

FEDERAL DEPOSIT INSURANCE CORPORATION
CRA EVALUATIONS
RELEASED FOR PUBLIC INSPECTION OCTOBER, 1993

Bank Name	Street Address	City	ST Zip	CRA * Rating
BOSTON REGION (CT, MA, ME, NH, RI, VT)				
The Jewett City Trust Company	28 MAIN STREET	JEWETT CITY	CT 06351	S
The Milford Bank	33 BROAD STREET	MILFORD	CT 06460	S
The Savings Bank of Rockville	25 PARK STREET	ROCKVILLE	CT 06066	S
Shelton Savings Bank	427 HOWE AVENUE	SHELTON	CT 06484	S
The Wilton Bank	47 OLD RIDGEFIELD ROAD	WILTON	CT 06897	S
Campello Co-operative Bank	1090 MAIN STREET	BROCKTON	MA 02403	O
Chestnut Hill Bank & Trust Company	1220 BOYLSTON STREET	BROOKLINE	MA 02167	N
Pilgrim Co-operative Bank	48 SOUTH MAIN STREET	COHASSET	MA 02025	S
Mayflower Co-operative Bank	30 SOUTH MAIN STREET	MIDDLEBORO	MA 02346	S
Newburyport Five Cents Savings Bank	63 STATE STREET	NEWBURYPORT	MA 01950	S
Randolph Savings Bank	129 NORTH MAIN STREET	RANDOLPH	MA 02368	S
Stoneham Co-operative bank	335 MAIN STREET	STONEHAM	MA 02180	S
Stoughton Co-operative Bank	950 PARK STREET	STOUGHTON	MA 02072	S
Park West Bank and Trust Company	225 PARK AVENUE	WEST SPRINGFIELD	MA 01089	S
Westborough Savings Bank	100 EAST MAIN STREET	WESTBOROUGH	MA 01581	S
Pepperell Trust Company	163 MAIN STREET	BIDDEFORD	ME 04005	S
Pelham Bank and Trust Company	PELHAM SHOPPING PLAZA, ROUTE 38	PELHAM	NH 03076	N
Union Bank	1565 MINERAL SPRING AVENUE	NORTH PROVIDENCE	RI 02904	SN
The Merchants Bank	123 CHURCH STREET	BURLINGTON	VT 05401	S
NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)				
United Counties Trust Company	FOUR COMMERCE DRIVE	CRANFORD	NJ 07016	N
Metropolitan State Bank	189 CHANGEBRIDGE ROAD	MONTVILLE	NJ 07045	N
Trenton Savings Bank	123-125 EAST STATE STREET	TRENTON	NJ 08602	S
Greene County Savings Bank	425 MAIN STREET	CATSKILL	NY 12414	S
Continental Bank	118 SEVENTH STREET	GARDEN CITY	NY 11530	S
Allied Irish Banks	405 PARK AVENUE	NEW YORK CITY	NY 10022	O
Nippon Credit Trust Company	245 PARK AVENUE	NEW YORK CITY	NY 10167	S
Queens County Savings Bank	38-25 MAIN STREET	NEW YORK CITY	NY 11352	S
Standard Chartered Bank, PLC	160 WATER STREET	NEW YORK CITY	NY 10038	N
Sumitomo Trust and Banking Co. (U.S.)	527 MADISON AVENUE	NEW YORK CITY	NY 10022	S
The Bank of Tokyo Trust Company	100 BROADWAY	NEW YORK CITY	NY 10005	S
The Industrial Bank of Japan Trust C	245 PARK AVENUE	NEW YORK CITY	NY 10167	S
Yasuda Bank and Trust Company (U.S.A)	ONE WORLD TRADE CENTER, SUITE 8833	NEW YORK CITY	NY 10048	S
The Muncy Bank and Trust Company	MAIN AND WATER STREETS	MUNCY	PA 17756	S
Continental Bank	MAIN AND SWEDE STREETS	NORRISTOWN	PA 19401	O
Bank Hapoalim B.M.	1515 MARKET STREET	PHILADELPHIA	PA 19102	N
ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)				
First Commercial Bank	2000 SOUTHBRIDGE PARKWAY	BIRMINGHAM	AL 35209	S

RATING DEFINITIONS: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance.

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Brantley Bank and Trust Company	203-205 MAIN STREET	BRANTLEY	AL 36009	S
Peoples Bank of Cullman County	811 SECOND AVENUE, S.W.	CULLMAN	AL 35055	S
First Lowndes Bank	350 WEST OLD FORT ROAD	FORT DEPOSIT	AL 36032	S
Gulf Bank	ALABAMA HIGHWAY 182	ORANGE BEACH	AL 36561	S
Bank of Powell	100 WEST MAIN STREET	POWELL	AL 35971	S
Citizens' Bank, Inc.	STATE HIGHWAY 104 AND COUNTY ROAD 65	ROBERTSDALE	AL 36567	S
Sweet Water State Bank	402 FIFTH AVENUE	SWEET WATER	AL 36782	S
The Citizens Bank of Valley Head	WINSTON AVENUE	VALLEY HEAD	AL 35989	S
The First State Bank of Arcadia	400 NORTH BREVARD AVENUE	ARCADIA	FL 33821	S
SouthTrust Bank of Central Florida	PROGRESS AVENUE	BELLEVIEW	FL 32620	S
C & L Bank of Bristol	STATE HIGHWAY 20 AND BAKER STREET	BRISTOL	FL 32321	S
Gadsden State Bank	200 WASHINGTON STREET	CHATTAHOOCHEE	FL 32324	S
BankFIRST	1301 WEST U.S. HIGHWAY 441	EUSTIS	FL 32726	S
Pinellas Community Bank	350 EAST BAY DRIVE	LARGO	FL 34640	S
Tri-County Community Bank of Lehigh	1261 HOMESTEAD ROAD	LEE COUNTY	FL 33936	S
First Sterling Bank	3660 HAVENDALE BOULEVARD (STATE ROAD	POLK COUNTY	FL 33880	S
The Quincy State Bank	4 EAST WASHINGTON STREET	QUINCY	FL 32351	S
Highlands Independent Bank	2600 U.S. HIGHWAY 27, NORTH	SEBRING	FL 33871	S
Rutland's Florida Gulf Bank	7101 PARK STREET, NORTH	SEMINOLE	FL 34647	S
Vanguard Bank & Trust Company	23 JOHN SIMMS PARKWAY	VALPARAISO	FL 32580	S
Farmers and Merchants Bank	101 WEST FIFTH STREET	ADEL	GA 31620	S
Citizens Bank & Trust	4385 WASHINGTON ROAD	EVANS	GA 30809	S
The Bank of Fitzgerald	302 SOUTH MAIN STREET	FITZGERALD	GA 31750	S
Citizens State Bank	EAST KINGS STREET	KINGSLAND	GA 31548	S
Peoples Bank, Lavonia, Georgia	164 JONES STREET	LAVONIA	GA 30553	S
Metter Banking Company	2 SOUTHEAST BROAD STREET	METTER	GA 30439	S
Pineland State Bank	257 NORTH BROAD STREET	METTER	GA 30439	S
Bryan Bank & Trust	30 FORD AVENUE	RICHMOND HILL	GA 31324	S
Effingham Bank & Trust	302 SOUTH COLUMBIA DRIVE	RINCON	GA 31326	S
Northwest Georgia Bank	STATE HIGHWAY 151 AND ROBIN ROAD	RINGGOLD	GA 30736	S
Bank of Stapleton	NORTH MAIN STREET	STAPLETON	GA 30823	S
The Southside Bank and Trust Company	4650 JONESBORO ROAD	UNION CITY	GA 30291	S
Oconee State Bank	MAIN STREET	WATKINSVILLE	GA 30677	S
OMNIBANK, INC., A State Savings Bank	507 WEST INNES STREET	SALISBURY	NC 28144	S
Greer State Bank	1111 WEST POINSETT STREET	GREER	SC 29652	O
Horry County State Bank	5009 BROAD STREET	LORIS	SC 29569	O
Bank of Chapmanville	RAILROAD AVENUE AND SIXTH STREET	CHAPMANVILLE	WV 25508	S
Wesbanco Bank Sissonville	6409 SISSONVILLE DRIVE	SISSONVILLE	WV 25320	O
MEMPHIS REGION (AR, KY, LA, MS, TN)				
Bank of Atkins	MAIN AND DOVER STREETS	ATKINS	AR 72823	S
First Southern Bank	801 COMMERCE STREET	EARLE	AR 72331	N
First State Bank of Fordyce	223 MAIN STREET	FORDYCE	AR 71742	S
The Cleburne County Bank	EIGHTH AND MAIN STREETS	HEBER SPRINGS	AR 72543	S
Simmons First Bank of Jonesboro	1720 SOUTH CARAWAY ROAD	JONESBORO	AR 72403	S

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Bank Name	Street Address	City	ST Zip	CRA * Rating
The Arkansas Bank	515 WEST WASHINGTON STREET	JONESBORO	AR 72403	S
Marked Tree Bank	209 FRISCO STREET	MARKED TREE	AR 72365	S
First Security Bank	314 NORTH SPRING STREET	SEARCY	AR 72143	S
Wilson & Muir Bank & Trust Company	101 NORTH THIRD STREET	BARDSTOWN	KY 40004	O
Bedford Loan & Deposit Bank	MAIN STREET	BEDFORD	KY 40006	S
United Kentucky Bank of Pendleton Co	515 BARKLEY STREET	FALMOUTH	KY 41040	S
The Farmers Bank and Trust Company o	206-210 EAST MAIN STREET	GEORGETOWN	KY 40324	S
Republic Bank & Trust Company	601 WEST MARKET STREET	LOUISVILLE	KY 40202	O
Montgomery & Traders Bank & Trust Co	MAIN AND BROADWAY	MOUNT STERLING	KY 40353	O
Bourbon Agricultural Deposit Bank &	FOURTH AND MAIN STREETS	PARIS	KY 40361	S
Kentucky Bank & Trust of Greenup Cou	900 DIEDERICH BOULEVARD	RUSSELL	KY 41169	S
Citizens Bank	MAIN STREET	SHARPSBURG	KY 40374	S
Bank of Livingston County	MAIN STREET	TILINE	KY 42083	O
Bank of Abbeville & Trust Company	123 CONCORD STREET	ABBEVILLE	LA 70510	N
Church Point Bank and Trust Company	MAIN STREET	CHURCH POINT	LA 70525	S
First American Bank of Tangipahoa	1100 ROMA AVENUE	HAMMOND	LA 70403	S
First Guaranty Bank	400 GUARANTY SQUARE	HAMMOND	LA 70401	S
The Mer Rouge State Bank	530 DAVENPORT AVENUE	MER ROUGE	LA 71261	S
Bank of Montgomery	WOODLAND AND CADDO STREETS	MONTGOMERY	LA 71454	S
St. Landry Bank and Trust Company	171 EAST LANDRY STREET	OPELOUSAS	LA 70570	N
Plaquemine Bank & Trust Company	805 EDEN STREET	PLAQUEMINE	LA 70764	S
Teche Bank & Trust Co.	606 SOUTH MAIN STREET	ST. MARTINVILLE	LA 70582	S
Delta Bank & Trust	108 NORTH MAIN STREET	DREW	MS 38737	S
Merchants and Manufacturers Bank of	300 JESSAMINE STREET	ELLISVILLE	MS 39437	S
Newton County Bank	114 EAST CHURCH STREET	NEWTON	MS 39345	S
The Lamar Bank	401 OHIO AVENUE	PURVIS	MS 39475	S
Community First Bank	2177 GERMANTOWN ROAD SOUTH	GERMANTOWN	TN 38138	S
Liberty State Bank	MAIN STREET	LIBERTY	TN 37095	S
Citizens Savings Bank and Trust Comp	401 CHARLOTTE AVENUE	NASHVILLE	TN 37201	S
Commercial Bank & Trust Co.	NORTH POPLAR STREET	PARIS	TN 38242	S
Citizens Bank of Sneedville	MAIN STREET	SNEEDVILLE	TN 37869	S
Farmer's and Merchants Bank	MAIN STREET	TREZEVANT	TN 38258	S
CHICAGO REGION (IL, IN, MI, OH, WI)				
Farmers State Bank of Alto Pass, Ill	MAIN STREET	ALTO PASS	IL 62905	S
Tompkins State Bank	MAIN STREET	AVON	IL 61415	S
Bank of Bellwood	219 SOUTH MANNHEIM ROAD	BELLWOOD	IL 60104	N
Municipal Trust and Savings Bank	475 MUNICIPAL CENTER DRIVE	BOURBONNAIS	IL 60914	S
The Bank of Bourbonnais	ONE HERITAGE PLAZA	BOURBONNAIS	IL 60914	S
Royal Savings Bank	9226 SOUTH COMMERCIAL AVENUE	CHICAGO	IL 60617	N
The Clay City Banking Co.	331 SOUTH MAIN STREET	CLAY CITY	IL 62824	S
State Bank of Colusa	MAIN STREET	COLUSA	IL 62329	S
Dunlap State Bank	B AND 2ND STREETS	DUNLAP	IL 61525	S
The Sun Bank	2301 WASHINGTON ROAD	EAST PEORIA	IL 61611	S
First Colonial Bank of Elk Grove	1100 WEST DEVON	ELK GROVE VILLAG	IL 60007	S
Flora Bank & Trust	1010 WEST NORTH AVENUE	FLORA	IL 62839	S

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1st State Bank of Mason City	123 WEST ELM STREET	MASON CITY	IL 62664	S
Bank of Matteson	4600 WEST LINCOLN HIGHWAY	MATTESON	IL 60443	S
Okaw Building and Loan, s.b.	720 BROADWAY AVENUE	MATTOON	IL 61938	S
Banterra Bank of Hamilton County	JACKSON AND MARKET STREETS	MCLEANSBORO	IL 62859	S
Citizens State Bank of Milford	36 EAST JONES STREET	MILFORD	IL 60953	S
First Farmers State Bank of Minier	206 WEST CENTRAL AVENUE	MINIER	IL 61759	S
Heartland Bank and Trust Company	1520 EAST COLLEGE AVENUE, SUITE A	NORMAL	IL 61761	S
State Bank of Oakwood	106 SOUTH OAKWOOD STREET	OAKWOOD	IL 61858	S
Federated Bank	107 NORTH CHESTNUT	ONARGA	IL 60955	S
Farmer's State Bank of Palestine	101 NORTH MAIN STREET	PALESTINE	IL 62451	S
Philo Exchange Bank	102 WEST WASHINGTON STREET	PHILO	IL 61864	S
Reynolds State Bank	MAIN STREET	REYNOLDS	IL 61279	S
First State Bank and Trust Company	850 NORTH CHURCH STREET	ROCKFORD	IL 61110	S
First State Bank of Round Lake	1777 NORTH CEDAR LAKE ROAD	ROUND LAKE	IL 60073	O
Lakeland Community Bank	935 WEST ROLLINS ROAD	ROUND LAKE HEIGH	IL 60073	S
San Jose Tri-County Bank	SECOND AND RACE STREETS	SAN JOSE	IL 62682	S
Sheridan State Bank	130 WEST MAIN STREET	SHERIDAN	IL 60551	N
Charter Bank, S.B.	114 WEST BROADWAY	SPARTA	IL 62286	O
Banterra Bank of West Frankfort	110 EAST OAK STREET	WEST FRANKFORT	IL 62896	S
La Salle Bank Westmont	139 NORTH CASS AVENUE	WESTMONT	IL 60559	O
Bank of Yates City	MAIN STREET	YATES CITY	IL 61572	O
The Bath State Bank	MAIN STREET	BATH	IN 47010	S
NorCen Bank	NORTH MAIN STREET	CULVER	IN 46511	S
The Peoples State Bank	MAIN STREET	ELLETTSVILLE	IN 47429	S
The Peoples Bank	112 NORTH MERIDIAN STREET	PORTLAND	IN 47371	S
FMB-Community Bank	205-07 COMMERCIAL STREET	DOWAGIAC	MI 49047	S
Arcadia Bank & Trust Company	251 EAST MICHIGAN AVENUE	KALAMAZOO	MI 49007	O
Monroe Bank & Trust	102 EAST FRONT STREET	MONROE	MI 48161	O
South Range State Bank	TRIMOUNTAIN AVENUE	SOUTH RANGE	MI 49963	S
City Bank	200 NORTH CLINTON AVENUE	ST. JOHNS	MI 48879	S
The Peoples State Bank of St. Joseph	830 PLEASANT STREET	ST. JOSEPH	MI 49085	S
The North Side Bank and Trust Compan	4125 HAMILTON AVENUE	CINCINNATI	OH 45223	S
The Citizens Bank of Logan, Ohio	188 WEST MAIN STREET	LOGAN	OH 43138	S
The Farmers State Bank and Trust Com	101 SOUTH MAIN STREET	NEW MADISON	OH 45346	S
The Peoples Savings Bank	710 SECOND STREET	NEW MATAMORAS	OH 45767	S
Oak Hill Banks	FRONT STREET	OAK HILL	OH 45656	O
The New Somerset Bank	100 EAST MAIN STREET	SOMERSET	OH 43783	S
The Farmers Savings Bank	104 SOUTH MAIN	SPENCER	OH 44275	S
Pioneer Bank	MAIN STREET	AUBURNDALE	WI 54412	S
Cuba City State Bank	100 NORTH MAIN STREET	CUBA CITY	WI 53807	N
Bank One, Fond du Lac	8 SOUTH MAIN STREET	FOND DU LAC	WI 54935	S
Valley Bank, Northeast	2223 MAIN STREET	GREEN BAY	WI 54301	S
Heritage Bank of Hayward	BEAL AVENUE AND U.S. HIGHWAY 63	HAYWARD	WI 54843	S
State Bank of Independence	103 WASHINGTON STREET	INDEPENDENCE	WI 54747	S
Bank One, Madison	1965 ATWOOD AVENUE	MADISON	WI 53704	O
The Bank	431 SOUTH BRIDGE STREET	MANAWA	WI 54949	S
Bank of Menomonie	605 SECOND STREET	MENOMONIE	WI 54751	S

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State Bank of Newburg	614 MAIN STREET	NEWBURG	WI 53060	S
M&I Bank of Onalaska	1145 MAIN STREET	ONALASKA	WI 54650	S
Spencer State Bank	201 WEST CLARK STREET	SPENCER	WI 54479	O
John O. Melby & Co. Bank	1401 MAIN STREET	WHITEHALL	WI 54773	S
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)				
Alden State Bank	MAIN STREET	ALDEN	IA 50006	S
Firststar Bank Ames	405 MAIN STREET	AMES	IA 50010	S
Citizens Savings Bank	MAIN STREET	ANAMOSA	IA 52205	N
Bennett State Bank	MAIN STREET	BENNETT	IA 52721	S
Blue Grass Savings Bank	102 EAST MAYNE STREET	BLUE GRASS	IA 52726	S
Central Trust and Savings Bank	228 WEST MAIN STREET	CHEROKEE	IA 51012	S
Firststar Bank Council Bluffs	BROADWAY AT MAIN AND PEARL STREETS	COUNCIL BLUFFS	IA 51501	O
Delhi Savings Bank	311 FRANKLIN	DELHI	IA 52223	S
Community Savings Bank	WASHINGTON AND UNION STREETS	EDGEWOOD	IA 52042	O
Farmers State Savings Bank	230 FIRST STREET EAST	INDEPENDENCE	IA 50644	S
Laurens State Bank	102 SOUTH THIRD STREET	LAURENS	IA 50554	S
Mutual Federal Savings and Loan Asso	10 FIRST ST N W	MASON CITY	IA 50401	N
Monroe State Bank	MAIN STREET	MONROE	IA 50170	S
Peoples Bank and Trust	HIGHWAY 18	ROCK VALLEY	IA 51247	S
Valley State Bank	MAIN STREET	ROCK VALLEY	IA 51247	O
Farmers Savings Bank & Trust-Vinton	401 B AVENUE	VINTON	IA 52349	S
Hawkeye Bank of Vinton	110 WEST FOURTH STREET	VINTON	IA 52349	O
Walcott Trust and Savings Bank	MAIN STREET	WALCOTT	IA 52773	S
Security State Bank	2024 THIRD AVENUE	WAVERLY	IA 50677	S
The Citizens State Bank of Cheney, K	306 NORTH MAIN STREET	CHENEY	KS 67025	S
Flint Hills Bank of Eskridge	103 1/2 NORTH MAIN	ESKRIDGE	KS 66423	S
The Union State Bank of Everest	SIXTH AND MAIN	EVEREST	KS 66424	S
UMB Security State Bank	17TH AND MAIN STREETS	GREAT BEND	KS 67530	S
First State Bank	148 SOUTH MAIN	GREENSBURG	KS 67054	S
The Hanston State Bank	MAIN STREET	HANSTON	KS 67849	S
Central Bank - Herington	101 SOUTH BROADWAY	HERINGTON	KS 67449	N
Hillsboro State Bank	200 NORTH MAIN STREET	HILLSBORO	KS 67063	S
The Bank of Kincaid	MAIN STREET	KINCAID	KS 66039	S
The State Exchange Bank	107 SOUTH COMMERCIAL	MANKATO	KS 66956	S
Nickerson State Bank	76 NORTH NICKERSON STREET	NICKERSON	KS 67561	S
The Citizens State Bank of Pomona	MAIN STREET	POMONA	KS 66076	S
UMB Highland Park Bank and Trust	2100 SOUTHEAST 29TH STREET	TOPEKA	KS 66605	S
Kaw Valley State Bank and Trust Comp	431 LINCOLN STREET	WAMEGO	KS 66547	S
21st Century Bank	112 THIRD STREET	BALATON	MN 56115	S
State Bank in Eden Valley	STATE STREET	EDEN VALLEY	MN 55329	O
Citizens State Bank of Hayfield	MAIN STREET	HAYFIELD	MN 55940	S
Home State Bank of Kandiyohi	523 FIFTH STREET	KANDIYOHI	MN 56251	S
State Bank of Loretto	COUNTY ROAD 19 AND CHIPPEWA ROAD	LORETTO	MN 55357	S
Security State Bank of Mankato	500 LONG STREET	MANKATO	MN 56001	O
First American Bank Southwest	208 EAST COLLEGE DRIVE	MARSHALL	MN 56258	S
Farmers Bank	MAIN STREET	MINNESOTA LAKE	MN 56068	S
Woodland Bank	MAIN STREET	REMER	MN 56672	S

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Minnesota Loan & Thrift Company of R	HILLCREST SHOPPING CENTER	ROCHESTER	MN 55901	S
State Bank of Tower	MAIN STREET	TOWER	MN 55790	S
Winthrop State Bank	MAIN STREET	WINTHROP	MN 55396	N
United Missouri Bank of Boonville	401 MAIN STREET	BOONVILLE	MO 65233	S
First State Bank of Missouri	100 SOUTH HUDSON	BUCKNER	MO 64016	S
Security Bank of Pemiscot County	323 WARD AVENUE	CARUTHERSVILLE	MO 63830	S
Security Bank of Southwest Missouri	HIGHWAYS 37 AND 36	CASSVILLE	MO 65625	S
Bank of Creighton	MAIN STREET	CREIGHTON	MO 64739	S
First Midwest Bank of Dexter	20 WEST STODDARD STREET	DEXTER	MO 63841	S
The Citizens Bank of Edina	MAIN AND MORGAN STREETS	EDINA	MO 63537	S
Community Bank of El Dorado Springs	HIGHWAY 54 AND MAIN STREET	EL DORADO SPRING	MO 64744	S
The Hamilton Bank	MAIN STREET	HAMILTON	MO 64644	S
Iron County Security Bank	231 SOUTH MAIN STREET	IRONTON	MO 63650	S
United Missouri Bank of Jefferson Ci	105 EAST HIGH STREET	JEFFERSON CITY	MO 65101	S
La Monte Community Bank	201 EAST HIGHWAY 50	LA MONTE	MO 65337	S
Central Bank	101 WEST COMMERCIAL STREET	LEBANON	MO 65536	S
Madison-Hunnewell Bank	101 EAST BROADWAY	MADISON	MO 65263	S
Laddonia State Bank	210 EAST LOVE STREET	MEXICO	MO 65265	S
State Bank of Southwest Missouri	3310 EAST SUNSHINE STREET	SPRINGFIELD	MO 65804	S
St. Johns Bank and Trust Company	8924 ST. CHARLES ROAD	ST. JOHN	MO 63114	N
United Missouri Bank of Warrensburg	101 NORTH HOLDEN STREET	WARRENSBURG	MO 64093	S
First State Bank	425 BROADWAY	BUXTON	ND 58218	S
Citizens State Bank of Petersburg	202 SOUTH FIFTH	PETERSBURG	ND 58272	S
Bank of Steele	115 BROADWAY EAST	STEELE	ND 58482	S
Harlan County Bank	620 WEST MAIN STREET	ALMA	NE 68920	O
Farmers and Merchants State Bank, Bl	MAIN STREET	BLOOMFIELD	NE 68718	S
Bank of Doniphan	MAIN STREET	DONIPHAN	NE 68832	S
Platte Valley State Bank & Trust Com	2222 FIRST AVENUE	KEARNEY	NE 68847	O
Bank of Keystone	MAIN STREET	KEYSTONE	NE 69144	S
The Nehawka Bank	MAIN STREET	NEHAWKA	NE 68413	S
Bank of Paxton	2ND AND OAK	PAXTON	NE 69155	S
Commercial State Bank	20 CIRCLE DRIVE	REPUBLICAN CITY	NE 68971	S
Farmers State Bank, Stickney, South	MAIN STREET	STICKNEY	SD 57375	O
DALLAS REGION (CO, NM, OK, TX)				
The Bank of Douglas County	402 WILCOX	CASTLE ROCK	CO 80104	N
Guaranty Bank and Trust Company	1331 17TH STREET	DENVER	CO 80202	S
Charter Bank and Trust	9335 EAST COUNTY LINE ROAD	ENGLEWOOD	CO 80112	S
MegaBank of Arapahoe	8100 EAST ARAPAHOE ROAD	ENGLEWOOD	CO 80112	S
Poudre Valley Bank	1520 EAST MULBERRY STREET	FORT COLLINS	CO 80524	S
Paonia State Bank	128 GRAND AVENUE	PAONIA	CO 81428	S
Baca State Bank	1030 MAIN STREET	SPRINGFIELD	CO 81073	S
Bank Northwest	555 LINCOLN AVENUE	STEAMBOAT SPRING	CO 80477	N
United New Mexico Bank	FOX AND CANYON STREETS	CARLSBAD	NM 88220	S

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The Farmers Bank	31 WEST MAIN STREET	CARNEGIE	OK 73015	S
Bank of Elgin	701 EIGHT STREET	ELGIN	OK 73538	S
First State Bank and Trust Company	120 WEST JONES STREET	HOLLIS	OK 73550	S
Bank of the Lakes	HIGHWAY 20 AND CHIGGER STREET	LANGLEY	OK 74350	S
First Security Bank and Trust Compen	1541 NORTH EAST 23RD STREET	OKLAHOMA CITY	OK 73111	S
The First State Bank	MAIN STREET	WISTER	OK 74966	S
Community State Bank	13945-E RESEARCH BOULEVARD	AUSTIN	TX 78717	S
Carmine State Bank	205 CENTENNIAL STREET	CARMINE	TX 78932	O
The Donley County State Bank	201 SOUTH KEARNEY	CLARENDON	TX 79226	S
First Security State Bank	303 THIRD STREET	CRANFILLS GAP	TX 76637	S
Central Bank and Trust	777 WEST ROSEDALE STREET	FORT WORTH	TX 76101	S
Citizens State Bank	MAIN STREET	GANADO	TX 77962	O
Peoples State Bank	2320 HIGHWAY 79 SOUTH	HENDERSON	TX 75652	S
Lovelady State Bank	STATE HIGHWAY 19	LOVELADY	TX 75851	S
Madisonville State Bank	208 WEST MAIN STREET	MADISONVILLE	TX 77864	S
Marion State Bank	310 WEST SAN ANTONIO STREET	MARION	TX 78124	S
First State Bank of Miami, Texas	100 SOUTH MAIN	MIAMI	TX 79059	S
Citizens 1st Bank	601 NORTH MAIN STREET	RUSK	TX 75785	O
FirstBank	3000 NEW BOSTON ROAD	TEXARKANA	TX 75501	O
Mainland Bank	2831 PALMER HIGHWAY	TEXAS CITY	TX 77590	O
First State Bank	SPUR 156 AND MAGNOLIA ROAD	WASKOM	TX 75692	S
Bay Area Bank and Trust	218 NASA BOULEVARD	WEBSTER	TX 77598	S
American Bank of Commerce at Wolffor	U.S. HIGHWAY 82 AND LOOP 193	WOLFFORTH	TX 79382	S
SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)				
Citibank (Arizona)	3300 NORTH CENTRAL AVENUE	PHOENIX	AZ 85012	O
Valley Independent Bank	1448 MAIN STREET	EL CENTRO	CA 92244	S
Republic Bank California National As	16311 VENTURA BOULEVARD	ENCINO	CA 91436	S
Regency Bank	5240 NORTH PALM AVENUE	FRESNO	CA 93704	S
Century Bank	3701 WILSHIRE BOULEVARD, SECOND FLOOR	LOS ANGELES	CA 90010	N
Peninsula Bank of San Diego	1331 ROSECRANS STREET	SAN DIEGO	CA 92106	O
Bank of the Orient	233 SANSOME STREET	SAN FRANCISCO	CA 94104	N
Rancho Santa Fe Thrift & Loan Associ	1001 WEST SAN MARCOS BOULEVARD, SUITE	SAN MARCOS	CA 92069	N
Town and Country Finance and Thrift	410 EAST OLIVE	TURLOCK	CA 95380	S
Savings Bank of Mendocino County	107 SOUTH STATE STREET	UKIAH	CA 95482	O
Bank of Eastern Idaho	399 NORTH CAPITAL AVENUE	IDAHO FALLS	ID 83402	S
First Security Bank of Kalispell	233 EAST IDAHO STREET	KALISPELL	MT 59901	S
First Security Bank of Roundup	401 MAIN STREET	ROUNDUP	MT 59072	S
Nevada State Bank	4TH AND CARSON STREETS	LAS VEGAS	NV 89101	S
U. S. Bank of Nevada	200 SOUTH VIRGINIA STREET, SUITE 460	RENO	NV 89501	S
Ranchester State Bank	U.S. HIGHWAY 14 AT WEARE STREET	RANCHESTER	WY 82839	S

RATING DEFINITIONS: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance.