

**FEDERAL RESERVE BANK  
OF NEW YORK**

[ Circular No. 10410 ]  
[ December 11, 1990 ]

**Election of Class A Director**

**(By member banks classified in Group 3 on November 2, 1990, that is, member banks with capital and surplus of more 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. 10396, dated November 2, 1990, on the nomination of a class A director of this Bank for a three-year term ending December 31, 1993, there is shown on page 2 the name of the candidate nominated for such office, and by whom nominated.

To each member bank classified in Group 3 on November 2, 1990, 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 2, 1990, 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 12, 1990, and will close at 12 noon on Thursday, December 27, 1990, 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. 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.*

CYRUS R. VANCE,  
*Chairman of the Board.*

## Candidate for Class A Director

### BARBARA HARDING

Chairman of the Board and Chief Executive Officer  
The Phillipsburg National Bank and Trust Company  
Phillipsburg, New Jersey

BARBARA HARDING was born on February 12, 1947. She joined Phillipsburg National Bank in 1965, becoming President and Chief Executive Officer in 1985, and Chairman of the Board and Chief Executive Officer in January 1990. She is also President and Chief Executive Officer of Vista Bancorp, Inc., the parent holding company.

Among her many civic and professional activities, Ms. Harding is Vice President of the Community Bankers Association of New Jersey, an advisory member of the American Bankers Association's Community Bankers Council, an executive committee member of the New Jersey Bankers Association, and a member of the Phillipsburg Economic Development Committee. She is also Vice-Chairperson of the Phillipsburg Citizens' Advisory Committee, President of the Phillipsburg Area Chamber of Commerce and a director of the New Jersey State Chamber of Commerce, Treasurer of the 200 Club of Warren County, Chairperson of the Northwest New Jersey Regional Women's Center, a director of the American Cancer Society and the Karen Ann Quinlan Clinic of Hope, and an advisory member of the Warren County Commission for Women.

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

CONNECTICUT	
<u>Place</u>	<u>Name of Bank or Trust Company</u>
Danbury	Liberty National Bank
NEW JERSEY	
Flemington	The Flemington National Bank and Trust Company
NEW YORK	
Ballston Spa	Ballston Spa National Bank
Canajoharie	Central National Bank, Canajoharie
Canisteo	First State Bank, Canisteo, N.Y.
Elmira	Chemung Canal Trust Company
Kinderhook	The National Union Bank of Kinderhook
Middletown	Orange County Trust Company
Scotia	First National Bank of Scotia
Spencer	Tioga State Bank
Syracuse	The Merchants National Bank and Trust Company of Syracuse
Tupper Lake	The Tupper Lake National Bank

**Election of Class A Director**  
**For Term of Office Ending December 31, 1993**

**List of 137 Member Banks in Group 3**

*(Group 3 consists of member banks with capital and surplus of less than \$30,000,000, on November 2, 1990.)*

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CONNECTICUT

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<u>Place</u>	<u>Name of Bank or Trust Company</u>	<u>Officers Authorized to Cast Vote</u>
Danbury	Liberty National Bank .....	-----
Stamford	First National Bank of Stamford .....	President, any Vice President, or Cashier

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NEW JERSEY

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Basking Ridge	Growth Bank .....	-----
Belleville	Peoples Bank, National Association .....	Chairman of the Board, President, any Vice President, or Cashier
Blairstown	United National Bank .....	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 .....	-----
Fairfield	West Jersey Community Bank .....	-----
Flemington	The Flemington National Bank and Trust Company .....	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
Hope	The First National Bank of Hope .....	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
Morristown	Princeton Bank and Trust Company, National Association .....	-----
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
North Bergen	Meadowlands National Bank .....	President, any Vice President, or Cashier
Old Bridge Township	Amboy-Madison National Bank .....	President, any Vice President, or Cashier

NEW JERSEY (Continued)

<u>Place</u>	<u>Name of Bank or Trust Company</u>	<u>Officers Authorized to Cast Vote</u>
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
Ridgewood	Citizens First National Bank of New Jersey .....	President, any Vice President, or Cashier
Rocky Hill	Amboy National Bank .....	-----
Somerset	City Trust Services, National Association .....	Chairman of the Board, President, any Vice President, or Cashier
Somerville	Mid Jersey National Bank .....	President, any Vice President, or Cashier
Somerville	Suburban National Bank .....	-----
Union	The Union Center National Bank .....	President, any Vice President, or Cashier

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
Alexandria Bay	The Redwood National Bank .....	-----
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, Cashier, or Secretary
Bath	The Bath National Bank .....	President, any Vice President, or Cashier
Bridgehampton	The Bridgehampton 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, Treasurer, or Secretary
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
Cortland	First National Bank of Cortland .....	Chairman of the Board, President, any Vice President, or Cashier
Coxsackie	The National Bank of Coxsackie .....	President, Executive Vice President, any Vice President, or Cashier
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

NEW YORK (Continued)

<u>Place</u>	<u>Name of Bank or Trust Company</u>	<u>Officers Authorized to Cast Vote</u>
Elmira	Chemung Canal Trust Company .....	President
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
Gloversville	City National Bank and Trust Company of Gloversville .....	President, any Vice President, or Cashier
Great Neck	Bank of Great Neck .....	President, any Vice President, or Treasurer
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
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
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 City	(See page 6)	
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
Olean	The Exchange National Bank .....	-----
Oneida	The Oneida Valley National Bank of Oneida .....	Chairman of the Board, President, any Vice President, or Cashier
Oneonta	Wilber National Bank .....	Vice Chairman & CEO, 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	The Fishkill 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

NEW YORK (Continued)

Place	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Saratoga Springs	The Adirondack Trust Company .....	President, any Vice President, or Treasurer
Saratoga Springs	Saratoga National Bank and Trust Company .....	-----
Savannah	The National Bank of Savannah .....	President, any Vice President, or Cashier
Schenectady	Trustco Bank New York .....	President, Senior Vice President, or any Vice President
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 Treasurer
Stamford	The National Bank of Stamford .....	President, any Vice President, Comptroller, 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	Jefferson National Bank .....	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 Capital Bank National Association .....	-----
	New York National Bank .....	Chairman of the Board, President, Senior Vice President, any Vice President, or Cashier
Manhattan	Bank of Bermuda (New York) Limited .....	-----
	BankAmerica Trust Company of New York .....	-----
	Bessemer Trust Company, N.A. ....	President, any Senior Vice President, any Vice President, or Secretary
	BPD International Bank .....	Chairman of the Board or President
	Broadway National Bank .....	-----
	Delta National Bank and Trust Company .....	-----
	The Depository Trust Company .....	Chairman of the Board
	Eastbank, National Association .....	-----
	Gotham Bank of New York .....	-----
	Mellon Securities Trust Company .....	-----
	Merchants Bank of New York .....	President, any Vice President, Cashier, or Assistant Cashier
	The Park Avenue Bank, National Association .....	-----
	Participants Trust Company .....	-----
Shawmut Trust Company .....	President, any Vice President, or Treasurer	
State Street Bank and Trust Company, National Association .....	President, any Vice President, or Cashier	
United Missouri Trust Company of New York .....	-----	

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NEW YORK CITY (Continued)

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<u>Place</u>	<u>Name of Bank or Trust Company</u>	<u>Officers Authorized to Cast Vote</u>
Queens	Asia Bank, N.A.....	Chairman of the Board, President, any Vice President, or Cashier
	Great Eastern Bank.....	-----
	Marathon National Bank of New York.....	-----
	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

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PUERTO RICO

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Ponce	Banco de Ponce.....	Chief Executive Officer, President, any Vice President, or Cashier
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