

**NOVEMBER 1999 LIST OF BANKS EXAMINED FOR CRA COMPLIANCE**

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
Liberty Bank	315 MAIN STREET	MIDDLETOWN	CT	6457	S
NMBT	55 MAIN STREET	NEW MILFORD	CT	6776	S
MetroWest Bank	15 PARK STREET	FRAMINGHAM	MA	1701	S
Colonial Co-operative Bank	6 CITY HALL AVENUE	GARDNER	MA	1440	S
Greenfield Savings Bank	400 MAIN STREET	GREENFIELD	MA	1301	S
Spencer Savings Bank	176 MAIN STREET	SPENCER	MA	1562	O
Stoneham Savings Bank	359 MAIN STREET	STONEHAM	MA	2180	O
Franklin Savings Bank	81 MAIN STREET	FARMINGTON	ME	4938	S
First Alliance Bank and Trust Compan	1750 ELM STREET, SUITE 102	MANCHESTER	NH	3104	S
Passumpsic Savings Bank	497 RAILROAD STREET	ST. JOHNSBURY	VT	5819	S

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

Baltimore Trust Company	CHURCH STREET	SELBYVILLE	DE	19975	S
Peoples Bank of Kent County, Marylan	HIGH AND SPRING STREETS	CHESTERTOWN	MD	21620	O
County Banking and Trust Company	123 NORTH STREET	ELKTON	MD	21921	S
First State Bank	ROUTE 9 AT SALEM HILL ROAD	HOWELL TOWNSHIP	NJ	7731	S
Provident Savings Bank	WASHINGTON AND YORK STREETS	JERSEY CITY	NJ	7303	S
Allaire Community Bank	2200 ROUTE 35	SEA GIRT	NJ	8750	S
Lockport Savings Bank	55 EAST AVENUE	LOCKPORT	NY	14094	S
Bank of Hanover and Trust Company	25 CARLISLE STREET	HANOVER	PA	17331	S
1st Summit Bank	125 DONALD LANE	JOHNSTOWN	PA	15904	S
Mid Penn Bank	349 UNION STREET	MILLERSBURG	PA	17061	S
Northwest Savings Bank	SECOND AT LIBERTY	WARREN	PA	16365	S
Eurobank	270 MUNOZ RIVERA AVENUE	HATO REY	PR	919	S

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

Community Bank	MAIN AND COLLEGE STREETS	BLOUNTSVILLE	AL	35031	S
Bank of Carbon Hill	HIGHWAY 78 AND MAPLE STREET	CARBON HILL	AL	35549	S
Bank of Evergreen	146 WEST FRONT STREET	EVERGREEN	AL	36401	S
Traders & Farmers Bank	20TH STREET	HALEYVILLE	AL	35565	S
Farmers and Merchants Bank	COURT HOUSE SQUARE	LAFAYETTE	AL	36862	S
Farmers and Merchants Bank	116 EAST LADIGA STREET	PIEDMONT	AL	36272	S
Community Bank of Florida, Inc.	28801 S.W. 157TH AVENUE	DADE COUNTY	FL	33030	O
TotalBank	2720 CORAL WAY	MIAMI	FL	33145	S
The Citizens Bank of Oviedo	156 GENEVA DRIVE	OVIEDO	FL	32765	S
Madison Bank	35388 U.S. HIGHWAY 19 NORTH	PALM HARBOR	FL	34684	S
First American Bank and Trust Compan	300 COLLEGE AVENUE	ATHENS	GA	30601	S
InfiBank	3490 PIEDMONT ROAD, SUITE 900	ATLANTA	GA	30305	S
Peoples State Bank & Trust	201 EAST PARKER STREET	BAXLEY	GA	31513	O
First State Bank of Randolph County	304 COURT STREET	CUTHBERT	GA	31740	O
Durden Banking Company, Incorporated	111 NORTH RAILROAD AVENUE	TWIN CITY	GA	30471	S
CB&T Bank of Middle Georgia	1444 WATSON BOULEVARD	WARNER ROBINS	GA	31093	S
First Piedmont Bank	65 EAST MAY STREET	WINDER	GA	30680	S
First State Bank	300 BROAD STREET	WRENS	GA	30833	O
Northern Hancock Bank & Trust Co.	THIRD AND WASHINGTON STREETS	NEWELL	WV	26050	O

**MEMPHIS REGION (AR, KY, LA, MS, TN)**

Alliance Bank of Hot Springs	100 WERNER DRIVE	HOT SPRINGS	AR	71903	S
Bank of Lockesburg	MAIN AND REDBUD STREETS	LOCKESBURG	AR	71846	S
Farmers Bank & Trust Company	200 EAST MAIN	MAGNOLIA	AR	71753	S

Kentucky Home Bank	940 BLOOMFIELD ROAD	BARDSTOWN	KY	40004	S
Bank of Clarkson	101 EAST MAIN STREET	CLARKSON	KY	42726	S
Stock Yards Bank & Trust Company	1040 EAST MAIN STREET	LOUISVILLE	KY	40232	S
Exchange Bank	223 SOUTH SIXTH STREET	MAYFIELD	KY	42066	S
Kentucky Bank	FOURTH AND MAIN STREETS	PARIS	KY	40361	S
The Monticello Banking Company	340 CLIFTY STREET, SUITE 2	SOMERSET	KY	42501	O
Sabine State Bank and Trust Company	390 MAIN STREET	MANY	LA	71449	O
First Bank and Trust	909 POYDRAS STREET	NEW ORLEANS	LA	70112	O
Merchants & Marine Bank	3118 PASCAGOULA STREET	PASCAGOULA	MS	39567	S
The Citizens Bank of Philadelphia, M	521 MAIN STREET	PHILADELPHIA	MS	39350	S
The Bank of Jackson	558 CARRIAGE HOUSE DRIVE	JACKSON	TN	38305	S
First Bank	200 NORTH MAIN STREET	LEXINGTON	TN	38351	S
Bank of Perry County	NORTH MAIN STREET	LOBELVILLE	TN	37097	S
Citizens Savings Bank and Trust Comp	2013 JEFFERSON STREET	NASHVILLE	TN	37208	S
The Farmers Bank, Woodland Mills, Te	MAIN STREET	WOODLAND MILLS	TN	38271	S
<b>CHICAGO REGION (IL, IN, MI, OH,WI)</b>					
Oxford Bank & Trust	1100 WEST LAKE STREET	ADDISON	IL	60101	S
State Bank of Augusta	MAIN STREET	AUGUSTA	IL	62311	O
Germantown Trust & Savings Bank	205 GERMANTOWN ROAD	BREESE	IL	62230	S
The Bank	621 WEST LINCOLN STREET	CHARLESTON	IL	61920	S
The Foster Bank	5225 NORTH KEDZIE	CHICAGO	IL	60625	S
Heritage Bank	195 OLYMPIA PLAZA	CHICAGO HEIGHTS	IL	60411	S
State Bank of Eldred	308 LOCUST	ELDRED	IL	62027	O
Elkville State Bank	MAIN STREET	ELKVILLE	IL	62932	S
Community State Bank	625 S.E. 2ND STREET	GALVA	IL	61434	S
Herrin Security Bank	114 WEST MONROE STREET	HERRIN	IL	62948	S
American Bank of Illinois in Highlan	12616 STATE ROUTE 143	HIGHLAND	IL	62249	S
Bank of Joliet	601 EAST CASS STREET	JOLIET	IL	60432	S
Bank of Lincolnwood	4433 WEST TOUHY AVENUE	LINCOLNWOOD	IL	60646	S
Twin Oaks Savings Bank	125 WEST BLUFF STREET	MARSEILLES	IL	61341	S
First Farmers State Bank of Minier	101 SOUTH MAIN STREET	MINIER	IL	61759	S
State Bank of Nauvoo	MAIN STREET	NAUVOO	IL	62354	S
The Whaples and Farmers State Bank	MAIN STREET	NEPONSET	IL	61345	S
Northview Bank & Trust	245 WAUKEGAN ROAD	NORTHFIELD	IL	60093	S
Interstate Bank	15533 SOUTH CICERO AVENUE	OAK FOREST	IL	60452	S
Bank of Palmyra	332 NORTH MAIN STREET	PALMYRA	IL	62674	S
Farmers State Bank	108 EAST ADAMS STREET	PITTSFIELD	IL	62363	O
The Farmers Bank, Frankfort, Indiana	9 EAST CLINTON STREET	FRANKFORT	IN	46041	O
Greenfield Banking Company	1920 NORTH STATE STREET	GREENFIELD	IN	46140	S
Peoples Bank & Trust Company	130 EAST MARKET STREET	INDIANAPOLIS	IN	46204	S
The West Michigan Savings Bank	232 WEST MONROE STREET	BANGOR	MI	49013	S
Chemical Bank Central	125 NORTH MICHIGAN AVENUE	BIG RAPIDS	MI	49307	S
Farmers State Bank of Munith	201 NORTH MAIN STREET	MUNITH	MI	49259	O
Alliance Banking Company	500 WEST BUFFALO STREET	NEW BUFFALO	MI	49117	O
The Miami Valley Bank	101 SOUTH MIAMI STREET	QUINCY	OH	43343	S
The Union Banking Company	105 EAST CENTER STREET	WEST MANSFIELD	OH	43358	S
Mid America Bank	HIGHWAY 11 AND CENTURY	FOOTVILLE	WI	53537	N
Bay Bank	2555 PACKERLAND DRIVE	GREEN BAY	WI	54313	S
Johnson Bank Hayward	BEAL AVENUE AND U.S. HIGHWAY 63	HAYWARD	WI	54843	S
Hustisford State Bank	201 SOUTH LAKE STREET	HUSTISFORD	WI	53034	S
Independence State Bank	103 WASHINGTON STREET	INDEPENDENCE	WI	54747	S
Livingston State Bank	CENTER STREET	LIVINGSTON	WI	53554	S
Community Bank Spring Green and Plai	166 SOUTH LEXINGTON STREET	SPRING GREEN	WI	53588	S
The First Citizens State Bank of Whi	207 WEST MAIN STREET	WHITWATER	WI	53190	O
State Bank of Withee	410 DIVISION STREET	WITHEE	WI	54498	O
<b>KANSAS CITY REGION (IA, KS, MN, MO, NE, ND, SD)</b>					
First State Bank	1 MAIN AVENUE SOUTH	BRITT	IA	50423	S
Center Point Bank and Trust Company	720 MAIN STREET	CENTER POINT	IA	52213	S
Hiawatha Bank and Trust Company	777 NORTH CENTER POINT ROAD	HIAWATHA	IA	52233	S
Grinnell State Bank	1101 COURT AVENUE	MARENGO	IA	52301	S

Citizens State Bank	117 WEST FIRST STREET	MONTICELLO	IA	52310	S
Farmers Savings Bank	410 SOUTH GRAND AVENUE	MOUNT PLEASANT	IA	52641	S
Northwestern State Bank of Orange Ci	MAIN STREET	ORANGE CITY	IA	51041	O
Marion County State Bank	800 MAIN STREET	PELLA	IA	50219	S
First State Bank	109 WOODLAND AVENUE	RICEVILLE	IA	50466	S
Walker State Bank	116 GREENE STREET	WALKER	IA	52352	O
The Morrill and Janes Bank and Trust	7TH AND DELAWARE STREETS	HIAWATHA	KS	66434	S
Emprise Bank	257 NORTH BROADWAY	WICHITA	KS	67202	S
Farmers and Merchants State Bank of	229 NORTH MILES	APPLETON	MN	56208	S
Geneva State Bank	MAIN STREET	GENEVA	MN	56035	O
American Bank of the North	1215 POKEGAMA AVENUE SOUTH	GRAND RAPIDS	MN	55744	S
Union Bank and Trust Company	312 CENTRAL AVENUE	MINNEAPOLIS	MN	55414	N
First Minnetonka City Bank	14550 EXCELSIOR BOULEVARD	MINNETONKA	MN	55345	S
The American Bank of Nashwauk	117 CENTRAL AVENUE	NASHWAWK	MN	55769	S
Citizens State Bank of Norwood	409 FAXON ROAD	NORWOOD YOUNG AM	MN	55368	O
Richfield Bank & Trust Co.	6625 LYNDALE AVENUE SOUTH	RICHFIELD	MN	55423	S
Security State Bank of Wells	190 SOUTH BROADWAY	WELLS	MN	56097	O
United Security Bank	2050 BLUFF STREET	FULTON	MO	65251	O
Jefferson Bank of Missouri	700 SOUTHWEST BOULEVARD	JEFFERSON CITY	MO	65101	S
The Central Trust Bank	238 MADISON STREET	JEFFERSON CITY	MO	65101	S
Blue Ridge Bank and Trust Co.	4240 BLUE RIDGE BOULEVARD	KANSAS CITY	MO	64133	S
Bank of Mansfield	110 EAST COMMERCIAL	MANSFIELD	MO	65704	S
Charter 1 Bank	602 EAST HIGHWAY 28	OWENSVILLE	MO	65066	S
Village Bank	2360 EAST SUNSHINE	SPRINGFIELD	MO	65804	S
St. Johns Bank and Trust Company	8924 ST. CHARLES ROAD	ST. JOHN	MO	63114	S
Farmers State Bank	204 NORTH MAIN	ELGIN	ND	58533	S
Sargent County Bank	MAIN STREET	FORMAN	ND	58032	S
First State Bank of Gackle	MAIN STREET	GACKLE	ND	58442	S
The Citizens State Bank at Mohall	MAIN STREET	MOHALL	ND	58761	S
The Culbertson Bank	MAIN STREET	CULBERTSON	NE	69024	S
Farmers and Merchants Bank	MAIN STREET	MILLIGAN	NE	68406	O
The Security Bank, Sidney	1205 JACKSON STREET	SIDNEY	NE	69162	S
Nebraska State Bank	2021 DAKOTA AVENUE	SOUTH SIOUX CITY	NE	68776	O
First Fidelity Bank	MAIN STREET	BURKE	SD	57523	S
First State Bank of Claremont	MAIN STREET	CLAREMONT	SD	57432	O
Dial Bank	1200 NORTH WEST AVENUE	SIOUX FALLS	SD	57104	O
Community First State Bank	15 EAST MAIN STREET	VERMILLION	SD	57069	O
<b>DALLAS REGION (CO, NM, OK, TX)</b>					
Guaranty Bank and Trust Company	1331 17TH STREET	DENVER	CO	80202	S
Mancos Valley Bank	138 NORTH MAIN STREET	MANCOS	CO	81328	S
The Pueblo Bank and Trust Company	301 WEST 5TH STREET	PUEBLO	CO	81002	S
American State Bank	409 SOUTH PARK DRIVE	BROKEN BOW	OK	74728	S
Oklahoma State Bank	MAIN STREET	BUFFALO	OK	73834	S
The Farmers Bank	31 WEST MAIN STREET	CARNEGIE	OK	73015	S
The Buckholts State Bank	100 NORTH FOURTH STREET	BUCKHOLTS	TX	76518	S
Brush Country Bank	TIPTON STREET ON HIGHWAY 44	FREER	TX	78357	O
Coastal Banc, S.S.B.	5718 WESTHEIMER STREET, SUITE 600	HOUSTON	TX	77057	S
Highland Lakes Bank	HIGHWAY 1431 WEST	KINGSLAND	TX	78639	S
First Bank and Trust of Memphis	501 MAIN STREET	MEMPHIS	TX	79245	O
Southwest Bank	4800 EAST 42ND STREET	ODESSA	TX	79762	S
Plains State Bank	601 EAST 9TH STREET	PLAINS	TX	79355	S
Jefferson State Bank	2900 FREDERICKSBURG ROAD	SAN ANTONIO	TX	78201	S
Commercial State Bank	301 WEST SINTON STREET	SINTON	TX	78387	S
FirstBank	3000 NEW BOSTON ROAD	TEXARKANA	TX	75501	S
Horizon Capital Bank	218 NASA BOULEVARD	WEBSTER	TX	77598	S
<b>SAN FRANCISCO REGION (AK, AZ, CA, GU, HI, ID, MT, NV, UT, WA, WY)</b>					
NORTHRIM Bank	3111 C STREET	ANCHORAGE	AK	99503	O
Community Bank of Arizona	2001 WEST WICKENBURG WAY	WICKENBURG	AZ	85390	S
First Northern Bank of Dixon	195 NORTH FIRST STREET	DIXON	CA	95620	S
Network Bank USA	845 NORTH EUCLID AVENUE	ONTARIO	CA	91762	S
Community Bank	100 EAST CORSON STREET	PASADENA	CA	91103	S

Central Pacific Bank	220 SOUTH KING STREET	HONOLULU	HI	96811	S
Citizens Community Bank	280 SOUTH ARTHUR AVENUE	POCATELLO	ID	83204	S
Magic Valley Bank	222 SHOSHONE STREET EAST	TWIN FALLS	ID	83301	S
Great Basin Bank of Nevada	487 RAILROAD STREET	ELKO	NV	89801	O
Nevada State Bank	201 SOUTH FOURTH STREET	LAS VEGAS	NV	89101	O
South Umpqua Bank	445 S.E. MAIN STREET	ROSEBURG	OR	97470	S
Centennial Bank	4605 SOUTH HARRISON BOULEVARD	OGDEN	UT	84402	O
Anchor Mutual Savings Bank	BROADWAY AT FIRST	ABERDEEN	WA	98520	S
Skagit State Bank	301 FAIRHAVEN AVENUE	BURLINGTON	WA	98233	S
Issaquah Bank	1055 NORTHWEST MAPLE AVENUE	ISSAQUAH	WA	98027	S
Peoples Bank	418 GROVER STREET	LYNDEN	WA	98264	S
State Bank of Green River	#30 SHOSHONE AVENUE	GREEN RIVER	WY	82935	S