

Federal Reserve Bank of Dallas

Dallas, Texas 75265-5906

Notice 01-72
October 3, 2001

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 my notice dated August 21, 2001, regarding the election of directors of this Bank to succeed Dudley K. Montgomery, Class A Director, and Julie Spicer England, Class B Director, whose terms expire December 31, 2001, the names of the candidates nominated and the names of the banks that made the nominations are set out on pages 3 through 5.

Except in the case of any member banks that are subsidiaries of the same bank holding company, * there is sent as an enclosure to each bank in Group 2 a ballot for use in voting for a Class A Director and to each bank in Group 3 a ballot for use in voting for a Class B Director. Also enclosed are an envelope bearing on its face the certificate in regard to the vote and a colored envelope marked "Ballot-Directors' Election," in which the ballot is to be sealed. 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.

The ballot and certificate on the envelope must be executed by an officer who has been authorized to cast the vote. A list of the designated officers, revised to date, forms a part of this notice. In order that the balloting may be secret, the name of the bank and the voting officer should not be written on the ballot but only on the certificate envelope. **If the official signature of the officer casting the ballot has not been filed with this Federal Reserve Bank, such official signature should be filed before the polls close.**

Please follow carefully the instructions that are printed on the ballot, the certificate envelope, and page 3 of this notice.

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 be placed in the colored envelope marked "Ballot-Directors' Election" and that envelope sealed.
- (3) After the certificate on the white certificate envelope is executed, the colored sealed envelope (containing the ballot) should be placed within the white certificate envelope and that envelope sealed.
- (4) The sealed white certificate envelope containing the sealed ballot envelope should then be returned to me in the enclosed self-addressed envelope.

***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 one of such banks to participate in this election, if it has not already made that designation.**

Under the law, the ballot must be returned so as to reach me within 15 days after its receipt. The polls will open on October 10, 2001, and close at 2 p.m. on October 25, 2001. At that time, the ballot box will be opened at this Bank, the sealed envelopes containing 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.

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 \$10,000,000 and over.

Sincerely yours,

A handwritten signature in black ink, appearing to read "H. B. Zachry, Jr.", written in a cursive style.

H. B. Zachry, Jr.
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 two candidates involved, a member bank, in making its first choice, will be deemed to have indicated the other candidate as its second choice.

CANDIDATES FOR CLASS A DIRECTOR
(Listed Alphabetically)

David S. Barnard

President and Chief Executive Officer
National Bank
Gatesville, Texas

SMU. He grew up on the family farm and now owns a stocker and feedlot cattle operation.

Nominated by the following banks in Group 2:

David S. Barnard is president and chief executive officer of National Bank in Gatesville, Texas. He began his banking career in 1968 with The First National Bank in Dallas in their Executive Training program. Later, he was employed by his current bank as a loan officer, becoming the president in 1982 and chief executive officer in 1985.

Under Barnard's leadership, the bank has grown from one location with \$40 million in assets to six locations with \$270 million in assets. During the early 1990s, he integrated two failed banks into the existing bank. National Bank formed a mortgage department with secondary market sales in 1992, introduced imaged bank statements and a high-speed wide area network in 1995, and debit cards and Internet banking with bill pay in 1997. National Bank formed 4valoan.com in 1999 to offer Internet-originated VA guaranteed mortgage loans. Last year, the bank joined with 55 other community banks in offering venture capital financing for small businesses. The bank received an outstanding rating in its most recent CRA exam.

Barnard is a past director of the Texas Bankers Association. He currently serves on the American Bankers Association's Community Bankers Council and on the advisory board of the Independent Bankers Capital Fund, LP (an SBIC).

Barnard has a bachelor's degree in agricultural economics and an MBA in finance from Texas Tech University. He is also a graduate of the Southwestern Graduate School of Banking at

NEW MEXICO

Portales, New Mexico The Portales National Bank

TEXAS

- Ballinger, Texas Ballinger National Bank
- Bowie, Texas Legend Bank, National Association
- Cameron, Texas The Citizens National Bank
of Milam County
- Eastland, Texas Eastland National Bank
- Gatesville, Texas National Bank
- Giddings, Texas First National Bank of Giddings
- Gilmer, Texas The First National Bank of Gilmer
- Graham, Texas First National Bank in Graham
- Granbury, Texas Heritage National Bank
- Granger, Texas The First State Bank
- Houston, Texas Lone Star Bank
- Houston, Texas Omnibank National Association
- Huntsville, Texas First National Bank of Huntsville
- Ralls, Texas Security Bank
- Snyder, Texas Snyder National Bank
- Terrell, Texas The American National Bank of Texas
- Waco, Texas American Bank National Association

NOTE—A list of the banks in Group 2, showing the officers authorized to cast the vote of each bank, is given on pages 6 through 8 of this notice.

CANDIDATES FOR CLASS A DIRECTOR—Continued

Lester L. Parker

President and Chief Executive Officer
United Bank of El Paso del Norte
El Paso, Texas

A commercial banker since 1962, Parker is founding president and chief executive officer of United Bank of El Paso del Norte, El Paso, Texas, a state member bank that opened this year in May. Previously, he served as a founder and president of Bank of the West, El Paso; president of The Coronado Bank, El Paso; and founding chairman and president of First City Bank-West, N. A., El Paso.

Parker has been an El Paso Branch director of the Federal Reserve Bank of Dallas since 1996. He is a director of the Independent Bankers Association of Texas and has served two terms as a director of the Texas Bankers Association. He has also been active in lawsuit reform efforts and banking legislation revision.

Parker is active in numerous civic affairs and currently serves as chairman of the Rio Vista Rehabilitation Hospital, as a director of the El Paso Community College Foundation, the El Paso Hispanic Chamber of Commerce, the workforce development project ARRIBA, and the Western Region of the Boy Scouts of America.

He has been honored as an SBA Texas Financial Services Advocate of the Year, as a Conquistador by the City of El Paso, and as a Silver Beaver by the Boy Scouts of America. He has taught economics and finance at the University of Texas at El Paso and presently serves as a guest lecturer there. He is a private pilot and a former captain in the United States Army.

Parker received his BBA in finance from the University of Texas at El Paso; a graduate certificate in marketing from the University of Colorado; and his MBA in finance and economics from the University of Texas at El Paso.

Nominated by the following bank in Group 2:

TEXAS

El Paso, Texas United Bank of El Paso del Norte

NOTE—A list of the banks in Group 2, showing the officers authorized to cast the vote of each bank, is given on pages 6 through 8 of this notice.

CANDIDATE FOR CLASS B DIRECTOR

Julie S. England

Vice President and General Manager
Texas Instruments Inc.
Dallas, Texas

As vice president of Texas Instruments Inc., England has responsibility for the growth and strategy of TI's leading-edge technology business focused on custom microprocessors. England's team pioneers new technology for Sun Microsystems. Currently, her business provides technology partnering, ASIC technology, manufacturing foundry and technical services to meet the needs of Sun Microsystems servers and workstation markets. England has had vice president responsibility since 1994.

England expresses her career advice as "Have the Tools/ Know the Rules"™. She has been recognized in journal articles and books, including *Going to the Top: A Roadmap for Success from America's Leading Women Executives* by Dr. Carol Gallagher, and *Success on Our Own Terms: Tales of Extraordinary, Ordinary Women* by Virginia O'Brien. England received the Texas Tech University Distinguished Engineer award in 1999 and was inducted into the Women in Technology Hall of Fame in 1998.

England serves on the board of directors and Budget and Planning Committee of the Federal Reserve Bank of Dallas and recently completed her term as a board member of Panja Inc.

A community activist, England served on the boards of directors for a number of prominent Dallas organizations, including the Dallas Forum, Texas Business Hall of Fame and Executive Women's Roundtable. She is the executive TI sponsor for Texas Tech University engineering student programs and is on the industrial advisory board to the Rawls School of Business. England holds a bachelor's degree in chemical engineering from Texas Tech University.

Nominated by the following banks in Group 3:

TEXAS

George West, Texas First National Bank
Texas City, Texas Texas First Bank
Van Alstyne, Texas The First National Bank
of Van Alstyne

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 12 of this notice.

GROUP 2

Consists of all member banks having capital and surplus of over \$2,500,000 but under \$10,000,000.

Banks in this group elect one Class A Director.

LOUISIANA		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Bossier City	Citizens National Bank of Bossier City Louisiana	President
Mansfield	Progressive National Bank of DeSoto Parish	Chairman, President
Ruston	American Bank, National Association	President, Vice President, Cashier
NEW MEXICO		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Artesia	The First National Bank of Artesia	Chairman, President, Vice President, Cashier
Carlsbad	The Carlsbad National Bank	President, Vice President, Cashier
Las Cruces	Bank of the Rio Grande, National Association	President
Portales	The Portales National Bank	President, Cashier
TEXAS		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Abilene	Citizens Bank, National Association	President
Alice	First Community Bank, National Association	Chairman
Alvin	First National Bank of Alvin	President, Executive Vice President
Andrews	The National Bank of Andrews	President, Cashier
Arlington	Arlington National Bank	President
Arlington	Northwest National Bank of Arlington	President, Vice President, Cashier
Athens	The First National Bank of Athens	President, Senior Vice President, Vice President, Cashier
Ballinger	Ballinger National Bank	President, Executive Vice President
Ballinger	The First National Bank of Ballinger	Chairman, President, Vice President
Bastrop	The First National Bank of Bastrop	Chairman, President, Vice President, Cashier
Bay City	First National Bank of Bay City	President
Bedford	Western American National Bank	James N. McMahon, Chairman and President
Bellaire	First National Bank of Bellaire	Chairman, President, Vice President, Cashier
Bellville	The First National Bank of Bellville	President, Vice President, Cashier
Borger	First National Bank of Borger	President
Bowie	Legend Bank, National Association	President
Breckenridge	Citizens National Bank of Breckenridge	President, Vice President, Cashier
Brenham	Bank of Brenham, National Association	*
Brenham	The Brenham National Bank	Chairman, President, Vice President, Cashier
Bryson	First Security Bank, National Association	*
Burkburnett	First Bank	President
Burleson	First National Bank of Burleson	President
Cameron	The Citizens National Bank of Milam County	Chairman, President, Vice President, Cashier
Canadian	First State Bank of Canadian, N.A.	*
Carthage	Panola National Bank	President
Cleburne	The First Financial Bank, National Association	President, Vice President
Clute	Texas Gulf Bank, National Association	*
Coleman	First Coleman National Bank	Cashier
Corpus Christi	American Bank, N.A.	President
Corpus Christi	Nueces National Bank	President
Dallas	Abrams Centre National Bank	President
Dallas	Brookhollow National Bank	President

GROUP 2 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Dallas	Dallas National Bank	Michaux Nash, Jr., Chairman, President and Chief Executive Officer
Dallas	Eagle National Bank	President
Dallas	First Citizens Bank, National Association	President
Dallas	Founders National Bank-Skillman	President
Dallas	Gateway National Bank	President
Dallas	Texas Community Bank & Trust, N.A.	Chairman, President
Dallas	United Texas Bank	President
Decatur	The First National Bank of Texas	Chairman, President, Vice President, Cashier
Denison	Landmark Bank, National Association	Chairman, President, Vice President, Cashier
Dublin	First National Bank of Dublin	Chairman
Eastland	Eastland National Bank	Chairman, President, Vice President, Cashier
El Paso	United Bank of El Paso del Norte	Chairman, President, Executive Vice President, Cashier
Ennis	First Bank & Trust	Chairman, President, Cashier
Eules	Landmark Bank	President, Vice President, Cashier
Fabens	First National Bank	President
Fort Worth	Citizens National Bank	President
Fort Worth	Fort Worth National Bank	*
Fort Worth	Riverbend Bank, National Association	President
Fort Worth	Summit Bank, National Association	Chairman, President, Vice President, Cashier
Fort Worth	Woodhaven National Bank	President, Executive Vice President
Gainesville	Guaranty National Bank	President, Vice President
Galveston	The Moody National Bank of Galveston	Chairman, President, Executive Vice President
Garland	Security Bank, National Association	President
Gatesville	National Bank	Chairman, President, Vice President, Cashier
Giddings	First National Bank of Giddings	Chief Executive Officer
Gilmer	The First National Bank of Gilmer	Chairman, President, Vice President, Cashier
Gladewater	Gladewater National Bank	Chairman, President, Vice President, Cashier
Gonzales	American National Bank	President
Graham	First National Bank in Graham	Chairman, President, Vice President, Cashier
Graham	Graham National Bank	Jeff Glazner, Chairman and Chief Executive Officer
Granbury	Heritage National Bank	Frank B. Kimmell, President
Granbury	Liberty National Bank	*
Grand Prairie	Community Bank of Texas, National Association	*
Granger	The First State Bank	Chairman, President, Vice President, Cashier
Hereford	The First National Bank of Hereford	President
Highland Village	United Community Bank, N.A.	President
Houston	Asian American National Bank	Secretary of the Board
Houston	CompuBank, National Association	*
Houston	Independence Bank, National Association	President
Houston	Lone Star Bank	President, Cashier
Houston	Omnibank National Association	Chairman, President, Vice President, Cashier
Houston	Redstone Bank, N.A.	President
Houston	Southwest Guaranty Trust Company, National Association	Chairman
Houston	Southwestern National Bank	*
Houston	The State Bank of Texas	William B. Black III, Chairman
Houston	Texas Guaranty Bank, National Association	President
Houston	Tradition Bank	Executive Vice President
Houston	Unity National Bank of Houston	Chairman (Co-Chairman)
Huntsville	First National Bank of Huntsville	Chairman, President, Vice President, Cashier
Iowa Park	State National Bank of Texas	Chairman, President, Vice President, Cashier
Katy	Community Bank	Chairman, Vice Chairman, President
Keller	American Bank, National Association	*
Kerrville	Bank of the Hills, National Association	Cashier
Kilgore	Kilgore National Bank	President
Killeen	First National Bank Texas	Chairman, President, Vice President, Cashier
Kingsville	Kleberg First National Bank of Kingsville	Chairman, President, Vice President, Cashier

GROUP 2 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Lamesa	The First National Bank of Lamesa	Chairman, President, Vice President, Cashier
Lamesa	The Lamesa National Bank	Chairman, President, Vice President, Cashier
Laredo	Falcon International Bank	President, Cashier
Laredo	South Texas National Bank of Laredo	President, Vice President
Liberty	The First Liberty National Bank	Chairman, President
Livingston	First State Bank	*
Lorenzo	Peoples Bank	*
Lubbock	Lubbock National Bank	Chairman, President, Executive Vice President
Lubbock	Whisperwood National Bank	President
McAllen	McAllen National Bank	President
McAllen	Rio National Bank	Chairman, Chief Executive Officer
Mexia	First National Bank of Mexia	President, Vice President, Cashier
Midland	First National Bank of Midland	Chairman, President, Chief Executive Officer
Mineral Wells	First State Bank of Mineral Wells	President
Mount Pleasant	The American National Bank of Mount Pleasant	President
Muleshoe	First Bank of Muleshoe	President
Odessa	Western National Bank	Chairman, President, Vice President, Cashier
Ozona	Crockett National Bank	President, Vice President
Palestine	The East Texas National Bank of Palestine	President
Pecos	The Security State Bank of Pecos	President, Vice President, Cashier
Plano	First Independent National Bank	President
Plano	Parkway Bank, National Association	*
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
Rotan	First National Bank	President
San Antonio	Clear Lake National Bank	Chairman, President, Senior Vice President, Vice President, Cashier
San Antonio	Intercontinental National Bank	President, Vice President, Cashier
San Antonio	Mission National Bank	President
San Antonio	Plaza Bank	President
San Antonio	The Trust Company, National Association	Chairman
Sanger	Sanger Bank	Charles Fenoglio, Chairman, President
Seguin	First Commercial Bank, National Association	President
Slaton	Citizens Bank	Chairman, President, Executive Vice President, Senior Vice President
Snyder	Snyder National Bank	Chairman, President, Executive Vice President, Vice President
South Padre Island	South Padre Bank, National Association	President
Sweetwater	First National Bank, Sweetwater, Texas	President, Executive Vice President
Sweetwater	Texas National Bank	Chairman, President
Terrell	The American National Bank of Texas	Chairman, President, Vice President, Cashier
Tomball	Texas National Bank	*
Uvalde	ClarityBank.Com, National Association	President, Vice President, Cashier
Vernon	The Herring National Bank of Vernon	President, Vice President, Cashier
Waco	American Bank National Association	William C. Landiss, President and Chief Executive Officer
Waco	Central National Bank	President, Vice President, Cashier
Waco	First National Bank of Central Texas	President, Vice President, Cashier
Waxahachie	Citizens National Bank in Waxahachie	President
Wellington	Wellington State Bank	President
Wichita Falls	American National Bank	President
Wichita Falls	First National Bank	Chairman, President, Cashier
Wills Point	Citizens National Bank of Wills Point	President
Winnsboro	The First National Bank of Winnsboro	Chairman, President, Vice President, Cashier

GROUP 3

Consists of all member banks having capital and surplus of \$2,500,000 and under.

Banks in this group elect one Class B Director.

LOUISIANA		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Arcadia	First National Bank	President
Benton	First National Bank of Benton	President
Ruston	National Independent Trust Company	*

NEW MEXICO		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Alamogordo	First National Bank in Alamogordo	Chairman, President, Executive Vice President, Vice President
Lordsburg	Western Bank	President
Ruidoso	First National Bank of Ruidoso	Chairman, President

TEXAS		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Albany	First National Bank of Albany/Breckenridge	Chairman, President, Vice President
Amarillo	Western National Bank	President, Vice President, Cashier
Amherst	The First National Bank of Amherst	President
Anahuac	Anahuac National Bank	President
Anderson	The First National Bank of Anderson	Chairman, President, Vice President, Cashier
Anson	The 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
Beeville	The First National Bank of Beeville	Chairman, President, Vice President, Cashier
Bells	The First National Bank of Bells/Savoy	President
Big Lake	Big Lake Bank, National Association	Cashier
Big Spring	The State National Bank of Big Spring	Chairman, President, Vice President, Cashier
Blanco	The Blanco National Bank	President, Vice President, Cashier
Brady	The Brady National Bank	President
Brady	The Commercial National Bank of Brady	Chairman, President, Vice President, Cashier
Bridgeport	The First National Bank of Bridgeport	Chairman, President, Vice President, Cashier
Bronte	First National Bank in Bronte	President
Brookshire	Texas Premier Bank, National Association	President
Brownfield	The First National Bank of Brownfield	Chairman, President, Vice President, Cashier
Brownwood	Citizens National Bank at Brownwood	President
Bryan	The First National Bank of Bryan	Chairman, President, Vice President, Cashier
Bullard	First National Bank of Bullard	President, Cashier
Byers	The First National Bank of Byers	President
Cameron	First National Bank in Cameron	Chairman, President, Vice President
Canadian	The First National Bank of Canadian	President, Vice President, Cashier
Canton	The First National Bank of Canton	Chairman, President, Vice President, Cashier
Chillicothe	The First National Bank of Chillicothe	President
Cisco	First National Bank in Cisco	Chairman, President, Vice President
Claude	The First National Bank of Claude	Chairman, President, Vice President, Cashier
Cleveland	Main Street National Bank	Chief Executive Officer
Colorado City	The City National Bank of Colorado City	Chairman, President, Vice President, Cashier
Colorado City	First National Bank of Colorado City	Mark A. Waldrip, President
Comanche	The Comanche National Bank	President
Conroe	First Bank of Conroe, National Association	*
Cooper	The First National Bank in Cooper	Vice President

GROUP 3 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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 of Crosbyton	President, Vice President
Crowell	Crowell State Bank	Chairman, President, Vice President, Cashier
Daingerfield	The National Bank of Daingerfield	President
Dalhart	First National Bank in Dalhart	President
Dallas	American Bank, National Association	President
Dallas	Main Bank, National Association	Chairman, President
Dallas	Preston National Bank	Chairman, Vice Chairman, President
Dallas	Town North National Bank	Chairman, President, Senior Vice President, Cashier
Dawson	First Bank & Trust Company	Chairman, President, Vice President
Del Rio	Del Rio National Bank	Chairman, President, Vice President, Cashier
DeSoto	Bank of DeSoto, National Association	Chairman, President, Vice President, Cashier
Detroit	Community National Bank	*
Dublin	The Dublin National Bank	President
Eagle Lake	The First National Bank of Eagle Lake	President
Edgewood	The First National Bank of Edgewood	Chairman, President, Vice President, Cashier
El Campo	The First National Bank of El Campo	President, Cashier
Eldorado	The First National Bank of Eldorado	President, Vice President, Cashier
Emory	The First National Bank of Emory	Vice President, Cashier
Evant	The First National Bank of Evant	President, Vice President
Fairfield	First National Bank	Chairman, President, Vice President, Cashier
Falfurrias	The First National Bank in Falfurrias	President
Falls City	The Falls City National Bank	Chairman, President, Vice President, Cashier
Floydada	The First National Bank of Floydada	President
Fort Hood	Fort Hood National Bank	Chairman, President, Vice President, Cashier
Fort Sam Houston	Eisenhower National Bank	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
Fredericksburg	Pioneer National Bank	President
Galveston	Hometown Bank, National Association	Chairman, President, Vice President, Cashier
Garland	Northeast National Bank	President
George West	First National Bank	Chairman, President, Vice President, Cashier
Gilmer	Gilmer National Bank	Vice President
Glen Rose	First National Bank	President, Vice President
Goliad	The First National Bank of Goliad	Vice President, Cashier
Graford	First National Bank, Graford	President
Granbury	The First National Bank of Granbury	Vice President, Cashier
Granger	The 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
Hale Center	FNB West Texas	President, Vice President
Hamilton	First National Bank of Hamilton	Chairman, President
Hamlin	Hamlin National Bank	Chairman, President, Vice President, Cashier
Haskell	First National Bank	President, Executive Vice President
Haskell	Haskell National Bank	Chairman, President, Vice President
Hebbronville	The First National Bank of Hebbronville	President
Hico	The First National Bank of Hico	Vice President
Hillsboro	The Citizens National Bank of Hillsboro	Chairman, President, Vice President, Cashier
Holland	The First National Bank of Holland	*
Hondo	Community National Bank	President
Hondo	The Hondo National Bank	Cashier
Houston	Houston Community Bank, National Association	Chairman, President
Hughes Springs	The First National Bank of Hughes Springs	Chairman
Jacksboro	The First National Bank of Jacksboro	Chairman, President, Vice President, Cashier
Jacksboro	The Jacksboro National Bank	Chairman, Vice President, Cashier

GROUP 3 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Jacksonville	Texas National Bank of Jacksonville	Chairman, President
Jasper	First National Bank of Jasper	President
Junction	First State Bank	President
Junction	Junction National Bank	President, Vice President, Cashier
Karnes City	The Karnes County National Bank of Karnes City	Chairman, President, Vice President, Cashier
Katy	Katy Bank, National Association	President, Executive Vice President
Kemp	The First National Bank of Kemp	President
Kenedy	First-Nichols National Bank	Chairman, President, Vice President, Cashier
Kress	Kress National Bank	President
La Coste	The La Coste National Bank	Cashier
La Grange	Colorado Valley Bank	*
La Grange	National Bank & Trust	Chairman, President, Vice President, Cashier
Lake Jackson	First National Bank of Lake Jackson	President
Linden	The First National Bank of Linden	Cashier
Lipan	The First National Bank of Lipan	President
Littlefield	The First National Bank of Littlefield	Chairman, President, Vice President, Cashier
Llano	Llano National Bank	David Willmann, President
Lockhart	First-Lockhart National Bank	President
Madisonville	The National Bank of Madisonville	President
Marfa	The Marfa National Bank	Chairman, President, Vice President, Cashier, Assistant Cashier
Mason	The Mason National Bank	President, Vice President
Matador	First State Bank of Matador	Vice President
Mauriceville	Mauriceville National Bank	President
McGregor	The First National Bank of McGregor	President, Vice President, Cashier
McLean	Bank of Commerce	President
Memphis	Memphis State Bank	*
Menard	The Menard National Bank	President
Mercedes	Mercedes National Bank	Chairman, President, Vice President
Mertzton	The First National Bank of Mertzton	President, Cashier
Mineola	The First National Bank of Mineola	Chairman, President
Mineral Wells	The City National Bank of Mineral Wells	President
Monahans	First National Bank of Monahans	Executive Vice President, Vice President
Moody	The First National Bank of Moody	President
Mount Vernon	The First National Bank of Mount Vernon	President, Vice President
Mount Vernon	Franklin National Bank	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, National Association	President
New Castle	Farmers National Bank of Newcastle	President, Vice President
Newton	First National Bank of Newton	President, Executive Vice President, Vice President, Cashier
O'Donnell	The First National Bank of O'Donnell	President
Olney	First National Bank of Olney	President, Vice President, Cashier
Ore City	Security State Bank, National Association	*
Ozona	The Ozona National Bank	President
Paducah	The First National Bank	President
Paris	Lamar National Bank	President
Paris	The Liberty National Bank in Paris	Chairman, President, Vice President, Cashier
Paris	Peoples National Bank	*
Pasadena	Texas Coastal Bank	Chairman, President, Executive Vice President, Vice President, Cashier
Perryton	The Perryton National Bank	Chairman, President, Vice President, Cashier
Pilot Point	Pointbank, National Association	President, Cashier
Pleasanton	Atascosa National Bank	President, Vice President, Cashier
Quanah	First National Bank in Quanah	Chairman, President, Vice President, Cashier
Quanah	The Security National Bank of Quanah	President, Executive Vice President
Quitaque	The First National Bank of Quitaque	President, Vice President, Cashier
Quitman	The First National Bank of Quitman	President
Richwood	Brazoswood National Bank	Vice President, Cashier

GROUP 3 — Continued

TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Rockwall	Lakeside National Bank	President
Round Mountain	Cattleman's National Bank	Chairman, President
Sachse	First National Bank of Sachse	President
Saint Jo	The First National Bank of Saint Jo	President, Cashier
San Antonio	Credicard National Bank	Chairman
San Benito	First National Bank of San Benito	President
San Saba	The City National Bank of San Saba	President, Vice President, Cashier
Santa Anna	The Santa Anna National Bank	Vice President, Cashier
Santo	The First National Bank of Santo	Cashier
Seymour	The Farmers National Bank of Seymour	Vice President
Seymour	The First National Bank of Seymour	Chairman, President, Vice President, Cashier
Shamrock	The First National Bank of Shamrock	Chairman, President, Vice President, Cashier
Shiner	The First National Bank of Shiner	Chairman, President, Vice President, Cashier
Smithville	Lost Pines National Bank	President
Snook	First Bank of Snook	President
Somerset	Somerset National Bank	Chairman, President, Vice President, Cashier
Sonora	The First National Bank of Sonora	President, Cashier
Southlake	Texas National Bank	Chairman, President, Vice 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
Sulphur Springs	The City National Bank of Sulphur Springs	President, Vice President, Cashier
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	The First National Bank of Tom Bean	President
Trenton	The First National Bank of Trenton	President
Trinity	The First National Bank of Trinity	President, Vice President
Trinity	Lake Area National Bank	President, Vice President, Cashier
Valley Mills	First National Bank of Bosque County	Chairman, President, Vice President, Cashier
Van Alstyne	The First National Bank of Van Alstyne	President
Van Horn	Van Horn State Bank	President
Vernon	The Waggoner National Bank of Vernon	President, Vice President
Weatherford	First National Bank of Weatherford	Cashier
Weslaco	City National Bank	Chairman, President, Cashier
West	The State National Bank in West	President
Whitney	First National Bank in Whitney	Chairman, President, Vice President, Cashier
Woodsboro	The First National Bank of Woodsboro	Cashier
Yoakum	The Yoakum National Bank	President, Vice President, Cashier
Zapata	Zapata National Bank	Chairman, President, Cashier

**Directors of the Federal Reserve Bank of Dallas
As of October 3, 2001**

Name	Occupation	Elected by Banks in Group	Class	Term Expires Dec. 31
Kenneth T. Murphy	Chairman, President and Chief Executive Officer, First Financial Bankshares Inc., Abilene, Texas	1	A	2002
Dudley K. Montgomery	Director, The Security State Bank of Pecos, Pecos, Texas	2	A	2001
Matthew T. Doyle	Vice Chairman/Chief Executive Officer, Texas First Bank, Texas City, Texas	3	A	2003
Judy Ley Allen	Owner, Allen Investments, Houston, Texas	1	B	2003
Malcolm Gillis	President, Rice University, Houston, Texas	2	B	2002
Julie Spicer England	Vice President, Texas Instruments, Dallas, Texas	3	B	2001
H. B. Zachry, Jr. <i>Chairman</i>	Chairman and Chief Executive Officer, H. B. Zachry Company, San Antonio, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	2003
Patricia M. Patterson. <i>Deputy Chairman</i>	President, Patterson Investments Inc., Dallas, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	2002
Ray L. Hunt	Chairman and Chief Executive Officer, Hunt Consolidated Inc., Dallas, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	2001