

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75265-5906

Notice 07-42
September 26, 2007

ELECTION OF DIRECTORS REPORT OF NOMINATIONS—VOTING PROCEDURES

To All Member Banks in the Eleventh Federal Reserve District:

In accordance with the provisions of Section 4 of the Federal Reserve Act and the announcement dated August 14, 2007, in regard to the election of directors of this Bank to succeed David S. Barnard, Class A Director, and Robert A. Estrada, Class B Director, whose terms expire December 31, 2007, the names of the candidates nominated for such directorships and the names of the banks that made the nominations are set out on pages 3 through 6.

I also enclose for each bank in Group 2 a preferential ballot for use in voting for a Class A Director and for each bank in Group 3 a preferential ballot for use in voting for a Class B Director. An envelope bearing on its face the certificate in regard to the vote and an envelope marked "Ballot," in which the ballot is to be sealed, are also provided. The ballot and certificate on the envelope must be executed by an officer who has been authorized to cast the vote. To ensure the confidentiality of the balloting, please do not write the name of the bank or of the voting officer on the ballot but only on the certificate envelope. When several banks are subsidiaries of a bank holding company,* **the voting forms are being sent only to the bank designated to participate in this election;** therefore, banks in Groups 2 and 3 that will not participate in this election are being sent this notice, without forms, only for their information.

Please follow carefully the instructions that are printed on the ballot and the certificate envelope.

The following procedure is required in the case of both the Class A and Class B ballots:

- (1) The preferential ballot should be marked.**
- (2) It should then be placed in the envelope marked "Ballot" and the envelope sealed.**
- (3) After the certificate on the certificate envelope is executed, the sealed envelope should be placed within the certificate envelope.**
- (4) The sealed certificate envelope containing the sealed ballot envelope should then be returned to me in the enclosed self-addressed envelope.**

Under the law, the ballot must be returned to me within 15 days after its receipt. The polls will open on October 3, 2007, and close at 2 p.m. on October 18, 2007. At that time, the ballots will be opened, the votes counted, and the results of the election announced. The candidates are invited to be present or represented on that occasion.

*Section 4 of the Federal Reserve Act, as amended, reads in part as follows:

"...That whenever any member banks within the same Federal Reserve district are subsidiaries of the same bank holding company within the meaning of the Bank Holding Company Act of 1956, participation in any such nomination or election by such member banks, including such bank holding company if it is also a member bank, shall be confined to one of such banks, which may be designated for the purpose by such holding company."

The Board of Governors of the Federal Reserve System has ruled that a holding company affiliate, having one or more subsidiary banks in each of the three groups into which member banks of a Federal Reserve district are divided for the purpose of electing directors, may designate one such bank in each group to participate in the nomination and election of each Class A Director and each Class B Director chosen by the group of which such bank is a member and such member bank so designated may validly participate in such nomination and election. **Accordingly, banks in Groups 2 and 3 affected by the foregoing provision of law are requested to take prompt action to have the appropriate bank holding company designate, if it has not already designated, one of such banks to participate in this election.**

While the banks in Group 1 will not vote in this election, this notice is sent to them, without forms, for their information. Group 1 consists of member banks with combined capital and surplus of \$15,000,000 and over.

Sincerely,

A handwritten signature in black ink that reads "James T. Hackett". The signature is written in a cursive style with a large, sweeping initial "J".

James T. Hackett
Chairman of the Board

Enclosures (4)

IMPORTANT

For your information, there is quoted below an extract from Section 4 of the Federal Reserve Act that sets forth the method of balloting:

"Within fifteen days after receipt of the list of candidates the duly authorized officer of a member bank shall certify to the chairman his first, second, and other choices for director of Class A or Class B, respectively, upon a preferential ballot upon a form furnished by the chairman of the board of directors of the Federal Reserve Bank of the district. Each such officer shall make a cross opposite the name of the first, second, and other choices for a director of Class A and for a director of Class B, but shall not vote more than one choice for any one candidate."

In the case of the Class A ballots (Group 2), where there are three candidates involved, a member bank, in making its first and second choice, will be deemed to have indicated the remaining candidate as its third choice. Failure to indicate at least first and second choices may invalidate the entire ballot.

**CANDIDATES FOR CLASS A DIRECTOR
(Listed Alphabetically)**

Julie Cripe

President, Chief Executive Officer and Director
OmniBank, N.A.
Houston, Texas

Nominated by the following bank in Group 2:

TEXAS

Houston, Texas OmniBank, N.A.

Julie Cripe has been an officer of OmniBank, N.A., since 1979. The bank's loans total over \$290 million and are concentrated in loans to small and medium-size businesses.

Cripe frequently writes and gives interviews on banking, finance and information of interest to small businesses. Her articles have appeared in *Houston Business Journal* and *San Antonio Business Journal*, among others. In October 2006, she testified before Congress regarding financial literacy, its importance to the community, and what bankers around the country are doing to tackle the issue.

Cripe is currently chair of the American Bankers Association Education Foundation as well as the Texas Bankers Education Foundation. She is a past international president of Financial Women International and past president of the Greenspoint Rotary Club.

Other affiliations include the National Association of Development Corporations, Capital Certified Development Corporation, American Bankers Association's Communications Council and banking advisor for Texas Bankers Association. Cripe is also a member of the Chaplaincy Board at M.D. Anderson Hospital.

NOTE—A list of the banks in Group 2, showing the officers authorized to cast the vote of each bank, is given on page 7 and 8 of this notice.

CANDIDATES FOR CLASS A DIRECTOR—Continued

Joe Kim King

President and Chairman of the Board
Texas County Bancshares, Inc.
Brady, Texas

Joe Kim King is president and chairman of the board of Texas County Bancshares, a \$280 million organization with four bank charters and six locations headquartered in Brady, Texas. He serves as chief executive officer of Brady National Bank, chairman of the board of The First National Bank of Ballinger and Uvalde National Bank, and vice chairman of Citizens Bank, N.A., Abilene.

King has been involved in banking for 27 years. Prior to moving back to his hometown of Brady, in an ownership position, he worked with the Ford Bank Group for nine years, serving as president of the First National Bank in Lockney, then president and chief executive officer of the First National Bank of Plainview.

King holds an undergraduate degree from Texas Tech University and a master's from Texas A&M University. He is also a graduate of the Louisiana State Graduate School of Banking.

King's industry involvement includes the Independent Bankers Association of Texas, where he has served on the board for six years, and The Independent Bankers Bank, where he currently chairs the Audit Committee. He is also associated with the Texas Tech Alumni Association, Texas Tech Chancellor Council, Ranching Heritage Association national board of directors, and the Endowment Fund for the Preservation of Ranching Heritage. Locally, King serves on the Brady Economic Development board and City Planning and Zoning board. He is president of the McCulloch County Conservation Association and is on the Boy Scouts of American Concho Valley Council board and District Eagle Board of Review.

Nominated by the following banks in Group 2:

NEW MEXICO

Portales, New Mexico James Polk Stone National Bank

TEXAS

Andrews, Texas National Bank of Andrews
Ballinger, Texas..... The First National Bank of Ballinger
Big Spring, Texas The State National Bank
Gatesville, Texas..... The National Banks of Central Texas
Giddings, Texas First National Bank
Granger, Texas First State Bank-Granger
Houston, Texas Unity National Bank of Houston
Lamesa, Texas Lamesa National Bank
Lubbock, Texas Peoples Bank
Ralls, Texas Security Bank
Sweetwater, Texas Texas National Bank
Vernon, Texas Waggoner National Bank
Waco, Texas The First National Bank of Central Texas
Wichita Falls, Texas American National Bank

NOTE—A list of the banks in Group 2, showing the officers authorized to cast the vote of each bank, is given on page 7 and 8 of this notice.

CANDIDATES FOR CLASS A DIRECTOR—Continued

Michaux Nash, Jr.

Chairman, Chief Executive Officer & President
Dallas National Bank
Dallas, Texas

Nominated by the following bank in Group 2:

TEXAS

Dallas, Texas..... Dallas National Bank

Michaux Nash, Jr. has served as chairman of the board, chief executive officer and president of Dallas National Bank since 1997. He is a graduate of Southern Methodist University with a bachelor of business administration degree. Nash is also a graduate of Texas Bankers Association & Baylor University School of Community Bank Executive Officers; American Bankers Association School of Bank Marketing, Northwestern University; and Independent Bankers Association of America Senior Bank Officer School, Graduate School of Business at Harvard University.

After graduating from college, Nash was affiliated with Empire State Bank in Dallas as an executive vice president and director. Since that time, Nash has held executive level positions with several Dallas area banks, including National Bank of Commerce, United National Bank, First City Bank, Capital Bank, EastPark National Bank, and Fidelity Bank N.A.

Nash serves on numerous boards, including Independent Bankers of Texas Education Foundation, founding board of trustees; Dallas Museum of Natural History Association; and Greater Dallas Crime Commission. He recently served on the Independent Community Bankers of America membership and lending committees. Other organization memberships include Dallas Northeast Chamber, Dallas Petroleum Club, Salesmanship Club of Dallas, and Texas Wildlife Foundation. Formerly, Nash served on the boards of the Independent Bankers Association, Texas Bankers Association, Friends of Fair Park, Trinity River Authority of Texas, and the City of Dallas Landmark Commission.

Nash received an honorable discharge from the U.S. Air Force, where he served as a captain. He is married to Eileen Ruebel Nash and has three children.

NOTE—A list of the banks in Group 2, showing the officers authorized to cast the vote of each bank, is given on page 7 and 8 of this notice.

CANDIDATE FOR CLASS B DIRECTOR

Robert A. Estrada

Chairman
Estrada Hinojosa & Company, Inc.
Dallas, Texas

Robert Estrada, an attorney at law, is chairman of the board of Estrada Hinojosa & Company, Inc., an investment banking firm he co-founded in 1992. Since its inception, the firm has been involved in municipal bond underwritings totaling more than \$70 billion and has provided financial advisory services on financings totaling more than \$30 billion. In addition to its Dallas headquarters, Estrada Hinojosa has offices in Houston, San Antonio, Miami, and San Diego.

From October 1, 1997, until September 30, 2000, Estrada served a three-year term on the board of directors of the Municipal Securities Rulemaking Board (MSRB), a self-regulatory organization that sets standards for the municipal securities industry. Estrada was designated chairman of the MSRB during his third year on the board. He is also past chairman of the board of trustees of the Municipal Advisory Council of Texas (MAC).

In November 2001, Estrada was appointed by Gov. Rick Perry to the board of regents of the University of Texas System. As a regent, he is chairman of the Audit, Compliance and Management Review Committee and serves on the Facilities Planning and Construction Committee, the Academic Affairs Committee, and the Student, Faculty, and Staff Campus Life Committee. From 1990 to 1994, Estrada served on the board of directors for the Student Loan Marketing Association (Sallie Mae) in Washington, D.C., a \$50 billion corporation, and was a member of the board's executive committee.

Estrada is a board former member of the Trinity River Authority of Texas and has served on the policy board of the Texas Department of Commerce. He is on the board of the Greater Dallas Chamber of Commerce, is active in the Dallas Hispanic Chamber of Commerce and has chaired its foundation board. In addition, he currently is on the board of trustees of the Dallas Opera Foundation and works with numerous other community organizations. In 1989 and again in 2005, *Hispanic Business* magazine named Estrada among the 100 most influential Hispanics in America.

During his years of active bond law practice, Estrada worked with the bond law firm of Hutchison Boyle Brooks & Fisher, attorneys at law, where he represented numerous

public entities in the Southwest. He received his Bachelor of Science degree and his Doctor of Jurisprudence degree from the University of Texas at Austin. Estrada is an active member of the Texas Bar Association, a registered principal with the MSRB and holds various other securities licenses.

In addition to his business and legal credentials, Estrada has extensive experience in government service. He has served in the White House as a special assistant to former President George H. W. Bush and is a former state director for the late U.S. Sen. John Tower. He also served in the U.S. Air Force.

A native of Mexico City, Mexico, Estrada is a U.S. citizen who considers Brownsville his hometown. He has spent most of his adult life in Austin and Dallas but now resides in Fort Worth. He is married to Catherine Bernell Estrada and together they have six children.

Nominated by the following banks in Group 3:

NEW MEXICO

First National Bank in Alamogordo Alamogordo,
New Mexico

TEXAS

Brady National Bank Brady, Texas

NOTE—A list of the banks in Group 3, showing the officers authorized to cast the vote of each bank, is given on pages 9 through 11 of this notice.

GROUP 2

Consists of all member banks with combined capital and surplus of over \$3,500,000 but under \$15,000,000.

Banks in this group elect one Class A Director.

LOUISIANA		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Arcadia	First National Bank	President
Bossier City	Citizens National Bank, N.A.....	President
Ruston	National Independent Trust Company	Chairman, President
NEW MEXICO		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Carlsbad	Carlsbad National Bank	President, Vice President, Cashier
Portales	The James Polk Stone National Bank	*
TEXAS		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Abilene	Citizens Bank, N.A.	President
Alvin	First National Bank of Alvin	President, Executive Vice President
Alvin	Texas Advantage Community Bank, N.A.	President
Anahuac	Anahuac National Bank	President
Andrews	The National Bank of Andrews	President, Cashier
Ballinger	Ballinger National Bank	President, Executive Vice President
Ballinger	The First National Bank of Ballinger	Chairman, President, Vice President
Bastrop	First National Bank	Chairman, President, Vice President, Cashier
Big Spring	The State National Bank	Chairman, President, Vice President, Cashier
Blanco	The Blanco National Bank	President, Vice President, Cashier
Borger	First National Bank of Borger	President
Bowie	Legend Bank, N.A.	President
Breckenridge	Citizens National Bank of Breckenridge	President, Vice President, Cashier
Brenham	Bank of Brenham, N.A.	President
Brenham	The Brenham National Bank	Chairman, President, Vice President, Cashier
Burkburnett	First Bank	President
Burleson	First National Bank of Burleson	President
Canadian	First State Bank of Canadian, N.A.	**
Cleburne	First Financial Bank, N.A.	President, Vice President
Coleman	First Coleman National Bank	Cashier
College Station	Brazos Valley Bank, N.A.	President
Conroe	First Bank of Conroe, N.A.	President
Corpus Christi	American Bank, N.A.	President
Dallas	Dallas National Bank	Chairman, President, Chief Executive Officer
Dallas	One World Bank	President
Dallas	Professional Bank, N.A.	President
Dallas	T Bank, N.A.	*
Dallas	Town North Bank, N.A.	Chairman, President, Sr. Vice President, Cashier
Dallas	United Texas Bank	President
Dallas	North Texas Bank	*
Eastland	First Financial Bank, N.A.	Chairman, President, Vice President, Cashier
El Campo	NewFirst National Bank	President, Cashier
El Paso	United Bank of El Paso del Norte	Chairman, President, EVP, Cashier
Fairfield	First National Bank	Chairman, President, Vice President, Cashier
Flower Mound	First Security Bank, N.A.	Chairman, President, Vice President, Cashier
Fort Worth	Citizens National Bank	President
Fort Worth	Fort Worth National Bank	*
Fort Worth	Trinity Bank, N.A.	Chairman, President
Fort Worth	Woodhaven National Bank	President
Freeport	Texas Gulf Bank, N.A.	*
Friona	Friona State Bank, N.A.	Chairman, President
Frisco	Texas Republic Bank, N.A.	*
Galveston	Moody National Bank	Chairman, President, Executive Vice President
Gatesville	National Bank	Chairman, President, Vice President, Cashier
Giddings	First National Bank	Chief Executive Officer

*No designation of authorized officer on file.

**Multi-bank holding company subsidiary (non-voting bank).

GROUP 2 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Gonzales	American National Bank	President
Graham	Graham National Bank	Chairman
Grand Prairie	Community Bank of Texas, N.A.	*
Granger	First State Bank	President, Vice President, Cashier
Hereford	The First National Bank of Hereford	President
Highland Village	United Community Bank, N.A.	President
Houston	Houston Community Bank, N.A.	Chairman, President
Houston	Icon Bank of Texas, N.A.	*
Houston	Independence Bank, N.A.	*
Houston	Omnibank, N.A.	Chairman, President, Vice President, Cashier
Houston	Post Oak Bank, N.A.	Chairman, President, Vice President, Cashier
Houston	The State Bank of Texas	Chairman
Houston	Unity National Bank of Houston	Chairman, Co-Chairman
Hughes Springs	The First National Bank of Hughes Springs	Chairman
Huntsville	First National Bank of Huntsville	Chairman, President, Vice President, Cashier
Iowa Park	State National Bank of Texas	Chairman, President, Vice President, Cashier
Irving	Independent Bank of Texas	Cashier, Chief Financial Officer
Keller	American Bank, N.A.	**
Kilgore	City National Bank of Kilgore	President
Kilgore	Kilgore National Bank	President
Killeen	First National Bank of Texas	Chairman, President, Vice President, Cashier
Lamesa	Lamesa National Bank	Chairman, President, Vice President, Cashier
Liberty	The First Liberty National Bank	Chairman, President
Livingston	The First National Bank of Livingston	Chairman, President, Vice President, Cashier
Livingston	First State Bank	**
Lubbock	Lubbock National Bank	Chairman, President, Executive Vice President
Lubbock	Peoples Bank	Chairman, President, Cashier
McAllen	Border Capital Bank, N.A.	President
Meridian	First Community Bank Central Texas, N.A.	*
Mexia	First National Bank of Mexia	President, Vice President, Cashier
Mineral Wells	First State Bank of Mineral Wells	President
Monahans	First National Bank of Monahans	Chairman, President, Cashier, CEO, CFO
Nacogdoches	Commercial Bank of Texas, N.A.	President
Newton	CountyBank, N.A.	President, Vice President, Cashier, EVP
Pecos	TransPecos Banks	President, Vice President, Cashier
Pilot Point	PointBank	President, Cashier
Plano	Fidelity Bank, N.A.	President
Port Lavaca	First National Bank in Port Lavaca	President
Quitman	Wood County National Bank	President
Ralls	Security Bank	Chairman, President, Vice President, Cashier
Refugio	The First National Bank of Refugio	Cashier
San Angelo	Crockett National Bank	*
San Antonio	First Community Bank San Antonio, N.A.	*
San Antonio	InterContinental National Bank	President, Vice President, Cashier
Sanger	Sanger Bank	Chairman, President
Seguin	First Commercial Bank, N.A.	President
Slaton	Citizens Bank	Chairman, President, EVP, Sr. VP
Snook	First Bank of Snook	President
South Padre	South Padre Bank, N.A.	President
Sugar Land	First Community Bank-Fort Bend, N.A.	*
Sulphur Springs	The City National Bank of Sulphur Springs	President, Vice President, Cashier
Sweetwater	First National Bank	President, Executive Vice President
Sweetwater	Texas National Bank	Chairman, President
Terrell	The American National Bank of Texas	Chairman, President, Vice President, Cashier
Texarkana	First National Bank	*
The Woodlands	Texas Community Bank, N.A.	President, Vice President, Cashier
Trenton	First National Bank of Trenton	President
Universal City	TexStar National Bank	Chairman
Van Alstyne	Texas Star Bank	President
Vernon	Waggoner National Bank	President, Vice President
Waco	American Bank, N.A.	Chairman, President Cashier
Waco	Central National Bank	President, Vice President, Cashier
Waco	First National Bank of Central Texas	President, Vice President, Cashier
Waxahachie	Citizens National Bank of Texas	President
Wellington	Wellington State Bank	President
Wichita Falls	American National Bank	President
Wichita Falls	First National Bank	Chairman, President, Cashier
Winnsboro	First National Bank	Chairman, President, Vice President, Cashier

GROUP 3

Consists of all member banks with combined capital and surplus of \$3,500,000 and under

Banks in this group elect one Class B Director.

LOUISIANA		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Benton	First National Bank of Benton	President
Mansfield	Progressive National Bank of DeSoto Parish	Chairman, President
NEW MEXICO		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Alamogordo	First National Bank in Alamogordo	Chairman, President, Vice President, EVP
Las Cruces	Bank of the Rio Grande, N.A.	President
Lordsburg	Western Bank	President
Ruidoso	First National Bank of Ruidoso	Chairman
TEXAS		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Albany	First National Bank of Albany/Breckenridge	Chairman, President, Vice President
Amherst	First National Bank of Amherst	President
Anderson	First National Bank of Anderson	Chairman, President, Vice President, Cashier
Anson	First National Bank of Anson	President, Vice President, Cashier
Aspermont	The First National Bank of Aspermont	President, Vice President, Cashier
Baird	The First National Bank of Baird	Chairman, President, Vice President, Cashier
Bedford	First National Bank of the Mid-Cities	Chairman, President, Vice President, Cashier
Beeville	The First National Bank of Beeville	Chairman, President, Vice President, Cashier
Bells	First National Bank of Bells/Savoy	President
Bellville	The First National Bank of Bellville	President, Vice President, Cashier
Brady	Brady National Bank	President
Brady	The Commercial National Bank of Brady	Chairman, President, Vice President Cashier
Bronte	First National Bank in Bronte	President
Brownwood	Citizens National Bank at Brownwood	President
Byers	First National Bank	Chairman, President, Vice President, Cashier
Cameron	Citizens National Bank	Chairman, President, Vice President, Cashier
Cameron	First National Bank in Cameron	Chairman, President, Vice President
Canadian	The First National Bank of Canadian	President, Vice President, Cashier
Canton	First National Bank	Chairman, President, Vice President, Cashier
Carthage	Panola National Bank	President
Chillicothe	The First National Bank of Chillicothe	President
Colorado City	The City National Bank of Colorado City	President, Vice President, Cashier
Colorado City	First National Bank of Colorado City	President
Comanche	The Comanche National Bank	President
Cooper	The First National Bank in Cooper	Vice President
Corsicana	City National Bank	President
Corsicana	Corsicana National Bank and Trust	President, Vice President, Cashier
Cotulla	Stockmens National Bank in Cotulla	Chairman, President Vice President
Crockett	Citizens National Bank	Chairman, President, Vice President, Cashier
Crockett	First National Bank of Crockett	Chairman, President
Crosbyton	Citizens National Bank	President, Vice President
Crowell	Crowell State Bank	Chairman, President, Vice President, Cashier
Daingerfield	National Bank of Daingerfield	President
Dalhart	First National Bank in Dalhart	President
Dallas	American Bank, N.A.	President
Dallas	Preston National Bank	Chairman, Vice Chairman, President
Dawson	First Bank & Trust Company	Chairman, President, Vice President
DeSoto	Bank of DeSoto, N.A.	Chairman, President, Vice President, Cashier
Detroit	Community National Bank	*
Dublin	The Dublin National Bank	President
Dublin	First National Bank of Dublin	Chairman
Eagle Lake	The First National Bank of Eagle Lake	President
Edgewood	First National Bank	Chairman, President, Vice President, Cashier
Eldorado	The First National Bank	President, Vice President, Cashier
Emory	First National Bank of Emory	Vice President, Cashier
Evant	First National Bank	President, Vice President
Falfurrias	First National Bank in Falfurrias	President

GROUP 3 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Falls City	The Falls City National Bank	Chairman, President, Vice President, Cashier
Floydada	First National Bank	President
Fort Hood	Fort Hood National Bank	Chairman, President, Vice President, Cashier
Fort Stockton	First National Bank of Fort Stockton	Chairman, President, Cashier
Fort Worth	The National Bank of Texas at Fort Worth	Chairman, President
Galveston	Hometown Bank, N.A.	Chairman, President, Vice President, Cashier
Garland	Northeast National Bank	President
George West	First National Bank	Chairman, President, Vice President, Cashier
Gilmer	First National Bank	Chairman, President, Vice President, Cashier
Gilmer	Gilmer National Bank	President
Gladewater	Gladewater National Bank	Chairman, President, Vice President, Cashier
Goliad	The First National Bank of Goliad	Vice President, Cashier
Graford	First National Bank - Graford	President
Graham	First National Bank in Graham	Chairman, President, Vice President, Cashier
Granbury	The First National Bank of Granbury	Vice President, Cashier
Granger	Granger National Bank	Chairman, President, Vice President, Cashier
Groesbeck	First National Bank	Cashier
Groom	The State National Bank of Groom	Chairman, President, Vice President, Cashier
Hamlin	Hamlin National Bank	Chairman, President, Vice President, Cashier
Haskell	Haskell National Bank	Chairman, President, Vice President
Hebbronville	First National Bank of Hebbronville	President
Hico	First National Bank	Vice President
Hillsboro	Citizens National Bank	Chairman, President, Vice President, Cashier
Hondo	Community National Bank	President
Hondo	The Hondo National Bank	Cashier
Jacksboro	First National Bank	Chairman, President, Vice President, Cashier
Jacksboro	Jacksboro National Bank	Chairman, Vice President and Cashier
Jacksonville	Texas National Bank of Jacksonville	Chairman, President
Jasper	First National Bank	President
Junction	First State Bank	President
Junction	Junction National Bank	President, Vice President, Cashier
Karnes City	The Karnes County National Bank	Chairman, President, Vice President, Cashier
Kemp	First National Bank	President
Kingsville	Kleberg First National Bank of Kingsville	Chairman, President, Vice President, Cashier
Kress	Kress National Bank	President
La Grange	Colorado Valley Bank	*
La Grange	National Bank & Trust	Chairman, President, Vice President, Cashier
La Coste	La Coste National Bank	Cashier
Lake Jackson	First National Bank of Lake Jackson	President
Lamesa	The First National Bank of Lamesa	Chairman, President, Vice President, Cashier
Linden	First National Bank	Cashier
Lipan	First National Bank	President
Llano	Llano National Bank	President
Lockhart	First-Lockhart National Bank	President
Marfa	The Marfa National Bank	Chairman, President, VP, Cashier, Asst. Cashier
Mason	Mason National Bank	President, Vice President
McGregor	First National Bank	President, Vice President, Cashier
McLean	Bank of Commerce	President
Memphis	Memphis State Bank	**
Menard	First State Bank	Chairman
Menard	Menard National Bank	President
Mercedes	Texas National Bank	Chairman, President, Vice President
Mertzon	First National Bank of Mertzon	President, Cashier
Mineola	The First National Bank of Mineola	Chairman, President
Moody	First National Bank	President
Mount Pleasant	The American National Bank of Mount Pleasant	President
Mount Vernon	First National Bank	President, Vice President
Muleshoe	First Bank of Muleshoe	President
Munday	First National Bank in Munday	President, Vice President, Cashier
Naples	Morris County National Bank	Chairman, President, Vice President, Cashier
Navasota	The Bank of Navasota, N.A.	President
Newcastle	Farmers National Bank	President, Vice President
Olney	First National Bank of Olney	President, Vice President, Cashier
Ore City	Security State Bank, N.A.	**

GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Ozona	Ozona National Bank	President
Paducah	The First National Bank	President
Palestine	East Texas National Bank	President
Paris	Lamar National Bank	President
Paris	The Liberty National Bank in Paris	Chairman, President, Vice President, Cashier
Pasadena	Texas Coastal Bank	Chairman, President, VP, EVP, Cashier
Perryton	Perryton National Bank	Chairman, President, Vice President, Cashier
Pleasanton	Atascosa National Bank	President, Vice President, Cashier
Princeton	Citizens State Bank	**
Quanah	First National Bank in Quanah	Chairman, President, Vice President, Cashier
Quitaque	First National Bank	President, Vice President, Cashier
Quitman	Bank Texas, N.A.	*
Richwood	Brazos National Bank	*
Rockwall	Lakeside National Bank	President
Rotan	First National Bank	President
Round Mountain	Cattleman's National Bank	Chairman, President
Saint Jo	First National Bank	President, Cashier
San Benito	First Community Bank, N.A.	President
San Saba	City National Bank	President, Vice President, Cashier
Santa Anna	The Santa Anna National Bank	Vice President, Cashier
Santo	First National Bank	Cashier
Seymour	Farmers National Bank of Seymour	Vice President
Seymour	The First National Bank of Seymour	Chairman, President, Vice President, Cashier
Shiner	First National Bank	Chairman, President, Vice President, Cashier
Snyder	Snyder National Bank	Chairman, President, EVP, Vice President
Sonora	The First National Bank of Sonora	President, Cashier
South Padre Island	First National Bank of South Padre Island	Chairman
Spearman	First National Bank	President
Stanton	The First National Bank of Stanton	President
Sterling City	The First National Bank of Sterling City	President, Vice President
Tahoka	The First National Bank of Tahoka	Chairman, President, Vice President, Cashier
Taylor	The City National Bank of Taylor	Chairman, President, Vice President, Cashier
Teague	Citizens National Bank	President
Texarkana	Commercial National Bank of Texarkana	*
Texas City	Texas First Bank	Chairman, President
Throckmorton	The First National Bank of Throckmorton	President, Vice President, Cashier
Tom Bean	First National Bank	President
Trinity	The First National Bank of Trinity	President, Vice President
Uvalde	Uvalde National Bank	President, Vice President, Cashier
Valley Mills	First National Bank of Bosque County	Chairman, President, Vice President, Cashier
Weatherford	The First National Bank of Weatherford	Cashier
West	The State National Bank in West	President
Whitney	First National Bank in Whitney	Chairman, President, Vice President, Cashier
Wills Point	Citizens National Bank of Wills Point	President
Woodsboro	The First National Bank of Woodsboro	Cashier
Yoakum	Yoakum National Bank	Chairman, President, Cashier
Zapata	Zapata National Bank	Chairman, President, Cashier

*No designation of authorized officer on file.

**Multi-bank holding company subsidiary (non-voting bank).

Directors of the Federal Reserve Bank of Dallas
As of
September 26, 2007

Name	Occupation	Elected by Banks in Group	Class	Term Expires Dec. 31
David S. Barnard.....	Chairman and Chief Executive Officer, The National Banks of Central Texas, Gatesville, Texas	2	A	2007
Richard W. Evans, Jr.	Chairman and Chief Executive Officer, Cullen/Frost Bankers, Inc., San Antonio, Texas	1	A	2008
Pete Cook	Chief Executive Officer, First National Bank in Alamogordo, Alamogordo, New Mexico	3	A	2009
Robert A. Estrada.....	Chairman, Estrada Hinojosa & Company, Inc., Dallas, Texas	3	B	2007
James B. Bexley	Associate Professor of Finance, Sam Houston State University, Huntsville, Texas	2	B	2008
Margaret H. Jordan	President and Chief Executive Officer, Dallas Medical Resource, Dallas, Texas	1	B	2009
James T. Hackett	Chairman, President and Chief Executive Officer, Anadarko Petroleum Corporation, Houston, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	2008
Anthony R. Chase	Chairman and Chief Executive Officer, ChaseCom, L.P., Houston, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	2009
Herb Kelleher	Executive Chairman, Southwest Airlines Company, Dallas, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	2007