

**NOVEMBER 1998 LIST OF BANKS EXAMINED FOR CRA COMPLIANCE**

See complete Press Release "FDIC Issues November List of Banks Examined for CRA Compliance"

Boston Region (CT, MA, ME, NH, RI, VT) New York Region (DE, DC, MD, NJ, NY, PA, PR, VI) Atlanta Region (AL, FL, GA, NC, SC, VA, WV) Memphis Region (AR, KY, LA, MS, TN)	Chicago Region (IL, IN, MI, OH, WI) Kansas City Region (IA, KS, MN, MO, NE, ND, SD) Dallas Region (CO, NM, OK, TX) San Francisco Region (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)
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**BOSTON REGION (CT, MA, ME, NH, RI, VT)**

Bank Name	Street Address	City	ST	Zip	Rating
Adams Co-operative Bank	93 PARK STREET	ADAMS	MA	1220	O
Asian American Bank and Trust Company	68 HARRISON AVENUE	BOSTON	MA	2111	S
PNC Bank, New England	125 HIGH STREET	BOSTON	MA	2110	S
Cambridge Savings Bank	1374 MASSACHUSETTS AVENUE	CAMBRIDGE	MA	2138	O
Eagle Bank	466 BROADWAY	EVERETT	MA	2149	S
Hoosac Bank	93 MAIN STREET	NORTH ADAMS	MA	1247	S
The Pittsfield Co-operative Bank	70 SOUTH STREET	PITTSFIELD	MA	1201	S
The Bank of Western Massachusetts	29 STATE STREET	SPRINGFIELD	MA	1103	O
Machias Savings Bank	4 CENTER STREET	MACHIAS	ME	4654	O
Savings Bank of Walpole	WESTMINSTER STREET	WALPOLE	NH	3608	S
Bank of Newport	10 WASHINGTON SQUARE	NEWPORT	RI	2840	S
Union Bank	MAIN STREET	MORRISVILLE	VT	5661	O

**NEW YORK REGION (DE, DC, MD, NJ, NY, PA, PR, VI)**

Bank Name	Street Address	City	ST	Zip	Rating
The Felton Bank	MAIN STREET	FELTON	DE	19943	S
The Harbor Bank of Maryland	25 WEST FAYETTE STREET	BALTIMORE	MD	21201	O
The Bank of Fruitland	109 EAST MAIN STREET	FRUITLAND	MD	21826	S
The Sparks State Bank	YORK ROAD	SPARKS	MD	21152	S
Woodsboro Bank	5 NORTH MAIN STREET	WOODSBORO	MD	21798	O
Manasquan Savings Bank	1410 MEETINGHOUSE ROAD AT HIGHWAY 35	WALL TOWNSHIP	NJ	8736	S
BSB Bank & Trust Company	62-68 EXCHANGE STREET	BINGHAMTON	NY	13902	S
Independence Community Bank	130 COURT STREET	NEW YORK CITY	NY	11201	S
Union Building and Loan Savings Bank	303 LEOPARD LANE	BRIDGEWATER	PA	15009	S
Wayne Bank	717 MAIN STREET	HONESDALE	PA	18431	S
Citizens & Northern Bank	90-92 MAIN STREET	WELLSBORO	PA	16901	S

**ATLANTA REGION (AL, FL, GA, NC, SC, VA, WV)**

Bank Name	Street Address	City	ST	Zip	Rating
Brantley Bank and Trust Company	203-205 MAIN STREET	BRANTLEY	AL	36009	O
Peoples Bank of North Alabama	811 SECOND AVENUE, S.W.	CULLMAN	AL	35055	O
First State Bank of DeKalb County	500 GAULT AVENUE SOUTH	FORT PAYNE	AL	35967	O
Bank of Moundville	MAIN STREET	MOUNDVILLE	AL	35474	O
The Skylake State Bank	1550 MIAMI GARDENS DRIVE	DADE COUNTY	FL	33169	S
Putnam State Bank	350 STATE ROAD 19, NORTH	PALATKA	FL	32177	O
Peoples Bank	32845 U.S. HIGHWAY 19 NORTH	PALM HARBOR	FL	34684	S
The Quincy State Bank	4 EAST WASHINGTON STREET	QUINCY	FL	32351	S
Sarasota Bank	TWO NORTH TAMiami TRAIL	SARASOTA	FL	34236	O
Farmers and Merchants Bank	301 WEST FOURTH STREET	ADEL	GA	31620	O
Montgomery County Bank	LEE AND GUM STREETS	AILEY	GA	30410	O
Alma Exchange Bank & Trust	12TH AND DIXON	ALMA	GA	31510	O
First American Bank and Trust Company	300 COLLEGE AVENUE	ATHENS	GA	30601	S
Bank of Eastman	200 SOUTH OAK STREET	EASTMAN	GA	31023	S
The Farmers Bank	88 NORTH LEE STREET	FORSYTH	GA	31029	S
Georgia First Bank	106 WASHINGTON STREET	GAINESVILLE	GA	30501	O
Bank of Gibson	MAIN STREET	GIBSON	GA	30810	O
Wilkinson County Bank	MAIN STREET	IRWINTON	GA	31042	S
Commercial Bank & Trust Company of T	200 NORTH GREENWOOD STREET	LA GRANGE	GA	30240	S

Gwinnett Banking Company	165 NASH STREET	LAWRENCEVILLE	GA	30246	S
Peoples Bank	113 N.E. BROAD STREET	LYONS	GA	30436	O
Metter Banking Company	2 SOUTHEAST BROAD STREET	METTER	GA	30439	O
The Citizens Bank	301 SOUTH DAVIS STREET	NASHVILLE	GA	31639	O
1st Floyd Bank	307 EAST 2ND AVENUE	ROME	GA	30162	S
Georgia Central Bank	112 NORTH CHEROKEE	SOCIAL CIRCLE	GA	30279	O
Peoples Bank	218 SOUTH MAIN AVENUE	NEWTON	NC	28658	S
Mitchell Savings Bank, SSB	210 OAK AVENUE	SPRUCE PINE	NC	28777	S
Branch Banking and Trust Company of	301 COLLEGE STREET	GREENVILLE	SC	29601	S
Anderson State Bank, Inc.	MAIN STREET	HEMINGWAY	SC	29554	S
Bank of York	WEST LIBERTY STREET	YORK	SC	29745	S
<b>MEMPHIS REGION (AR, KY, LA, MS, TN)</b>					
<b>Bank Name</b>	<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip</b>	<b>Rating</b>
Decatur State Bank	HIGHWAY 59 NORTH	DECATUR	AR	72722	O
Merchants and Farmers Bank	130 WEST WATERMAN STREET	DUMAS	AR	71639	S
First Arkansas Bank and Trust	600 WEST MAIN STREET	JACKSONVILLE	AR	72076	S
Bedford Loan & Deposit Bank	MAIN STREET	BEDFORD	KY	40006	S
Elkton Bank & Trust Company	PUBLIC SQUARE	ELKTON	KY	42220	S
Hancock Bank & Trust Company	MAIN STREET	HAWESVILLE	KY	42348	S
Bank of Hindman	MAIN STREET	HINDMAN	KY	41822	S
Citizens Bank of Kentucky	149 SOUTH MAIN STREET	MADISONVILLE	KY	42431	S
The Peoples Bank	MAIN STREET	MOUNT WASHINGTON	KY	40047	S
First Farmers Bank and Trust Company	127 NORTH THOMAS STREET	OWENTON	KY	40359	S
Peoples Bank & Trust Company	101 NORTH MAIN STREET	OWENTON	KY	40359	S
Church Point Bank and Trust Company	MAIN STREET	CHURCH POINT	LA	70525	S
Merchants & Farmers Bank	650 HIGHWAY 7 SOUTH	HOLLY SPRINGS	MS	38635	S
Citizens Bank and Trust Company	100 EAST MAIN STREET	LOUISVILLE	MS	39339	S
INSOUTH Bank	111 SOUTH WASHINGTON STREET	BROWNSVILLE	TN	38012	N
Carter County Bank of Elizabethton,	601 ELK AVENUE	ELIZABETHTON	TN	37643	S
Union Bank	303 NORTH MAIN STREET	JAMESTOWN	TN	38556	S
Security Bank and Trust Company	210 WEST WASHINGTON STREET	PARIS	TN	38242	S
First Bank of Rhea County	FRONT STREET	SPRING CITY	TN	37381	S
<b>CHICAGO REGION (IL, IN, MI, OH, WI)</b>					
<b>Bank Name</b>	<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip</b>	<b>Rating</b>
Liberty Bank	2403 HOMER ADAMS PARKWAY	ALTON	IL	62002	S
State Bank of Ashland	SYLVAN AND BUCHANAN STREETS	ASHLAND	IL	62612	2
Citizens Bank of Chatsworth	501 EAST LOCUST	CHATSWORTH	IL	60921	S
Royal Savings Bank	9226 SOUTH COMMERCIAL AVENUE	CHICAGO	IL	60617	S
The Community Bank of Ravenswood	2300 WEST LAWRENCE AVENUE	CHICAGO	IL	60625	S
American Savings Bank of Danville	714 N VERMILION STREET	DANVILLE	IL	61832	S
Durand State Bank	115 CENTER STREET	DURAND	IL	61024	S
Farmers State Bank of Emden	MAIN STREET	EMDEN	IL	62635	S
Old Farmers & Merchants State Bank	230 MAIN STREET	HILLSDALE	IL	61257	S
Holcomb State Bank	MAIN STREET	HOLCOMB	IL	61043	S
State Bank of Lincoln	508 BROADWAY	LINCOLN	IL	62656	O
Peoples Bank & Trust	THIRD AND LOCUST STREETS	PANA	IL	62557	S
Schuyler State Bank	100-08 NORTH CONGRESS STREET	RUSHVILLE	IL	62681	S
First Savanna Savings Bank	301 MAIN ST	SAVANNA	IL	61074	S
Valley Community Bank	620 EAST MAIN STREET	ST. CHARLES	IL	60174	S
Timewell State Bank	MAIN STREET	TIMEWELL	IL	62375	S
Petefish, Skiles & Co.	102 WEST BEARDSTOWN STREET	VIRGINIA	IL	62691	S
First Bank of Huntingburg	FOUTH AND MAIN STREETS	HUNTINGBURG	IN	47542	S
Vevay Deposit Bank	MAIN STREET	VEVAY	IN	47043	S
Adrian State Bank	202 WEST MAUMEE STREET	ADRIAN	MI	49221	S
West Shore Bank	107-109 WEST STATE STREET	SCOTTVILLE	MI	49454	S
Belpre Savings Bank	605 WASHINGTON BOULEVARD	BELPRE	OH	45714	S
The Delaware County Bank and Trust C	41 NORTH SANDUSKY STREET	DELAWARE	OH	43015	S
Jackson Savings Bank	221 MAIN STREET	JACKSON	OH	45640	S
The Fahey Banking Company	127 NORTH MAIN STREET	MARION	OH	43302	S
The Marion Bank	111 SOUTH MAIN STREET	MARION	OH	43302	S
Marine Bank and Savings	W61 N526 WASHINGTON AVENUE	CEDARBURG	WI	53012	S

Royal Bank	202 MAIN STREET	ELROY	WI	53929	S
Bank of Luxemburg	630 MAIN STREET	LUXEMBURG	WI	54217	S
Richland County Bank	196 WEST COURT STREET	RICHLAND CENTER	WI	53581	S
Timberwood Bank	MAIN STREET	WABENO	WI	54566	S
<b>KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)</b>					
<b>Bank Name</b>	<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip</b>	<b>Rating</b>
Farmers and Traders Savings Bank	108 WEST RAMSEY	BANCROFT	IA	50517	O
Davis County Savings Bank	109 NORTH MADISON STREET	BLOOMFIELD	IA	52537	S
Farmers & Merchants Bank & Trust	3RD AND JEFFERSON STREETS	BURLINGTON	IA	52601	S
De Witt Bank & Trust Co.	815 SIXTH AVENUE	DE WITT	IA	52742	O
Kerndt Brothers Savings Bank	MAIN STREET	LANSING	IA	52151	O
Peoples State Bank	1218 WEST MAIN STREET	MANCHESTER	IA	52057	O
Maynard Savings Bank	MAIN STREET	MAYNARD	IA	50655	O
Community Bank	1121 SOUTH 'G' AVENUE	NEVADA	IA	50201	S
Rowley Savings Bank	MAIN STREET	ROWLEY	IA	52329	O
Farmers State Bank	MAIN STREET	SCHLESWIG	IA	51461	S
West Burlington Bank	101 BROADWAY STREET	WEST BURLINGTON	IA	52655	O
The Union State Bank of Everest	SIXTH AND MAIN	EVEREST	KS	66424	S
The Western State Bank	1500 EAST KANSAS AVENUE	GARDEN CITY	KS	67846	O
Pilsen State Bank, Lincolnville, Kan	MAIN STREET	LINCOLNVILLE	KS	66858	O
The Peoples Bank	3RD AND MAIN STREET	PRATT	KS	67124	S
The Morrill State Bank & Trust Co.	21 MAIN	SABETHA	KS	66534	O
First Bank	128 SOUTH BROADWAY	STERLING	KS	67579	S
Grant County Bank	201 SOUTH MAIN STREET	ULYSSES	KS	67880	S
The Walton State Bank	MAIN STREET	WALTON	KS	67151	O
The Farmers State Bank of Westmorela	MAIN STREET	WESTMORELAND	KS	66549	S
Cambridge State Bank	127 SOUTH MAIN	CAMBRIDGE	MN	55008	SN
First Community Bank	MAIN STREET	FREEBORN	MN	56032	S
Heron Lake State Bank	274 10TH STREET	HERON LAKE	MN	56137	S
Security State Bank of Mankato	500 LONG STREET	MANKATO	MN	56002	O
Resource Trust Company	900 SECOND AVENUE SOUTH	MINNEAPOLIS	MN	55402	O
Woodland Bank	MAIN STREET	REMER	MN	56672	O
Rockford State Bank	5921 MAIN STREET	ROCKFORD	MN	55373	O
State Bank of Rogers	MAIN STREET	ROGERS	MN	55374	S
Citizens State Bank of Roseau	120 MAIN AVENUE SOUTH	ROSEAU	MN	56751	S
Highland Bank	700 CENTRAL AVENUE EAST	ST. MICHAEL	MN	55376	S
Security State Bank of Warroad	MAIN STREET	WARROAD	MN	56763	S
Bank 21	ONE WEST WASHINGTON AVENUE	CARROLLTON	MO	64633	O
The Hamilton Bank	MAIN STREET	HAMILTON	MO	64644	S
Missouri Bank and Trust Company of K	1044 MAIN STREET	KANSAS CITY	MO	64196	O
The Nodaway Valley Bank	THIRD AND MAIN STREETS	MARYVILLE	MO	64468	S
Mercantile Bank of Memphis	231 SOUTH MARKET	MEMPHIS	MO	63555	S
Norbank	401 ARMOUR ROAD	NORTH KANSAS CIT	MO	64116	S
Bank of Rothville	MAIN STREET	ROTHVILLE	MO	64676	S
Osage Valley Bank	200 MAIN	WARSAW	MO	65355	O
Kirkwood Bank & Trust Co.	SEVENTH STREET AND ARBOR AVENUE	BISMARCK	ND	58501	S
Towner County State Bank	505 FOURTH STREET	CANDO	ND	58324	O
Grant County State Bank	MAIN STREET	CARSON	ND	58529	S
Security State Bank	MAIN STREET	DUNSEITH	ND	58329	O
Commercial Bank of Mott	224 BROWN AVENUE	MOTT	ND	58646	S
First United Bank	503 BRIGGS AVENUE SOUTH	PARK RIVER	ND	58270	O
State Bank	MAIN STREET	BENKELMAN	NE	69021	O
Nebraska State Bank and Trust Compan	945 SOUTH D STREET	BROKEN BOW	NE	68822	O
Jennings State Bank	SECOND AND B STREETS	DAVENPORT	NE	68335	S
Franklin State Bank	1502 M STREET	FRANKLIN	NE	68939	S
First State Bank	MAIN STREET	HORDVILLE	NE	68846	S
Cornhusker Bank	11TH AND CORNHUSKER HIGHWAY	LINCOLN	NE	68501	O
Lisco State Bank	MAIN STREET	LISCO	NE	69148	O
Otoe County Bank & Trust Company	911 CENTRAL AVENUE	NEBRASKA CITY	NE	68410	O
State Bank of Odell	111 MAIN STREET	ODELL	NE	68415	O

Bank of Dixon County	117 EAST THIRD STREET	PONCA	NE	68770	O
Winside State Bank	MAIN STREET	WINSIDE	NE	68790	S
<b>DALLAS REGION (CO, NM, OK, TX)</b>					
<b>Bank Name</b>	<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip</b>	<b>Rating</b>
AFBA Industrial Bank	PAIN AND STEWART STREETS, BUILDING 1485, PETERSON AFB	COLORADO SPRINGS	CO	80914	S
Basin Industrial Bank	2 EAST MAIN STREET	CORTEZ	CO	81321	S
Mountain States Bank	1635 EAST COLFAX AVENUE	DENVER	CO	80218	S
North Valley Bank	9001 NORTH WASHINGTON STREET	THORNTON	CO	80229	S
First Bank of Apache	114 NORTH COBLAKE	APACHE	OK	73006	S
The Arkansas Valley State Bank	302 SOUTH MAIN STREET	BROKEN ARROW	OK	74012	S
Washita State Bank	STATE HIGHWAY 44	BURNS FLAT	OK	73624	S
First Bank of Cleveland	DIVISION AND CADDO STREETS	CLEVELAND	OK	74020	O
First Bank of Owasso	102 WEST 2ND AVENUE	OWASSO	OK	74055	S
The Payne County Bank	202 SOUTH MAIN STREET	PERKINS	OK	74059	S
First Bank & Trust Company	407 7TH STREET	PERRY	OK	73077	S
First State Bank	MAIN AND HIGHWAY 90	BEDIAS	TX	77831	S
Austin Bank, Big Sandy, Texas	HIGHWAY 80	BIG SANDY	TX	75755	S
Bloomburg State Bank	208-12 MAIN STREET	BLOOMBURG	TX	75556	S
Bonham State Bank	502 NORTH CENTER STREET	BONHAM	TX	75418	S
Texas Bank	400 FISK STREET	BROWNWOOD	TX	76801	S
The First Bank of Celeste	SANGER AND THIRD STREETS	CELESTE	TX	75423	S
The Donley County State Bank	201 SOUTH KEARNEY	CLARENDON	TX	79226	S
First State Bank	200 NORTH HIGHWAY 228	CLUTE	TX	77531	S
First State Bank	1526 FOURTH STREET	GRAHAM	TX	76450	S
First State Bank, Grapeland, Texas	MAIN STREET	GRAPELAND	TX	75844	S
Farmers State Bank	121 SOUTH ELLIS STREET	GROESBECK	TX	76642	S
Peoples State Bank of Hallettsville	114 EAST THIRD STREET	HALLETTSVILLE	TX	77964	S
Texas Bank	1120 HIGHWAY 79 NORTH	HENDERSON	TX	75652	S
Woodcreek Bank	2828 F.M. 1960 EAST	HOUSTON	TX	77073	S
Texas State Bank	MAIN STREET	JOAQUIN	TX	75954	O
State Bank of Kingsville	300 EAST KING STREET	KINGSVILLE	TX	78363	S
Bank of Frio Canyon	EVERGREEN STREET	LEAKEY	TX	78873	S
Guaranty Bank	100 WEST ARKANSAS STREET	MOUNT PLEASANT	TX	75455	S
Secured Trust Bank	1909 BROADWAY	TYLER	TX	75711	S
<b>SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, OR, UT, WA, WY)</b>					
<b>Bank Name</b>	<b>Street Address</b>	<b>City</b>	<b>ST</b>	<b>Zip</b>	<b>Rating</b>
Denali State Bank	119 NORTH CUSHMAN STREET	FAIRBANKS	AK	99701	S
Heritage Bank	4222 EAST CAMLEBACK, SUITE J200	PHOENIX	AZ	85018	S
Alliance Bank	100 CORPORATE POINTE, SUITE 110	CULVER CITY	CA	90230	S
Humboldt Bank	701 FIFTH STREET	EUREKA	CA	95501	S
Bank of Los Altos	4546 EL CAMINO REAL, SUITE A9	LOS ALTOS	CA	94022	S
Industrial Bank	5805 SEPULVEDA BOULEVARD	LOS ANGELES	CA	91411	S
Ojai Valley Bank	1207 MARICOPA ROAD	OJAI	CA	93023	S
Mid Valley Bank	950 MAIN STREET	RED BLUFF	CA	96080	O
Redlands Centennial Bank	218 EAST STATE STREET	REDLANDS	CA	92373	S
Commercial Bank of San Francisco	333 PINE STREET	SAN FRANCISCO	CA	94104	O
Los Robles Bank	33 WEST THOUSAND OAKS BOULEVARD	THOUSAND OAKS	CA	91360	S
Bank of Bridger	101 SOUTH MAIN STREET	BRIDGER	MT	59014	S
Valley Bank of Kalispell	41 3RD STREET WEST	KALISPELL	MT	59901	S
Bitterroot Valley Bank	LOLO SHOPPING CENTER	LOLO	MT	59847	O
Linn-Benton Bank	333 SOUTHWEST ELLSWORTH	ALBANY	OR	97321	S
Home Credit Bank	1455 EAST 21ST SOUTH STREET	SALT LAKE CITY	UT	84106	S
Ranchester State Bank	U.S. HIGHWAY 14 AT WEARE STREET	RANCHESTER	WY	82839	S