier
Owego	The Owego National Bank .....	President, any Vice President, or Cashier
Pine Plains	The Stissing National Bank of Pine Plains .....	President, any Vice President, or Cashier
Poughkeepsie	Dutchess Bank & Trust Company .....	President, any Vice President, or Secretary
Redwood	The Redwood National Bank .....	President, any Vice President, or Cashier
Rhinebeck	The First National Bank of Rhinebeck .....	President, any Vice President, or Cashier
Rochester	First National Bank of Rochester .....	President, any Vice President, or Cashier
Roxbury	The National Bank of Roxbury .....	President, any Vice President, or Cashier
Salamanca	Salamanca Trust Company .....	President, any Vice President, Cashier, or Secretary-Treasurer
Saratoga Springs	The Adirondack Trust Company .....	President, any Vice President, or Treasurer
Savannah	The National Bank of Savannah .....	President, any Vice President, or Cashier
Scotia	First National Bank of Scotia .....	President, any Vice President, or Cashier
Smithtown	Bank of Smithtown .....	President, any Vice President, or Cashier
Solvay	Solvay Bank .....	President, any Vice President, or Cashier
Spencer	Tioga State Bank .....	President, any Vice President, Cashier, or Assistant Cashier
Stamford	The National Bank of Stamford .....	President, any Vice President, or Cashier
Tupper Lake	The Tupper Lake National Bank .....	President, any Vice President, or Cashier
Union Springs	Cayuga Lake National Bank .....	President, any Vice President, or Cashier
Vernon	The National Bank of Vernon .....	President, any Vice President, or Cashier
Walton	The National Bank of Delaware County, Walton .....	President, any Vice President, or Cashier
Waterloo	Horizon Bank, National Association .....	President, any Vice President, or Cashier
Watertown	Seaway National Bank .....	President, any Vice President, or Cashier
Wayland	The First National Bank of Wayland .....	President, any Vice President, or Cashier
Willsboro	Essex County-Champlain National Bank, Willsboro .....	President, any Vice President, or Cashier
Yonkers	Hudson Valley National Bank .....	President, any Vice President, or Cashier

NEW YORK CITY

BRONX	New York National Bank .....	
MANHATTAN	Bessemer Trust Company, N.A. ....	President, any Senior Vice President, any Vice President, or Secretary



GROUP 3

NEW YORK YORK CITY (Continued)

<u>Place</u>	<u>Name of Bank or Trust Company</u>	<u>Officers Authorized to Cast Vote</u>
MANHATTAN	Capital National Bank of New York .....	Chairman of the Board, President, any Vice President, or Cashier
	The Depository Trust Company .....	Chairman of the Board
	Freedom National Bank of New York .....	President, any Vice President, or Cashier
	Golden Pacific National Bank .....	Chairman of the Board, President, any Vice President, or Cashier
	Gotham Bank of New York .....	.....
	Hartford Trust Company of New York (A Limited Purpose Trust Company) .....	President, any Vice President, Treasurer, or Secretary
	The Merchants Bank of New York .....	President, any Vice President, Cashier, or Assistant Cashier
	Norwest Trust Company .....	President, any Vice President, Treasurer, or Cashier
	State Street Bank and Trust Company, National Association ....	President, any Vice President, or Cashier
QUEENS	Asia Bank, N.A. ....	Chairman of the Board, President, any Vice President, or Cashier
	National Bank of New York City .....	President, any Vice President, or Cashier
STATEN ISLAND	Gateway State Bank .....	Chairman of the Board, President, or any Vice President