

**FEDERAL RESERVE BANK
OF NEW YORK**

[Circular No. 10212
December 14, 1987]

Election of Class A Director

(By member banks classified in Group 3 on November 12, 1987, that is, member banks with capital and surplus of less than \$30,000,000 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. 10201, dated November 12, 1987, on the nomination of a class A director of this Bank for a three-year term ending December 31, 1990, there is shown on pages 2 and 3 the names of the candidates nominated for such office, and by whom nominated.

To each member bank classified in Group 3 on November 12, 1987, the following are being sent with this circular:

- (a) Ballot for use in voting for candidate for class A 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 12, 1987, 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 15, 1987, and will close at 12 noon on Wednesday, December 30, 1987, 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 result 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 R. OPEL,
Chairman of the Board.

Candidates for Class A Director

J. KIRBY FOWLER

President and Chief Executive Officer

The Flemington National Bank and Trust Company

Flemington, New Jersey

J. KIRBY FOWLER was born in Orange, New Jersey, on March 1, 1934. He received a bachelor's degree in Government from Dartmouth College in 1956, and graduated from The Stonier Graduate School of Banking in 1973.

Mr. Fowler began his banking career with The First National Bank of Central Jersey in 1959. He joined The Flemington National Bank and Trust Company in 1971 as Vice President of Personnel and Planning. He has been President and Chief Executive Officer since August 1, 1975.

Among his many civic and professional activities, Mr. Fowler is a member of the Federal Legislation Committee of the New Jersey Bankers Association and Secretary of The Community Bankers Association, serving 30 community banks in central and northern New Jersey. He also serves on the Hunterdon Medical Center Needs Committee and the Readington Township Industrial Development Committee, and is a director of the Hunterdon Occupational Training Center. He recently completed 12 years of service on the Readington Township Board of Education, has served as Vice Chairman of the Economic Development Committee of Hunterdon County, and is a former President and founding director of the Hunterdon County Chamber of Commerce.

Nominated by the following member banks in Group 3

NEW JERSEY

<u>Place</u>	<u>Name of Bank or Trust Company</u>
Flemington	The Flemington National Bank and Trust Company

NEW YORK

Ballston Spa	Ballston Spa National Bank
Kinderhook	The National Union Bank of Kinderhook
Norfolk	The First National Bank of Norfolk
Riverhead	The Suffolk County National Bank of Riverhead
Scotia	First National Bank of Scotia
Willsboro	Essex County-Champlain National Bank, Willsboro

Candidates for Class A Director (Continued)

GEORGE M. JENKINS

President and Chief Executive Officer

Peapack-Gladstone Bank

Gladstone, New Jersey

GEORGE M. JENKINS was born in Penn's Grove, New Jersey, on February 1, 1926. He received a B.S. in Agriculture from Rutgers University in 1949 and an M.B.A. from New York University in 1962. He also holds graduate certificates in Trusts and Commercial Banking from the American Institute of Banking.

Jenkins began his banking career in 1953 with Fidelity Union Trust Company, Newark, N.J. He joined Peapack-Gladstone Bank in 1965 as Vice President, becoming President and Chief Executive Officer in January 1966. He has also served as Trust Officer subsequent to the bank obtaining trust powers in 1972.

Mr. Jenkins is currently Chairman of the New Jersey Bankers Association Insurance Fund.

Nominated by the following member banks in Group 3

NEW JERSEY

<u>Place</u>	<u>Name of Bank or Trust Company</u>
Montgomery Township	The Montgomery National Bank

Election of Class A Director
For Term of Office Ending December 31, 1990

List of 154 Member Banks in Group 3

(Group 3 consists of member banks with capital and surplus of less than \$30,000,000, on November 12, 1987.)

CONNECTICUT		
<u>Place</u>	<u>Name of Bank or Trust Company</u>	<u>Officers Authorized to Cast Vote</u>
Stamford	First National Bank of Stamford	-----
NEW JERSEY		
Belleville	Peoples Bank, National Association	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
Bridgewater Township	First National Bank of Central Jersey	President, any Vice President, any Assistant Vice President, or Cashier
Clinton	Hunterdon National Bank	President, any Vice President, or Cashier
Colonia	United Jersey Bank/First Colonia	-----
Denville	The First Jersey National Bank/West	-----
Elizabeth	City Trust Services, National Association	Chairman of the Board, President, any Vice President, or Cashier
Englewood Cliffs	United Jersey Bank/Edgewater	-----
Flemington	The Flemington National Bank and Trust Company	President, any Vice President, or Cashier
Fort Lee	First Jersey National Bank/Fort Lee	-----
Franklin Lakes	Urban National Bank	President, any Vice President, or Cashier
Gladstone	Peapack-Gladstone Bank	President, any Vice President, or Cashier
Hillsborough	United Jersey Bank/Hillsborough	-----
Hope	The First National Bank of Hope	President, any Vice President, or Cashier
Jersey City	United Jersey Bank/Commercial Trust	-----
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	-----

NEW JERSEY (Continued)

Place	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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
Old Bridge Township	Amboy-Madison National Bank	President, any Vice President, or Cashier
Passaic	Jefferson National Bank	President, any Vice President, or Cashier
Passaic	Valley National Bank	President, any Vice President, or Treasurer
Phillipsburg	The Phillipsburg National Bank and Trust Company	President, any Vice President, or Cashier
Plainfield	United National Bank	President, any Vice President, or Cashier
Ridgewood	Citizens First National Bank of New Jersey	President, any Vice President, or Cashier
Somerville	Mid Jersey National Bank	President, any Vice President, or Cashier
Union	The Union Center National Bank	President, any Vice President, or Cashier
Wood Ridge	United Jersey Bank/Wood Ridge	-----

NEW YORK

Addison	Community National Bank	President, any Vice President, or Cashier
Albany	Key Bank USA National Association	-----
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, Secretary or Treasurer
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
Chester	Key Bank of Southeastern New York, N.A.	President, any Vice President, or Cashier

NEW YORK (Continued)

<u>Place</u>	<u>Name of Bank or Trust Company</u>	<u>Officers Authorized to Cast Vote</u>
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
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
East Hampton	The Bank of the Hamptons, N.A.	President, any Vice President, or Cashier
Ellenville	Ellenville National Bank	President, any Vice President, or Cashier
Elmira	Chemung Canal Trust Company	President, any Vice President, or Cashier
Endicott	Endicott Trust Company	President, any Vice President, or Treasurer
Fleischmanns	American National Bank of New York	-----
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	The First National Bank of Glens Falls	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
Great Neck	Bank of Great Neck	-----
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
Jeffersonville	The First National Bank of Jeffersonville	President, any Vice President, or Cashier
Jericho	Chemical Bank, National Association	-----
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

NEW YORK (Continued)

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 8)	
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
Norwich	The National Bank and Trust Company of Norwich	Chairman of the Board, President, any Vice President, or Cashier
Olean	The Exchange National Bank	-----
Oneida	The Oneida Valley National Bank of Oneida	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
Riverhead	The Suffolk County National Bank of Riverhead	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, or Cashier
Saratoga Springs	The Adirondack Trust Company	President, any Vice President, or Treasurer
Savannah	The National Bank of Savannah	President, any Vice President, or Cashier
Scarsdale	Scarsdale National Bank and Trust Company	President
Schenectady	The Schenectady Trust Company	Chairman of the Board, President, any Vice President, or Treasurer
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
Syracuse	The Merchants National Bank and Trust Company of Syracuse	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	Key Bank of Northern New York, N.A.	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	Chairman of the Board, President, any Senior Vice President, or Cashier
Manhattan	BankAmerica Trust Company of New York	-----
	Bessemer Trust Company, N.A.	President, any Senior Vice President, any Vice President, or Secretary
	Broadway National Bank	-----
	Capital National Bank of New York	Chairman of the Board, President, any Vice President, or Cashier
	Delta National Bank and Trust Company	-----
	The Depository Trust Company	Chairman of the Board
	The Dominican Bank	-----
	Eastbank, National Association	-----
	Fidata Trust Company New York	-----
	First City National Bank and Trust Company	-----
	Freedom National Bank of New York	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
	Mellon Securities Trust Company	-----
	Merchants Bank of New York	President, any Vice President, Cashier, or Assistant Cashier
	Norwest Trust Company New York	-----
	The Park Avenue Bank, National Association	-----
	State Street Bank and Trust Company, National Association	President, any Vice President, or Cashier
	Union Chelsea National Bank	President, any Vice President, or Cashier
	United Missouri Trust Company	-----
Queens	Asia Bank, N.A.	Chairman of the Board, President, any Vice President, or Cashier
	Great Eastern Bank	-----
	National Bank of New York City	President, any Vice President, or Cashier
Staten Island	Community National Bank and Trust Company of New York	President, any Vice President, or Cashier
	Gateway State Bank	Chairman of the Board, President, or any Vice President