

FEDERAL DEPOSIT INSURANCE CORPORATION  
CRA EVALUATIONS  
RELEASED FOR PUBLIC INSPECTION OCTOBER, 1994

Bank Name	Street Address	City	ST	Zip	CRA * Rating
<b>BOSTON REGION (CT, MA, ME, NH, RI, VT)</b>					
Maritime Bank & Trust Company	130 WESTBROOK ROAD	ESSEX	CT	6426	S
Salisbury Bank and Trust Company	MAIN STREET	LAKEVILLE	CT	6039	S
The Savings Bank of Manchester	923 MAIN STREET	MANCHESTER	CT	6040	S
Putnam Savings Bank	40 MAIN STREET	PUTNAM	CT	6260	S
Southington Savings Bank	121 MAIN STREET	SOUTHINGTON	CT	6489	S
Provident Institution for Savings in Commonwealth Co-operative Bank	ONE MARKET STREET TWO CENTER PLAZA	AMESBURY BOSTON	MA	1913 2108	S N
East Bridgewater Co-operative Bank	6 CENTRAL STREET	EAST BRIDGEWATER	MA	2333	S
Pentucket Five Cents Savings Bank	35 MERRIMACK STREET	HAVERRHILL	MA	1830	O
Butler Bank--A Co-operative Bank	10 HURD STREET	LOWELL	MA	1852	S
Shirley Co-operative Bank	25 MAIN STREET	SHIRLEY	MA	1464	S
Savers Co-operative Bank	15 ELM STREET	SOUTHBRIDGE	MA	1550	S
Coastal Savings Bank	36 THOMAS DRIVE	WESTBROOK	ME	4092	S
Piscataqua Savings Bank	15 PLEASANT STREET	PORTSMOUTH	NH	3801	O
Bank of Woodstock	ONE BOND STREET	WOODSTOCK	VT	5091	S
<b>NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)</b>					
Baltimore Trust Company	CHURCH STREET	SELBYVILLE	DE	19975	O
Bank of the Eastern Shore	301 CRUSADER ROAD	CAMBRIDGE	MD	21613	S
First Bank of Frederick	1562 OPPOSSUMTOWN PIKE	FREDERICK	MD	21701	S
Fredericktown Bank & Trust Company	30 NORTH MARKET STREET	FREDERICK	MD	21701	O
Independence Bank of New Jersey	63 WEST ALLENDALE AVENUE	ALLENDALE	NJ	7401	N
Rondout Savings Bank	300 BROADWAY	KINGSTON	NY	12401	S
Atlantic Bank of New York	960 AVENUE OF THE AMERICAS	NEW YORK CITY	NY	10001	S
MTB Bank	90 BROAD STREET	NEW YORK CITY	NY	10004	S
Bank of Richmondville	5 EAST MAIN STREET	RICHMONDVILLE	NY	12149	S
Altoona First Savings Bank	203 NORTH LOGAN BOULEVARD	ALTOONA	PA	16603	S
Peoples Bank of Pa.	FORD STREET AND FOURTH AVENUE	FORD CITY	PA	16226	S
Farmers & Merchants Bank	1001 MAIN STREET	HONESDALE	PA	18431	S
Union Bank and Trust Company	25 SOUTH CENTRE STREET	POTTSVILLE	PA	17901	S
The Bank and Trust of Puerto Rico	#250 LUIS MUNOZ RIVERA AVENUE	HATO REY	PR	918	S
Scotiabank de Puerto Rico	273 PONCE DE LEON AVENUE	SAN JUAN	PR	936	S
<b>ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)</b>					
Peoples State Bank	MAIN STREET	GRANT	AL	35747	S
First Community Bank	MILITARY ROAD AND HIGHWAY 43	MOUNT VERNON	AL	36560	S
First State Bank of Lamar County	ELM AND MAIN STREETS	SULLIGENT	AL	35586	S
Troy Bank & Trust Company	1000 HIGHWAY 231 SOUTH	TROY	AL	36081	O

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

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First State Bank of Uniontown	WATER AVENUE	UNIONTOWN	AL 36786	S
Fort Brooke Bank	510 VONDERBURG DRIVE	BRANDON	FL 33511	O
First Bank of the Villages	903 AVENIDA CENTRAL	LADY LAKE	FL 32159	S
Bank of Central Florida	1401 LEE ROAD	ORANGE COUNTY	FL 32810	S
Governors Bank	2100 45TH STREET	WEST PALM BEACH	FL 33407	S
Monogram Credit Card Bank of Georgia	7840 ROSWELL ROAD, BUILDING 100, SUIT	ATLANTA	GA 30350	O
First Bank and Trust	MAIN STREET	CARNESVILLE	GA 30521	S
Bank of Clayton	U.S. HIGHWAY 441 AND SAVANNAH STREET	CLAYTON	GA 30525	O
Dalton/Whitfield Bank & Trust	401 SOUTH THORNTON AVENUE	DALTON	GA 30720	S
Citizens Bank of Gwinnett	3209 BUFORD HIGHWAY	DULUTH	GA 30136	O
Pickens County Bank	606 CHURCH STREET	JASPER	GA 30143	O
Charter Bank and Trust Co.	269 ROSWELL STREET	MARIETTA	GA 30060	O
Exchange Bank	250 WEST HANCOCK STREET	MILLEDGEVILLE	GA 31061	S
The Northside Bank & Trust Company	11180 ALPHARETTA HIGHWAY	ROSWELL	GA 30076	O
AmSouth Bank of Georgia	101 EAST WASHINGTON AVENUE	SUMMERVILLE	GA 30747	S
Citizens Bank	UNION AND THIRD STREETS	VIENNA	GA 31092	S
Citizens Bank	201 MAIN STREET	WARRENTON	GA 30828	S
The Anchor Bank of North Carolina	U.S. HIGHWAY 17 AND FOREST SOUND ROAD	HAMPSTEAD	NC 28443	S
Perpetual Savings Bank, SSB	114 WEST SECOND AVENUE	LEXINGTON	NC 27292	S
First Savings Bank of Rockingham Cou	501 SOUTH MAIN STREET	REIDSVILLE	NC 27320	S
Home Savings Bank of Siler City, SSB	300 EAST RALEIGH STREET	SILER CITY	NC 27344	S
Taylorsville Savings Bank, SSB	112 MAIN AVENUE DRIVE, SE	TAYLORSVILLE	NC 28681	S
Community Bank of Northern Virginia	107 FREE COURT	STERLING	VA 22170	S
Pendleton County Bank	MAIN STREET	FRANKLIN	WV 26807	S
MEMPHIS REGION (AR, KY, LA, MS, TN) -----				
Citizens Bank & Trust	NORTH COURT AND SECOND STREETS	CARLISLE	AR 72024	S
The Security Bank	300 NORTH VINE STREET	HARRISON	AR 72601	O
Eagle Bank and Trust Company	1000 SOUTH RODNEY PARHAM ROAD	LITTLE ROCK	AR 72203	S
Farmers State Bank	MAIN STREET	BOONEVILLE	KY 41314	S
The Farmers Bank	FRONT STREET	BUTLER	KY 41006	S
Bank of Caneyville	SOUTH MAIN STREET	CANEYVILLE	KY 42721	S
Commonwealth Community Bank, Inc.	314 MAIN STREET	HARTFORD	KY 42347	S
THE BANK - Oldham County, Inc.	515 SOUTH FIRST STREET	LAGRANGE	KY 40031	S
Citizens Bank of Campbell County, In	103 CHURCHILL DRIVE AND HIGH RISE DR	INEWPORT	KY 41071	S
Farmers Bank and Trust Company, Prin	111 WEST WASHINGTON STREET	PRINCETON	KY 42445	S
The Salt Lick Deposit Bank	MAIN STREET	SALT LICK	KY 40371	S
The Bank of Whitesburg	104 MAIN STREET	WHITESBURG	KY 41858	S
Grant County Deposit Bank	106 NORTH MAIN STREET	WILLIAMSTOWN	KY 41097	S
Peoples Bank	627 WEST OAK STREET	AMITE	LA 70422	S
American Bank & Trust Company	RINGGOLD AVENUE	COUSHATTA	LA 71019	S
Citizens Bank & Trust Company	222 NEW HAMPSHIRE STREET	COVINGTON	LA 70433	S
Washington Bank and Trust Company	946 PEARL STREET	FRANKLINTON	LA 70438	S

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Bank of New Roads	107 EAST MAIN	NEW ROADS	LA 70760	S
Richland State Bank	LOUISA AND MADELINE STREETS	RAYVILLE	LA 71269	S
The Bank of Adamsville	237 EAST MAIN STREET	ADAMSVILLE	TN 38310	S
Barretville Bank & Trust Company	MAIN STREET	BARRETVILLE	TN 38053	N
Volunteer Bank and Trust Company of	817 BROAD STREET	CHATTANOOGA	TN 37402	S
Meigs County Bank	COURT HOUSE SQUARE	DECATUR	TN 37322	O
Sequatchie County Bank	RANKIN AVENUE	DUNLAP	TN 37327	S
Citizens Bank	105 HAILE HOLLOW ROAD	GAINESBORO	TN 38562	S
Planters Bank of Maury City	MAIN STREET	MAURY CITY	TN 38050	S
McKenzie Banking Company	202 MAIN STREET	MCKENZIE	TN 38201	S
United American Bank of Memphis	5384 POPLAR AVENUE	MEMPHIS	TN 38101	S
The Farmers Bank	120 VILLAGE DRIVE	PORTLAND	TN 37148	O
Community Bank of West Tennessee	795 EAST POPLAR AVENUE	SELMER	TN 38375	N
The Bank of Sharon	142 EAST MAIN STREET	SHARON	TN 38255	S
Valley Bank	401 NORTH MAIN STREET	SWEETWATER	TN 37874	O
CHICAGO REGION (IL, IN, MI, OH, WI)				
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Farmers and Merchants Bank of Carlin	240 EAST MAIN STREET	CARLINVILLE	IL 62626	S
White County Bank	215 EAST MAIN STREET	CARMI	IL 62821	S
BankIllinois	100 WEST UNIVERSITY AVENUE	CHAMPAIGN	IL 61820	S
United Community Bank	301 NORTH MAIN STREET	CHATHAM	IL 62629	S
Beverly Bank	1357 WEST 103RD STREET	CHICAGO	IL 60643	O
Highland Community Bank	1701 WEST 87TH STREET	CHICAGO	IL 60620	S
State Bank of Davis	100 ROUTE 75	DAVIS	IL 61019	S
First State Bank of Forrest	133 EAST KRACK STREET	FORREST	IL 61741	S
First State Bank of Harvard	201-203 WEST DIGGINS STREET	HARVARD	IL 60033	O
Lena State Bank	915 SOUTH LOGAN STREET	LENA	IL 61048	S
Harris Bank Libertyville	890 SOUTH MILWAUKEE AVENUE	LIBERTYVILLE	IL 60048	O
State Bank of Lincoln	508 BROADWAY	LINCOLN	IL 62656	O
Peoples Bank of Macon	191 NORTH FRONT STREET	MACON	IL 62544	S
Blackhawk State Bank	301 4TH STREET WEST	MILAN	IL 61264	S
Oakdale State Bank	101 HIGH STREET	OAKDALE	IL 62268	S
Crawford County State Bank	108 WEST MAIN	ROBINSON	IL 62454	O
Marion County Savings Bank	301 W MAIN STREET	SALEM	IL 62881	S
Texico State Bank	ROUTE 1	TEXICO	IL 62889	S
State Bank of Toulon	102 WEST MAIN STREET	TOULON	IL 61483	O
The Peoples Bank	100 NORTH MAIN STREET	BROWNSTOWN	IN 47220	S
Salin Bank	156 MAIN STREET	CAMDEN	IN 46917	S
Clinton State Bank	407 SOUTH MAIN STREET	CLINTON	IN 47842	O
Valley American Bank and Trust Compa	101 NORTH MAIN STREET	SOUTH BEND	IN 46601	S
Grant County State Bank	NORTH WASHINGTON STREET	SWAYZEE	IN 46986	S
The Farmers State Bank	3988 WEST DELPHI ROAD	SWEETSER	IN 46987	S
State Bank of Escanaba	112 NORTH ELEVENTH STREET	ESCANABA	MI 49829	S
Old Kent Bank of Holland	36-38 EAST 8TH STREET	HOLLAND	MI 49423	O
Independent Bank - South Michigan	144 SOUTH MAIN STREET	LESLIE	MI 49251	O
Alliance Banking Company	500 WEST BUFFALO STREET	NEW BUFFALO	MI 49117	S

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The Clarksburg Commercial Bank	10820 MAIN STREET	CLARKSBURG	OH	43115	S
NBD Bank	175 SOUTH THIRD STREET	COLUMBUS	OH	43215	O
The Middlefield Banking Company	15985 EAST HIGH STREET	MIDDLEFIELD	OH	44062	O
Abbotsford State Bank	FOURTH AND SPRUCE STREETS	ABBOTSFORD	WI	54405	S
Union Bank of Blair	123 URBERG STREET	BLAIR	WI	54616	S
Citizens State Bank of Clayton	MAIN STREET	CLAYTON	WI	54004	S
Cottage Grove State Bank	580 NORTH MAIN STREET	COTTAGE GROVE	WI	53527	S
State Bank of Drummond	MAIN STREET	DRUMMOND	WI	54832	S
Firststar Bank Green Bay	425 PINE STREET	GREEN BAY	WI	54305	O
The Farmers & Merchants Bank of Jeff	106 SOUTH MAIN STREET	JEFFERSON	WI	53549	S
Laona State Bank	MILL AND MAPLE STREETS	LAONA	WI	54541	S
Palmyra State Bank	MAIN STREET	PALMYRA	WI	53156	S
M&I Merchants Bank	7 NORTH BROWN STREET	RHINELANDER	WI	54501	O
Farmers and Merchants Bank	1680 MAIN STREET	RUDOLPH	WI	54475	S
KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)					
Ackley State Bank	650 MAIN STREET	ACKLEY	IA	50601	O
Hartford-Carlisle Savings Bank	100 FIRST STREET	CARLISLE	IA	50047	S
Northwest Bank & Trust Company	100 EAST KIMBERLY ROAD	DAVENPORT	IA	52806	S
The First State Bank of Gowrie	1113 MARKET	GOWRIE	IA	50543	S
Producers Savings Bank	MAIN STREET	GREEN MOUNTAIN	IA	50637	S
Hawkeye Bank of Humboldt County	701 SUMNER AVENUE	HUMBOLDT	IA	50548	S
Security State Bank	231 FIRST STREET EAST	INDEPENDENCE	IA	50644	S
Farmers State Bank	1310 SIXTH STREET	JESUP	IA	50648	O
Luana Savings Bank	MAIN STREET	LUANA	IA	52156	S
Morningside Bank and Trust	1901 MORNINGSIDE AVENUE	SIOUX CITY	IA	51106	S
Somers Savings Bank	615 SIXTH AVENUE	SOMERS	IA	50586	O
The Baxter State Bank	1401 MILITARY AVENUE	BAXTER SPRINGS	KS	66713	S
Home State Bank of Clearwater	ROSS AVENUE	CLEARWATER	KS	67026	S
Consolidated State Bank	101 EAST CHERRY STREET	HILL CITY	KS	67642	S
The Bank	205 SOUTH PENN	OBERLIN	KS	67749	S
Security State Bank of Aitkin	402 MINNESOTA AVENUE NORTH	AITKIN	MN	56431	O
Preferred Bank	611 ROSE DRIVE	BIG LAKE	MN	55309	S
Marquette Bank Brooklyn Park	7575 BROOKLYN BOULEVARD	BROOKLYN PARK	MN	55443	S
Community Bank Cleveland	FOURTH AND BROADWAY	CLEVELAND	MN	56017	S
Citizens State Bank of Echo	361 2ND AVENUE	ECHO	MN	56237	S
Fidelity Bank	7600 PARKLAWN AVENUE	EDINA	MN	55424	S
The Bank of Elk River	630 MAIN STREET	ELK RIVER	MN	55330	S
The State Bank of Faribault	428 CENTRAL AVENUE	FARIBAULT	MN	55021	S
State Bank of Hamburg	591 PARK AVENUE	HAMBURG	MN	55339	S
Security State Bank of Maple Lake	MAIN STREET	MAPLE LAKE	MN	55358	S
American Bank Moorhead	730 CENTER AVENUE	MOORHEAD	MN	56560	S
MidAmerica Bank	MAIN STREET	NEWPORT	MN	55055	S
First State Bank of Northome	MAIN STREET	NORTHOME	MN	56661	S
State Bank of Park Rapids	105 WEST THIRD STREET	PARK RAPIDS	MN	56470	S
Red Lake County State Bank	MAIN STREET	RED LAKE FALLS	MN	56750	S
The Highland Bank	2004 FORD PARKWAY	ST. PAUL	MN	55116	S

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Heartland State Bank	MAIN STREET	STORDEN	MN 56174	S
Boonslick Bank	400 EAST SPRING STREET	BOONVILLE	MO 65233	S
Mercantile Bank of Table Rock Lake	HIGHWAY 13 SOUTH	BRANSON WEST	MO 65737	O
First Commercial Bank	FIRST AND MAIN STREETS	GIDEON	MO 63848	S
Mercantile Bank of Wright County	300 EAST ROLLA STREET	HARTVILLE	MO 65667	S
Bank of Kimberling City	HIGHWAY 13 AND WILDWOOD LANE	KIMBERLING CITY	MO 65686	S
Northeast Missouri State Bank	600 SOUTH BALTIMORE	KIRKSVILLE	MO 63501	S
Mid America Bank	502 EAST MAIN STREET	LINN	MO 65051	S
Ozark Bank	PUBLIC SQUARE	OZARK	MO 65721	S
Missouri State Bank and Trust Compan	300 NORTH TUCKER BOULEVARD	ST. LOUIS	MO 63188	S
Citizens-Jackson County Bank	615 NORTH MAGUIRE STREET	WARRENSBURG	MO 64093	S
Farmers & Merchants Bank, Beach, Nor	111 CENTRAL AVENUE SOUTH	BEACH	ND 58621	O
Citizens State Bank of Pembina Count	MAIN STREET	CAVALIER	ND 58220	O
Bank of Hamilton	1 WALL STREET	HAMILTON	ND 58238	S
Harwood State Bank	108 MAIN STREET	HARWOOD	ND 58042	S
First American Bank of Larimore	MAIN STREET	LARIMORE	ND 58251	S
Security State Bank of Robinson	101 SOUTH MAIN	ROBINSON	ND 58478	S
Commercial State Bank	MAIN STREET	CEDAR BLUFFS	NE 68015	S
Chambers State Bank	MAIN STREET	CHAMBERS	NE 68725	S
Commercial State Bank	MAIN STREET	ELSIE	NE 69134	S
Bank of Keystone	MAIN STREET	KEYSTONE	NE 69144	S
The Farmers Bank	5500 NORTH 148TH STREET	LINCOLN	NE 68527	S
Nebraska State Bank	280 MAIN STREET	OSHKOSH	NE 69154	S
First State Bank	2002 BROADWAY	SCOTTSBLUFF	NE 69361	O
The Bank of Wilber	321 SOUTH MAIN	WILBER	NE 68465	S
Peoples State Bank	212 CALUMET AVENUE, S.E.	DE SMET	SD 57231	S
Farmers State Bank	MAIN STREET	HOSMER	SD 57448	S
First State Bank of Roscoe	MAIN STREET	ROSCOE	SD 57471	S
Farmers and Merchants Bank and Trust	35 1ST AVENUE, N.E.	WATERTOWN	SD 57201	O
DALLAS REGION (CO, NM, OK, TX)				
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The Citizens State Bank	100 SOUTH MAIN	KEENESBURG	CO 80643	S
The Bank of Crescent	211 NORTH GRAND STREET	CRESCENT	OK 73028	S
Union Bank and Trust Company	4921 NORTH MAY AVENUE	OKLAHOMA CITY	OK 73112	O
The F & M Bank and Trust Company	1330 SOUTH HARVARD STREET	TULSA	OK 74159	N
Citizens State Bank	224 NORTH MAIN STREET	ANTON	TX 79313	S
First State Bank	MAIN STREET	BREMOND	TX 76629	S
Brownfield State Bank	400 WEST BROADWAY	BROWNFIELD	TX 79316	O
SUNWEST Bank of El Paso	416 NORTH STANTON STREET	EL PASO	TX 79987	O
Compass Bank-Houston	24 GREENWAY PLAZA	HOUSTON	TX 77046	O
Post Oak Bank	2200 SOUTH POST OAK ROAD	HOUSTON	TX 77027	S
City Bank	5201 BROWNFIELD ROAD	LUBBOCK	TX 79417	S
First State Bank	917 MILITARY PARKWAY	MESQUITE	TX 75149	S

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SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)				
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Frontier State Bank	902 EAST DEUCE OF CLUBS	SHOW LOW	AZ 85901	S
Fremont Investment & Loan	175 NORTH RIVERVIEW DRIVE	ANAHEIM	CA 92817	S
Sun Country Bank	19181 TOWN CENTER DRIVE	APPLE VALLEY	CA 92307	S
Mid-State Bank	1026 GRAND AVENUE	ARROYO GRANDE	CA 93420	S
First Mountain Bank	42142 BIG BEAR BOULEVARD	BIG BEAR LAKE	CA 92315	S
Clovis Community Bank	600 POLLASKY AVENUE	CLOVIS	CA 93613	O
Southern California Bank	9040 EAST TELEGRAPH ROAD	DOWNEY	CA 90240	S
Asahi Bank of California	635 WEST SEVENTH STREET	LOS ANGELES	CA 90017	N
First Regional Bank	1801 CENTURY PARK EAST	LOS ANGELES	CA 90067	N
Lippo Bank	711 WEST COLLEGE STREET	LOS ANGELES	CA 90012	N
Golden Pacific Bank	845 NORTH EUCLID AVENUE	ONTARIO	CA 91762	S
Bank of the Sierra	90 NORTH MAIN STREET	PORTERVILLE	CA 93257	S
Bank of San Bernardino	505 WEST SECOND STREET	SAN BERNARDINO	CA 92401	S
The Sumitomo Bank of California	320 CALIFORNIA STREET	SAN FRANCISCO	CA 94104	S
Union Bank	350 CALIFORNIA STREET	SAN FRANCISCO	CA 94104	S
Bank of A. Levy	2575 VISTA DEL MAR	VENTURA	CA 93001	N
Realty Finance, Inc.	1255 KILAUEA AVENUE	HILO	HI 96720	S
First Hawaiian Creditcorp, Inc.	1314 SOUTH KING STREET, 2ND FLOOR	HONOLULU	HI 96814	O
Idaho Independent Bank	8882 NORTH GOVERNMENT WAY	HAYDEN LAKE	ID 83835	S
The Bank of Baker	MAIN STREET	BAKER	MT 59313	S
First Madison Valley Bank	2ND AND MAIN STREETS	ENNIS	MT 59729	S
South Valley State Bank	5215 SOUTH SIXTH STREET	KLAMATH FALLS	OR 97601	O
Key Bank of Oregon	1222 S.W. SIXTH AVENUE	PORTLAND	OR 97204	O
Holladay Bank & Trust	2020 EAST 4800 SOUTH STREET	SALT LAKE CITY	UT 84117	S
Bank of Whitman	SOUTH 201 MAIN STREET	COLFAX	WA 99111	S
Inter Bank	15305 MAIN STREET, N.E.	DUVALL	WA 98019	S
Timberland Savings Bank, a mutual sa	624 SIMPSON AVENUE	HOQUIAM	WA 98550	S
First Savings Bank of Renton	201 WELLS AVENUE SOUTH	RENTON	WA 98057	S
Washington First International Bank	9709 THIRD AVENUE, N.E.	SEATTLE	WA 98115	S
Lamont Bank of St. John	MAIN STREET	ST. JOHN	WA 99171	S
First Savings Bank of Washington	10 SOUTH FIRST STREET	WALLA WALLA	WA 99362	S
Key Bank of Wyoming	1800 CAREY AVENUE	CHEYENNE	WY 82001	O

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