

Notices

Federal Register

Vol. 61, No. 9

Friday, January 12, 1996

This section of the FEDERAL REGISTER contains documents other than rules or proposed rules that are applicable to the public. Notices of hearings and investigations, committee meetings, agency decisions and rulings, delegations of authority, filing of petitions and applications and agency statements of organization and functions are examples of documents appearing in this section.

FEDERAL HOUSING FINANCE BOARD

[No. 96-N-1]

Notice of Federal Home Loan Bank Members Selected for Community Support Review

AGENCY: Federal Housing Finance Board.

ACTION: Notice.

SUMMARY: The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 added a new Section 10(g) to the Federal Home Loan Bank Act of 1932 requiring that members of the Federal Home Loan Bank (FHLBank) System meet standards for community investment or service in order to maintain continued access to long-term FHLBank System advances. In compliance with this statutory change,

the Federal Housing Finance Board (Housing Finance Board) promulgated Community Support regulations (12 CFR Part 936). Under the review process established in the regulations, the Housing Finance Board will select a certain number of members for review each quarter, so that all members that are subject to the Community Reinvestment Act of 1977, 12 U.S.C. 2901 *et seq.*, (CRA), will be reviewed once every two years. The purpose of this Notice is to announce the names of the members selected for the eighth quarter review (1994-95 cycle) under the regulations. The Notice also conveys the dates by which members need to comply with the Community Support regulation review requirements and by which comments from the public must be received.

DATES: Due Date For Member Community Support Statements for Members Selected in Eighth Quarter Review: February 29, 1996.

Due Date For Public Comments on Members Selected in Eighth Quarter Review: February 29, 1996.

FOR FURTHER INFORMATION CONTACT:

Joseph A. McKenzie, Associate Director, Office of Housing Finance, (202) 408-2845, Federal Housing Finance Board, 1777 F Street, N.W., Washington, D.C.

20006. A telecommunications device for deaf persons (TDD) is available at (202) 408-2579.

SUPPLEMENTARY INFORMATION:

A. Selection for Community Support Review

The Housing Finance Board currently reviews all FHLBank System members that are subject to CRA approximately once every two years. Approximately one-eighth of the FHLBank members in each district will be selected for review by the Housing Finance Board each calendar quarter. To date, only members that are subject to CRA have been reviewed. In selecting members, the Housing Finance Board follows the chronological sequence of the members' CRA Evaluations post-July 1, 1990, to the greatest extent practicable, selecting one-eighth of each District's membership for review each calendar quarter. However, the Housing Finance Board will postpone review of new members until they have been System members for one year.

Selection for review is not, nor should it be construed as, any indication of either the financial condition or Community Support performance of the institutions listed.

B. List of FHLBank Members To Be Reviewed in the Eighth Quarter, Grouped by FHLBank District

Member	City	State
Federal Home Loan Bank of Boston—District 1		
Post Office Box 9106		
Boston, Massachusetts 02205-9106		
Savings Bank of Danbury	Danbury	CT
Putnam Trust Company of Greenwich	Greenwich	CT
Mechanics Savings Bank	Hartford	CT
Stafford Savings Bank	Stafford Springs	CT
Torrington Savings Bank	Torrington	CT
New England Bank and Trust Company	Windsor	CT
Bridgewater Savings Bank	Bridgewater	MA
Hudson National Bank	Hudson	MA
Lexington Savings Bank	Lexington	MA
City Savings Bank of Pittsfield	Pittsfield	MA
Winter Hill Federal Savings Bank	Somerville	MA
Webster Five Cents Savings Bank	Webster	MA
Mutual Federal Savings Bank—Plymouth County	Whitman	MA
Winchester Savings Bank	Winchester	MA
Biddeford Savings Bank	Biddeford	ME
Ocean National Bank	Kennebunk	ME
Ledyard National Bank	Hanover	NH
Pemigewasset National Bank	Plymouth	NH
Woodsville Guaranty Savings Bank	Woodsville	NH
Community National Bank	Derby	VT
First National Bank of Orwell	Orwell	VT
Wells River Savings Bank	Wells River	VT

Member	City	State
Federal Home Loan Bank of New York—District 2 Seven World Trade Center 22nd Floor New York, New York 10048-1185		
United Jersey Bank	Hackensack	NJ
Covenant Bank for Savings	Haddonfield	NJ
Manville Savings Bank, sla	Manville	NJ
Sterling Bank	Mount Laurel	NJ
Roselle Savings Bank	Roselle	NJ
Summit Federal Savings and Loan Association	Summit	NJ
Wayne Savings Bank, FSB	Wayne	NJ
Seneca FS&LA	Baldwinsville	NY
Central National Bank	Canajoharie	NY
Community Bank, N.A.	Canton	NY
Carthage FS&LA	Carthage	NY
Lake Shore S&LA	Dunkirk	NY
Sunrise Federal Savings Bank	Farmingdale	NY
Savings Bank of the Finger Lakes	Geneva	NY
Evergreen Bank, N.A.	Glens Falls	NY
First National Bank of Jeffersonville	Jeffersonville	NY
Sound FS&LA	Mamaroneck	NY
North Fork Bank	Mattituck	NY
Bank Audi (USA)	New York	NY
The Oneida Valley National Bank	Oneida	NY
Skaneateles Savings Bank	Skaneateles	NY
Geddes FS&LA	Syracuse	NY
R-G Premier Bank of Puerto Rico	Guaynabo	PR
First Virgin Islands FSB	St. Thomas	VI

Federal Home Loan Bank of Pittsburgh—District 3
601 Grant Street
Pittsburgh, Pennsylvania 15219-4455

Ambassador Bank of the Commonwealth	Allentown	PA
First National Bank of Berwick	Berwick	PA
American Eagle Savings Bank, PaSA	Boothwyn	PA
Reliable Savings Bank, PaSA	Bridgeville	PA
Commerce Bank Harrisburg	Camp Hill	PA
Pioneer American Bank, N.A.	Carbondale	PA
FNB Bank, N.A.	Danville	PA
First Sterling Bank	Devon	PA
Deposit Bank	DuBois	PA
Marquette Savings Bank	Erie	PA
Adams County National Bank	Gettysburg	PA
First National Bank of Greencastle	Greencastle	PA
First FS&LA of Harrisburg	Harrisburg	PA
Huntingdon Valley FS&LA	Huntingdon Valley	PA
Merchants National Bank of Kittanning	Kittanning	PA
Fulton Bank	Lancaster	PA
Citizens National Bank of Lansford	Lansford	PA
Lebanon Valley National Bank	Lebanon	PA
The First National Bank of Leechburg	Leechburg	PA
First National Bank in Lilly	Lilly	PA
S&LA of Milton	Milton	PA
First Western Bank, N.A.	New Castle	PA
Berean Federal Savings Bank	Philadelphia	PA
Regent National Bank	Philadelphia	PA
Republic Bank	Philadelphia	PA
Fidelity Savings Bank	Pittsburgh	PA
Prestige Bank, A FSB	Pittsburgh	PA
Spring Hill Savings Bank, F.S.B.	Pittsburgh	PA
Progress Federal Savings Bank	Plymouth Meeting	PA
Heritage National Bank	Pottsville	PA
First Western Bank, FSB	Sharon	PA
West Milton State Bank	West Milton	PA
Bank of Raleigh	Beckley	WV
Bank of Charles Town	Charles Town	WV
Huntington National Bank West Virginia	Charleston	WV
F&M Bank—Martinsburg	Martinsburg	WV
Potomac Valley Bank	Petersburg	WV
First State Bank and Trust	Rainelle	WV
Bank of Ripley	Ripley	WV
Capon Valley Bank	Wardensville	WV

Member	City	State
Citizens Bank of Weston, Inc	Weston	WV

Federal Home Loan Bank of Atlanta—District 4
Post Office Box 105565
Atlanta, Georgia 30348

Farmers and Merchants Bank	Centre	AL
Cullman Savings Bank	Cullman	AL
Dothan Federal Saving Bank	Dothan	AL
Fort Deposit Bank	Fort Deposit	AL
Gulf Federal Bank, a FSB	Mobile	AL
First Metro Bank	Muscle Shoals	AL
West Alabama Bank and Trust	Reform	AL
Bank Independent	Sheffield	AL
First National Bank of Stevenson	Stevenson	AL
First State Bank of Tuscaloosa	Tuscaloosa	AL
Elmore County Bank	Wetumpka	AL
Franklin National Bank of Washington, D.C	Washington	DC
Banyan Bank	Boca Raton	FL
First United Bank	Boca Raton	FL
First National Bank of Southwest Florida	Cape Coral	FL
Firstmerit Bank, FSB	Clearwater	FL
Popular Bank of Florida	Coral Gables	FL
Sun Bank/Treasure Coast	Fort Pierce	FL
Bank of North America	Ft. Lauderdale	FL
First FSB of Citrus County	Inverness	FL
CNB National Bank	Lake City	FL
Chase Federal Bank, A FSB	Miami	FL
Consumers Savings Bank	Miami	FL
Executive National Bank	Miami	FL
Gulf Bank	Miami	FL
Fifth Third Bank of Florida	Naples	FL
Chemical Bank, FSB	Palm Beach	FL
Madison S&LA	Palm Harbor	FL
Sunshine State FS&LA	Plant City	FL
West Coast Bank	Sarasota	FL
Partners Bank of Florida	Tampa	FL
National Bank of Commerce	Winter Park	FL
Community National Bank	Ashburn	GA
Georgia National Bank	Athens	GA
First National Bank of Northwest Georgia	Calhoun	GA
Bartow County Bank	Cartersville	GA
First Community Bank and Trust	Cartersville	GA
Bank of Ellijay	Ellijay	GA
Towns County Bank	Hiawasee	GA
Charter Bank and Trust Company	Marietta	GA
Crawford County Bank	Roberta	GA
First Bullock Bank & Trust Company	Statesboro	GA
Allied Bank of Georgia	Thomson	GA
United Bank of Pike	Zebulon	GA
Fairfax Savings, a FSB	Baltimore	MD
Harbor Bank of Maryland	Baltimore	MD
Colombo Savings Bank, F.S.B	Bethesda	MD
Enfield Savings Bank, SSB	Enfield	NC
Four Oaks Bank & Trust Company	Four Oaks	NC
Kenly Savings Bank, S.S.B	Kenly	NC
Bank of Union	Monroe	NC
Triangle Bank	Raleigh	NC
Roanoke Rapids Savings Bank, SSB	Roanoke Rapids	NC
Summit Savings Bank	Sanford	NC
Home SB of Siler City, S.S.B	Siler City	NC
Jackson Savings Bank, SSB	Sylva	NC
Tarboro Savings Bank, SSB	Tarboro	NC
Peoples Savings Bank, S.S.B	Wilmington	NC
Security FSB of South Carolina	Aiken	SC
Anderson National Bank	Anderson	SC
Summit National Bank	Greenville	SC
Greenwood Bank and Trust	Greenwood	SC
Palmetto State Bank	Hampton	SC
First National South	Marion	SC
Newberry Federal Savings Bank	Newberry	SC
Highlands Union Bank	Abingdon	VA
Franklin National Bank of Virginia	Alexandria	VA
Bank of Clarke County	Berryville	VA

Member	City	State
Guaranty Savings and Loan, F.A	Charlottesville	VA
Miners & Merchants Bank & Trust Co	Grundy	VA
Rockingham Heritage Bank	Harrisonburg	VA
Chesapeake Bank	Kilmarnock	VA
First Bank and Trust Company	Lebanon	VA
Bank of Marion	Marion	VA
Heritage Bank and Trust	Norfolk	VA
Resource Bank	Virginia Beach	VA
Fauquier Bank	Warrenton	VA
F & M Bank—Winchester	Winchester	VA

Federal Home Loan Bank of Cincinnati—District 5

Post Office Box 598
Cincinnati, Ohio 45201

Auburn Banking Company	Auburn	KY
United Commonwealth Bank	Benton	KY
Farmers State Bank	Booneville	KY
Bowling Green Bank & Trust Company, N.A	Bowling Green	KY
First National Bank of Brooksville	Brooksville	KY
Brownsville Deposit Bank	Brownsville	KY
Heritage Bank, Inc	Burlington	KY
Community Trust Bank, F.S.B	Campbellsville	KY
Farmers Bank	Clay	KY
First National Bank of Clinton	Clinton	KY
American Fidelity Bank & Trust Co	Corbin	KY
Bank of Crittenden	Crittenden	KY
Bank of Ohio County	Dundee	KY
Elkton Bank and Trust Company	Elkton	KY
Farmers Deposit Bank	Eminence	KY
Bank of Kentucky	Florence	KY
First FSB of Frankfort	Frankfort	KY
Commercial Bank of Grayson	Grayson	KY
First National Bank of Grayson	Grayson	KY
Hebron Deposit Bank	Hebron	KY
Ohio Valley National Bank	Henderson	KY
First City Bank and Trust Company	Hopkinsville	KY
Horse Cave State Bank	Horse Cave	KY
Peoples Bank of Hustonville	Hustonville	KY
Hyden Citizens Bank, Inc.	Hyden	KY
Citizens Guaranty Bank	Irvine	KY
Citizens Bank & Trust Company	Jackson	KY
Peoples Bank	Lebanon	KY
Lewisburg Banking Company	Lewisburg	KY
Vine Street Trust Company	Lexington	KY
First National Bank and Trust	London	KY
London Bank and Trust Company	London	KY
Mid-America of Louisville and Trust Company	Louisville	KY
Stock Yards Bank & Trust Company	Louisville	KY
First State Bank and Trust Company	Manchester	KY
First National Bank of Mayfield	Mayfield	KY
Citizens Bank	Morehead	KY
Peoples Bank	Murray	KY
First Farmers Bank & Trust Company	Owenton	KY
Citizens Bank & Trust Company of Paducah	Paducah	KY
Paducah Bank and Trust Company	Paducah	KY
Kentucky Bank	Paris	KY
Farmers Bank and Trust Company	Princeton	KY
Richmond Bank and Trust Company	Richmond	KY
Kentucky Bank and Trust Company	Russell	KY
Southern Deposit Bank	Russellville	KY
Saylorsville National Bank	Saylorsville	KY
Peoples Bank	Sandy Hook	KY
Citizens Union Bank of Shelbyville	Shelbyville	KY
Alliance Bank	Somerset	KY
First & Farmers Bank of Somerset	Somerset	KY
First & Peoples Bank	Springfield	KY
First National Bank & Trust Co	Versailles	KY
Bank of the Mountains	West Liberty	KY
Winchester Federal Savings Bank	Winchester	KY
North Akron Savings Association	Akron	OH
Andover Bank	Andover	OH
Sutton State Bank	Attica	OH
Blue Ash Building & Loan Company	Blue Ash	OH

Member	City	State
First National Bank Northwest Ohio	Bryan	OH
Foundation Savings Bank	Cincinnati	OH
Provident Bank	Cincinnati	OH
Park View Federal Savings Bank	Cleveland	OH
Fifth Third Bank of Columbus	Columbus	OH
Union Bank Company	Columbus Grove	OH
State Bank and Trust Company	Defiance	OH
Ohio Bank	Findlay	OH
Ohio Valley Bank Company	Gallipolis	OH
Harrison Building and Loan	Harrison	OH
Patriot Federal Savings Bank	Harrison	OH
Bank of Leipsic Company	Leipsic	OH
Peoples Banking and Trust Company	Marietta	OH
Marion Bank	Marion	OH
Minster State Bank	Minster	OH
Farmers State Bank & Trust Company	New Madison	OH
Citizens Banking Company	Salineville	OH
Sherwood State Bank	Sherwood	OH
Citizens State Bank	Strasburg	OH
First Bank of Ohio, Tiffin	Tiffin	OH
Mid American National Bank	Toledo	OH
National Bank and Trust	Wilmington	OH
Woodsfield Savings & Loan Company	Woodsfield	OH
Mahoning National Bank of Youngstown	Youngstown	OH
First State Bank	Brownsville	TN
Citizens Bank	Collierville	TN
Union Planters Bank of the Cumberland	Cookeville	TN
First Bank of Polk County	Copperhill	TN
Union Planters National Bank	Cordova	TN
First State Bank of Covington	Covington	TN
Meigs County Bank	Decatur	TN
Weakley County Bank	Dresden	TN
First Exchange Bank	Dyersburg	TN
Franklin National Bank	Franklin	TN
Bank of Friendship	Friendship	TN
Union Planters Bank of West TN	Humboldt	TN
BankFirst	Knoxville	TN
First Knoxville Bank	Knoxville	TN
First National Bank of LaFollette	LaFollette	TN
McKenzie Banking Company	McKenzie	TN
Security FS&LA	McMinnville	TN
Financial Federal Savings Bank	Memphis	TN
First Commercial Bank	Memphis	TN
First Tennessee Bank, N.A.	Memphis	TN
Nashoba Bank	Memphis	TN
Nashville Bank of Commerce	Memphis	TN
Munford Union Bank	Munford	TN
Bank of Ripley	Ripley	TN
Hardin County Bank	Savannah	TN
Valley Bank	Sweetwater	TN
Bank of Commerce	Trenton	TN
First Volunteer Bank	Union City	TN
Wayne County Bank	Waynesboro	TN

Federal Home Loan Bank of Indianapolis—District 6
P.O. Box 60
Indianapolis, Indiana 46205-0060

Central National Bank & Trust Co	Attica	IN
Bloomfield State Bank	Bloomfield	IN
Wayne Bank and Trust Company	Cambridge City	IN
Citizens National Bank	Evansville	IN
Old National Bank	Evansville	IN
Fowler State Bank	Fowler	IN
Peoples State Bank of Francesville	Francesville	IN
Friendship State Bank	Friendship	IN
Goodland State Bank	Goodland	IN
Sand Ridge Bank	Highland	IN
First Bank of Huntingburg	Huntingburg	IN
German American Bank	Jasper	IN
Lafayette Bank & Trust Company	Lafayette	IN
Union County National Bank	Liberty	IN
Lynnville National Bank	Lynnville	IN
Star Financial Bank	Marion	IN

Member	City	State
Citizens State Bank of New Castle	New Castle	IN
Star Financial Bank	New Castle	IN
Union Bank & Trust Company	North Vernon	IN
State Bank of Oxford	Oxford	IN
Orange County Bank	Paoli	IN
First Federal Savings Bank	Rochester	IN
First Source Bank	South Bend	IN
Society National Bank	South Bend	IN
First National Bank, Valparaiso	Valparaiso	IN
Veedersburg State Bank	Veedersburg	IN
Merchants Bank & Trust Company	West Harrison	IN
Centier Bank	Whiting	IN
Shoreline Bank	Benton Harbor	MI
State Bank of Caledonia	Caledonia	MI
Century Bank and Trust	Coldwater	MI
Southern Michigan Bank and Trust	Coldwater	MI
First State Bank	Decatur	MI
Old State Bank of Fremont	Fremont	MI
BayBank	Gladstone	MI
Bank of Hudsonville	Hudsonville	MI
Independent Bank	Ionia	MI
Ionia County National Bank	Ionia	MI
Miners State Bank of Iron River	Iron River	MI
Peninsula Bank	Ishpeming	MI
Arcadia Bank and Trust Company	Kalamazoo	MI
Dart National Bank	Mason	MI
First National Bank & Trust	Menominee	MI
Oxford Bank	Oxford	MI
Independent Bank-West Michigan	Rockford	MI
Sault Bank	Sault Saint Marie	MI
State Savings Bank of Scottville	Scottville	MI
Peoples State Bank	St. Joseph	MI
United Bank and Trust	Tecumseh	MI

Federal Home Loan Bank of Chicago—District 7
111 East Wacker Drive
Suite 700
Chicago, Illinois 60601

State Bank of Aviston	Aviston	IL
Beardstown Savings s.b.	Beardstown	IL
First FS&LA	Bloomington	IL
First National Bank of Blue Island	Blue Island	IL
First Bank, B.C.	Capron	IL
Farmers State Bank of Ferris	Carthage	IL
Chester Savings Bank, FSB	Chester	IL
Columbia National Bank of Chicago	Chicago	IL
LaSalle Northwest National Bank	Chicago	IL
Mid-America National Bank	Chicago	IL
Republic Bank of Chicago	Chicago	IL
St. Anthony Bank, a FSB	Cicero	IL
American S&LA	Danville	IL
First National Bank of Decatur	Decatur	IL
First Bank South	Dixon	IL
East Dubuque Savings Bank	East Dubuque	IL
Bank of Edwardsville	Edwardsville	IL
C.P. Burnett and Sons, Bankers	Eldorado	IL
First State Bank of Eldorado	Eldorado	IL
First Bank of Eureka	Eureka	IL
Flora Savings Bank	Flora	IL
Heritage Glenwood Bank	Glenwood	IL
Bank of Ladd	Ladd	IL
LaSalle Bank of Lisle	Lisle	IL
Litchfield Community Savings, S.B.	Litchfield	IL
Clay County State Bank	Louisville	IL
Union National Bank	Macomb	IL
Manteno Bank	Manteno	IL
Community Savings Bank	Marion	IL
First FSB of Mascoutah	Mascoutah	IL
First FS&LA of Mattoon	Mattoon	IL
First FSB of Moline	Moline	IL
Morton Community Bank	Morton	IL
Mt. Morris Savings and Loan	Mt. Morris	IL
First Colonial Bank of DuPage County	Naperville	IL

Member	City	State
Oak Brook Bank	Oak Brook	IL
First National Bank of Oblong	Oblong	IL
Olney Trust Bank	Olney	IL
First Federal Bank, FSB	Paris	IL
Corn Belt Bank and Trust Company	Pittsfield	IL
Bank of Rantoul	Rantoul	IL
First National Bank & Trust Co	Rochelle	IL
Northwest Bank of Rockford	Rockford	IL
State Bank of Sherrard	Sherrard	IL
Sterling Federal Bank, F.S.B	Sterling	IL
Streator Home B&LA	Streator	IL
Union Bank	Streator	IL
First National Bank of Sullivan	Sullivan	IL
Thomson State Bank	Thomson	IL
Tiskilwa State Bank	Tiskilwa	IL
Tempo Bank, FSB	Trenton	IL
Banterra Bank of Vienna	Vienna	IL
Iroquois FS&LA	Watseka	IL
Watseka First National Bank	Watseka	IL
Weldon State Bank and Trust	Weldon	IL
First Banking Center—Albany	Albany	WI
Rock Savings Bank, S.A	Beloit	WI
First Banking Center—Burlington	Burlington	WI
De Forest-Morrisonville Bank	De Forest	WI
Charter Bank Eau Claire	Eau Claire	WI
Firststar Bank Fond du Lac, N.A	Fond du Lac	WI
Grafton State Bank	Grafton	WI
Heritage Bank Rock County, N.A	Janesville	WI
Bank of Kaukauna	Kaukauna	WI
F&M Bank—Lancaster	Lancaster	WI
Marshfield Savings Bank	Marshfield	WI
McFarland State Bank	McFarland	WI
Norwest Bank Wisconsin, N.A	Milwaukee	WI
First National Bank and Trust	Monroe	WI
Firststar Bank Oshkosh, N.A	Oshkosh	WI
United Bank	Osseo	WI
Owen-Curtiss State Bank	Owen	WI
Peoples State Bank	Prairie du Chien	WI
Prairie City Bank	Prairie du Chien	WI
F & M Bank—Northeast	Pulaski	WI
Bank of Turtle Lake	Turtle Lake	WI
State Bank of Withee	Withee	WI

Federal Home Loan Bank of Des Moines—District 8
907 Walnut Street
Des Moines, Iowa 50309

Iowa State Bank	Algona	IA
First State Bank	Britt	IA
Iowa State Bank and Trust Company	Center Point	IA
First Central State Bank	De Witt	IA
Community First State Bank	Decorah	IA
Bankers Trust Company	Des Moines	IA
Brenton National Bank	Des Moines	IA
American Trust and Savings Bank	Dubuque	IA
First Security State Bank	Evansdale	IA
Garnavillo Savings Bank	Garnavillo	IA
Iowa State Bank	Hull	IA
United Bank of Iowa	Ida Grove	IA
Iowa State Bank and Trust Company	Iowa City	IA
Le Mars Bank and Trust Company	Le Mars	IA
Luana Savings Bank	Luana	IA
Boatmen's Bank of North Iowa	Mason City	IA
Central State Bank	Muscatine	IA
Nevada National Bank	Nevada	IA
Mahaska State Bank	Oskaloosa	IA
Central Valley Savings, FSB	Ottumwa	IA
Pioneer Bank	Sergeant Bluff	IA
Commercial Trust & Savings Bank	Storm Lake	IA
First State Bank	Stuart	IA
American Savings Bank	Tripoli	IA
West Des Moines State Bank	West Des Moines	IA
Farmers Trust and Savings Bank	Williamsburg	IA
Security State Bank of Aitkin, Inc.	Aitkin	MN

Member	City	State
Stearns County National Bank of Albany	Albany	MN
First Federal Banking & Savings, F.S.B	Bemidji	MN
Northern National Bank	Bemidji	MN
First American Bank	Breckenridge	MN
Americana National Bank	Conger	MN
Americana Bank	Edina	MN
First National Bank of Elk River	Elk River	MN
First State Bank of Emmons	Emmons	MN
Security State Bank	Fergus Falls	MN
First State Bank of Finlayson	Finlayson	MN
First National Bank of Hawley	Hawley	MN
Security State Bank of Holdingford	Holdingford	MN
First National Bank	Little Falls	MN
Security State Bank of Mankato	Mankato	MN
State Bank of McGregor	McGregor	MN
Kanabec State Bank	Mora	MN
Farmers Merchants State Bank	New York Mills	MN
Redwood Falls FS&LA	Redwood Falls	MN
Eastwood Bank	Rochester	MN
First National Bank of Sauk Centre	Sauk Centre	MN
Citizens State Bank of St. James	St. James	MN
Farmers State Bank of Upsala	Upsala	MN
Mid-Central Federal Savings Bank	Wadena	MN
First National Bank of Waseca	Waseca	MN
Signal Bank, Inc.	West St. Paul	MN
Bank 10	Belton	MO
Cameron S&LA, F.A	Cameron	MO
Farmers State Bank	Cameron	MO
First State Bank & Trust Company	Caruthersville	MO
Citizens Bank & Trust Company	Chillicothe	MO
First National Bank of Clinton	Clinton	MO
Community Bank of Excelsior Springs, a SB	Excelsior Springs	MO
Capital Savings Bank, F.S.B.	Jefferson City	MO
Home Savings & Loan Association	Jefferson City	MO
First State Bank of Joplin	Joplin	MO
Bank of Lee's Summit	Lee's Summit	MO
Farmers Bank of Lincoln	Lincoln	MO
First National Bank of Mt. Vernon	Mt. Vernon	MO
Community Bank and Trust	Neosho	MO
Citizens Bank of New Haven	New Haven	MO
Security Pacific Bank	Pacific	MO
Paris National Bank	Paris	MO
Bank of the LeadBelt	Park Hills	MO
Irondale Bank	Potosi	MO
Phelps County Bank	Rolla	MO
Systematic S&LA	Springfield	MO
Farmers & Merchants Bank	St. Clair	MO
Allegiant Bank	St. Louis	MO
Heartland Bank	St. Louis	MO
Mercantile Bank of St. Louis, N.A	St. Louis	MO
Sac River Valley Bank	Stockton	MO
Chemical Bank	Sweet Springs	MO
Osage Valley Bank	Warsaw	MO
Bank of Beulah	Beulah	ND
Dakota Western Bank	Bowman	ND
First National Bank of Devils Lake	Devils Lake	ND
Western State Bank	Devils Lake	ND
Northwestern Savings Bank, F.S.B	Fargo	ND
First State Bank of LaMoure	LaMoure	ND
Commercial Trust & Savings Bank	Mitchell	SD
Community First State Bank	Vermillion	SD

Federal Home Loan Bank of Dallas—District 9
P.O. Box 619026
Dallas/Forth Worth, Texas 75261-9026

Bank of Ashdown, N.A	Ashdown	AR
Citizens Bank	Beebe	AR
Bank of Bentonville	Bentonville	AR
First Bank of Arkansas	Brinkley	AR
Citizens Bank & Trust	Carlisle	AR
Danville State Bank	Danville	AR
First State Bank of De Queen	De Queen	AR
First Community Bank of S.E. AR	Dermott	AR

Member	City	State
Superior Federal Bank, FSB	Fort Smith	AR
Farmers Bank	Hamburg	AR
Citizens National Bank of Hope	Hope	AR
First Bank of South Arkansas	Junction City	AR
Buffalo Island Bank	Leachville	AR
First National Bank in Mena	Mena	AR
Peoples Bank and Trust Company	Mountain Home	AR
First National Bank of Nashville	Nashville	AR
First State Bank	Plainview	AR
Portland Bank	Portland	AR
State First National Bank	Texarkana	AR
Scott County Bank	Waldron	AR
First National Bank of Wynne	Wynne	AR
Caldwell Bank and Trust Company	Columbia	LA
Tri-Parish Bank	Eunice	LA
Louisiana Central Bank	Ferriday	LA
Midsouth National Bank	Lafayette	LA
Louisiana Delta Bank	Lake Providence	LA
Omni Bank	Metairie	LA
Gulf Coast Bank & Trust Company	New Orleans	LA
United Bank and Trust Company	New Orleans	LA
First FS&LA of Allen Parish	Oakdale	LA
St. Landry Homestead FSB	Opelousas	LA
Community Bank of LaFourche	Raceland	LA
First Republic Bank	Rayville	LA
ArgentBank	Thibodaux	LA
First American Bank and Trust	Vacherie	LA
American Security Bank	Ville Platte	LA
First FS & LA of Aberdeen	Aberdeen	MS
Farmers and Merchants Bank	Baldwyn	MS
Bank Plus	Belzoni	MS
First Federal Bank for Savings	Columbus	MS
Union Planters Bank of Mississippi	Grenada	MS
Copiah Bank, N.A.	Hazlehurst	MS
Planters Bank & Trust Company	Indianola	MS
First American National Bank	Iuka	MS
Pike County National Bank	McComb	MS
United Mississippi Bank	Natchez	MS
National Bank of Commerce of Mississippi	Starkville	MS
Community Federal Savings Bank	Tupelo	MS
Western Bank	Alamogordo	NM
Western Bank	Artesia	NM
Western Commerce Bank	Carlsbad	NM
Citizens Bank	Farmington	NM
First National Bank of Dona Ana County	Las Cruces	NM
Los Alamos National Bank	Los Alamos	NM
Mountain Community Bank	Los Alamos	NM
First National Bank in Alpine	Alpine	TX
First Texas Bank	Azle	TX
First National Bank of Bay City	Bay City	TX
Citizens Bank and Trust Company	Baytown	TX
Citizens National Bank of Texas	Bellaire	TX
First National Bank in Bronte	Bronte	TX
First National Bank of Canyon	Canyon	TX
Corsicana National Bank	Corsicana	TX
U.S. Trust Company of Texas, N.A.	Dallas	TX
First National Bank of Eagle Lake	Eagle Lake	TX
Montwood National Bank	El Paso	TX
Greater South Texas Bank, FSB	Falfurrias	TX
Fidelity Bank	Ft. Worth	TX
University Bank, a Charter Bank	Galveston	TX
Heritage National Bank	Granbury	TX
First National Bank of Grapevine	Grapevine	TX
American Bank	Houston	TX
Charter Bank, S.S.B	Houston	TX
Citizens National Bank	Houston	TX
Houston National Bank	Houston	TX
Preferred Bank, FSB	Houston	TX
QuestStar Bank, N.A.	Houston	TX
Sterling Bank	Houston	TX
Huntington State Bank	Huntington	TX
Jacksboro National Bank	Jacksboro	TX
Community Bank	Katy	TX
First Bank	Katy	TX

Member	City	State
South Texas National Bank	Laredo	TX
Norwest Bank Texas, N.A.	Lubbock	TX
Bank of Commerce	McLean	TX
Royal National Bank of Palestine	Palestine	TX
Norwest Bank Texas, Plainview, N.A.	Plainview	TX
USAA Federal Savings Bank	San Antonio	TX
First American Bank and Mortgage Co., N.A.	Sulphur Springs	TX
The City National Bank of Taylor	Taylor	TX
First National Bank of Trenton	Trenton	TX
First National Bank	Uvalde	TX
Van Horn State Bank	Van Horn	TX
Central National Bank	Waco	TX
Norwest Bank Texas	Waco	TX
Wallis State Bank	Wallis	TX

Federal Home Loan Bank of Topeka—District 10
Post Office Box 176
Topeka, Kansas 66601

FirstBank of Boulder, N.A.	Boulder	CO
FirstBank of Breckenridge, N.A.	Breckenridge	CO
State Bank & Trust Company	Colorado Springs	CO
First National Bank of Estes Park	Estes Park	CO
Union Colony Bank	Greeley	CO
Gunnison Bank and Trust Company	Gunnison	CO
Ark Valley Independent Bank	La Junta	CO
Lafayette State Bank	Lafayette	CO
Valley State Bank	Lamar	CO
Equitable S&LA	Sterling	CO
Community First National Bank	Thornton	CO
State Bank of Wiley	Wiley	CO
American Bank of Baxter Springs	Baxter Springs	KS
First National Bank of Clifton	Clifton	KS
Peoples State Bank and Trust Co.	Ellinwood	KS
First National Bank	Goodland	KS
First United National Bank & Trust Company	Great Bend	KS
Morrill & Janes Bank & Trust Co.	Hiawatha	KS
Denison State Bank	Holton	KS
Lyons Federal Savings Association	Lyons	KS
Morrill State Bank & Trust Company	Sabetha	KS
Sunflower Bank, N.A.	Salina	KS
St. Marys State Bank	St. Marys	KS
Commerce Bank	Wichita	KS
The First National Bank of Albion	Albion	NE
First National Bank & Trust Bank	Aurora	NE
Nebraska State Bank	Cozad	NE
Gering State Bank & Trust Company	Gering	NE
Hastings State Bank	Hastings	NE
American National Bank	Omaha	NE
American National Bank of Sarpy County	Papillion	NE
FirstTier Bank, N.A.	Scottsbluff	NE
Nebraska State Bank	South Sioux City	NE
Farmers State Bank & Trust Company	Superior	NE
Wahoo State Bank	Wahoo	NE
Citizens Bank of Ardmore	Ardmore	OK
Exchange National Bank & Trust Co.	Ardmore	OK
Peoples State Bank	Blair	OK
Union National Bank	Chandler	OK
First National Bank of Coweta	Coweta	OK
First National Bank	Davis	OK
Idabel National Bank	Idabel	OK
Community Bank & Trust Company	Oklahoma City	OK
Frontier State Bank	Oklahoma City	OK
Guaranty Bank & Trust Company	Oklahoma City	OK
Quail Creek Bank, N.A.	Oklahoma City	OK
Rockwell Bank, N.A.	Oklahoma City	OK
First National Bank of Stigler	Stigler	OK
Stroud National Bank	Stroud	OK
Bank of Oklahoma, N.A.	Tulsa	OK
Tulsa National Bank	Tulsa	OK

Member	City	State
Federal Home Loan Bank of San Francisco—District 11 307 East Chapman Avenue Orange, California 92666		
Arizona Bank	Tucson	AZ
National Bank of Arizona	Tucson	AZ
Tri Counties Bank	Chico	CA
Cupertino National Bank	Cupertino	CA
Bank of the Sierra	Porterville	CA
Pacific Bay Bank	San Pablo	CA
Metro Commerce Bank, N.A.	San Rafael	CA
California Thrift and Loan	Santa Barbara	CA
Simi Valley Bank	Simi Valley	CA
Union Safe Deposit Bank	Stockton	CA
Kaweah Thrift and Loan Company ..	Visalia	CA
Windsor Oaks National Bank	Windsor	CA
Federal Home Loan Bank of Seattle—District 12 1501 Fourth Avenue Seattle, Washington 98101-1693		
Alaska Federal Savings Bank	Juneau	AK
First Hawaiian Bank	Honolulu	HI
Rainbow Financial Corporation	Honolulu	HI
First Security Bank of Idaho, N.A.	Boise	ID
Bank of Eastern Idaho	Idaho Falls	ID
Yellowstone Bank, Absarokee	Absarokee	MT
Flathead Bank of Bigfork	Bigfork	MT
First Interstate Bank of Commerce ..	Billings	MT
Norwest Bank Montana, N.A.	Billings	MT
Yellowstone Bank, Billings	Billings	MT
Yellowstone Bank, Columbus	Columbus	MT
State Bank and Trust Company	Dillon	MT
Yellowstone Bank, Laurel	Laurel	MT
First Citizens Bank of Polson	Polson	MT
Security State Bank & Trust Co	Polson	MT
Valley Bank of Ronan	Ronan	MT
Citizens Bank	Corvallis	OR
Oregon Pacific Banking Company	Florence	OR
Pacific State Bank	Reedsport	OR
First Security Bank of Oregon	Salem	OR
State Bank of Southern Utah	Cedar City	UT
Far West Bank	Provo	UT
Liberty Bank	Salt Lake City	UT
First Mutual Savings Bank	Bellevue	WA
United Security Bank	Chewelah	WA
Citizens First Bank	Elma	WA
Frontier Bank	Everett	WA
American National Bank	Kennewick	WA
City Bank	Lynnwood	WA
Redmond National Bank	Redmond	WA
West One Bank, Washington	Seattle	WA
Washington Trust Bank	Spokane	WA
Key Savings Bank	Tacoma	WA
Mid State Bank	Waterville	WA
Pioneer National Bank	Yakima	WA
Riverton State Bank	Riverton	WY
First Interstate Bank of Commerce ..	Sheridan	WY

C. Due Dates

Members selected for review must submit completed Community Support Statements to their FHLBanks no later than February 29, 1996.

All public comments concerning the Community Support performance of selected members must be submitted to the members' FHLBanks no later than February 29, 1996.

D. Notice to Members Selected

Within 15 days of this Notice's publication in the Federal Register, the individual FHLBanks will notify each member selected to be reviewed that the member has been selected and when the member must return the completed Community Support Statement. At that time, the FHLBank will provide the member with a Community Support Statement form and written instructions

and will offer assistance to the member in completing the Statement. The FHLBank will only review Statements for completeness, as the Housing Finance Board will conduct the actual review.

E. Notice to Public

At the same time that the FHLBank members selected for review are notified of their selection, each FHLBank will

also notify community groups and other interested members of the public. The purpose of this notification will be to solicit public comment on the Community Support records of the FHLBank members pending review.

Any person wishing to submit written comments on the Community Support performance of a FHLBank member under review in this quarter should send those comments to the member's FHLBank by the due date indicated in order to be considered in the review process.

Dated: January 5, 1996.

By the Federal Housing Finance Board.

Rita I. Fair,

Managing Director.

[FR Doc. 96-398 Filed 1-11-96; 8:45 am]

BILLING CODE 6725-01-P

DEPARTMENT OF THE INTERIOR

Fish and Wildlife Service

Endangered and Threatened Species Permit Application

AGENCY: Fish and Wildlife Service, Interior.

ACTION: Notices of Availability and Intent to Issue Permit.

Notice of Availability of the Final Environmental Impact Statement (EIS) on Proposed Issuance of an Incidental Take Permit for Desert Tortoise in Washington County, Utah and Notice of Intent to Issue an Incidental Take Permit for Desert Tortoise to Washington County, Utah.

SUMMARY: This notice advises the public that the Final Environmental Impact Statement (EIS) on the proposed issuance of an incidental take permit for desert tortoises in Washington County, Utah is available. Publication of the Record of Decision and issuance of the permit will occur no sooner than 30 days from this notice. This notice is provided pursuant to section 10(c) of the Act and National Environmental Policy Regulations (40 CFR 1506.6).

ADDRESSES: Requests for this final EIS should be sent to the Assistant Field Supervisor, United States Fish and Wildlife Service, 145 East 1300 South Street, Suite 404, Salt Lake City, Utah 84115. The document will also be available for public inspection by appointment during business hours at the above address. A letter announcing availability of the Final EIS has been sent to all agencies and parties who previously received notice of availability of the Draft EIS, and/or who requested a copy of the Draft EIS.

FOR FURTHER INFORMATION CONTACT: Robert D. Williams, Assistant Field Supervisor (see **ADDRESSES** above) (telephone (801) 524-5001, facsimile (801) 524-5021).

SUPPLEMENTARY INFORMATION:

Background

On April 2, 1990, the U.S. Fish and Wildlife Service (Service) issued a final rule (55 FR 12178) determining the desert tortoise (*Gopherus agassizii*) a threatened species under the Endangered Species Act of 1973, as amended (Act). Because of its listing as a threatened species, the desert tortoise is protected by the Act's prohibition against "taking." The Act defines "take" to mean: to harass, harm, pursue, hunt, shoot, wound, kill, trap, capture or collect, or to attempt to engage in such conduct. "Harm" is further defined by regulation as any act that kills or injures wildlife, including significant habitat modification or degradation where it actually kills or injures wildlife by significantly impairing essential behavioral patterns, including breeding, feeding, or sheltering (50 CFR 17.3).

The Service, however, may issue permits to carry out otherwise lawful activities involving take of endangered and threatened wildlife under certain circumstances. Regulations governing permits are in 50 CFR 17.22, 17.23, and 17.32. For threatened species, such permits are available for scientific purposes, enhancing the propagation or survival of the species, economic hardship, zoological exhibition or educational purposes, incidental taking, or special purposes consistent with the purposes of the Act.

Washington County, Utah (Applicant) submitted an application to the Service for a permit to incidentally take desert tortoise, pursuant to section 10(a)(1)(B) of the Act, in association with various private projects upcoming in Washington County, Utah. The proposed permit would allow incidental take of desert tortoise for a period of 20 years, resulting from development on up to 12,264 acres of private lands within desert tortoise habitat within Washington County, Utah. The permit application was received June 15, 1995, and is accompanied by the Washington County Habitat Conservation Plan (HCP), which serves as the Applicant's habitat conservation plan and details their proposed measures to minimize, monitor, and mitigate impacts of the proposed take on desert tortoise.

Under the Proposed Action, a section 10(a) permit would be issued subject to terms and conditions of the HCP developed and proposed by the

Applicant. The incidental take estimated for this alternative is within 12,264 acres of desert tortoise habitat and for desert tortoise within 11,832 acres of potential habitat. Primary mitigation for take of desert tortoise habitat would be acquisition and management of lands that would be consolidated into a reserve primarily for desert tortoise conservation. The reserve would encompass 61,022 acres, over half of which would be desert tortoise habitat. The remaining acreage within the reserve would provide habitat for other wildlife and plant species. The reserve lands would be acquired through land purchases and exchanges. Management of the reserve would include fencing reserve boundaries; prohibiting specific activities in areas of high sensitivity; acquiring all grazing permits in zones; managing all free-roaming dogs and feral animals within the reserve; and enforcing all Federal, State and local regulations within the reserve.

Also under the Proposed Action, the Applicant would be responsible for conducting desert tortoise surveys in take areas prior to development. If desert tortoises were found in these areas, a number of them would be translocated by the Service during the first five years of permit and HCP implementation. In addition, an environmental education center would be created to help inform people about the function and value of ecosystems found within Washington County.

Sources of permanent funding for the HCP would include a county-wide fee assessed when building permits are issued. The fee would be equal to 0.2 percent of total construction costs. A second county-wide fee of \$250.00 per acre would be assessed to developers of subdivisions, condominiums, town homes, or planned unit developments. It is estimated that over the 20-year period of the section 10(a) permit, revenues from these fees would exceed \$9 million. Of this total, approximately \$7 million would be expended on implementing measures for desert tortoise preservation. The balance would be expended on other threatened, endangered, and sensitive species within Washington County. The Applicant is pursuing possible cost-sharing agreements with the Utah Department of Transportation, Utah Division of Wildlife Resources, and Service for additional funding for HCP implementation. It is estimated that total cost of implementation of the HCP would be \$11,555,000.

To minimize impacts of take, the largest, contiguous reserve practicable for desert tortoise conservation within