

# Federal Reserve Bank of Dallas

Dallas, Texas 75265-5906

Notice 04-67  
September 29, 2004

## **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 17, 2004, regarding the election of directors of this Bank to succeed David S. Barnard, Class A Director, and to fill the presently vacant position for a Class B Director, whose terms expire December 31, 2004, the names of the candidates nominated and the names of the banks that made the nominations are set out on pages 3 through 6.

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.

**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 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.**

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 6, 2004, and close at 2 p.m. on October 21, 2004. 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.

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

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"...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, appearing to read "Ray L. Hunt". The signature is written in a cursive style with a large initial "R" and "H".

Ray L. Hunt  
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**

Chairman and Chief Executive Officer  
National Bank  
Gatesville, Texas

David S. Barnard is chairman 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, becoming the president in 1982 and chief executive officer in 1985.

Under his leadership, the National Bank has grown from one location with \$40 million in assets to six locations with \$320 million in assets, achieving an average annual return on equity of 15.8 percent during this period.

Barnard is a past director of the Texas Bankers Association and the American Bankers Association's Community Bankers Council. He has served on the regional council of the Independent Bankers Bank and 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 Southern Methodist University.

Since January 1, 2002, he has been serving a three-year term on the Federal Reserve Bank of Dallas board of directors.

Nominated by the following banks in Group 2:

TEXAS

- Bowie, Texas ..... Legend Bank, National Association
- El Paso, Texas ..... United Bank of El Paso del Norte
- Gatesville, Texas ..... National Bank
- Giddings, Texas ..... First National Bank
- Granger, Texas ..... The First State Bank
- Houston, Texas ..... Houston Community Bank, N.A.
- Huntsville, Texas ..... First National Bank of Huntsville
- Ralls, Texas ..... Security Bank
- Sweetwater, Texas ..... First National Bank Sweetwater
- Terrell, Texas ..... American National Bank of Texas
- Tomball, Texas ..... Texas National Bank
- Waco, Texas ..... American Bank, National Association
- 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 pages 7 through 9 of this notice.**

**CANDIDATES FOR CLASS A DIRECTOR—Continued**

**Michaux Nash, Jr.**

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

Michaux Nash, Jr. is chairman of the board, chief executive officer and president of Dallas National Bank. Nash is a graduate of Southern Methodist University with a bachelor's 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; Independent Bankers Association of America Senior Bank Officer School, Graduate School of Business at Harvard University; and Southwestern Graduate School of Banking.

After graduating from college, he was affiliated with Empire State Bank in Dallas as an executive vice president and director. Nash has held executive/senior vice president and chairman positions with several area banks, including National Bank of Commerce, Dallas; United National Bank, Dallas; First City Bank, Dallas; Capital Bank, Dallas; EastPark National Bank, Dallas; and Fidelity Bank N.A., Dallas. Nash continues his career with Dallas National Bank as chairman, chief executive officer and president.

Nash serves on numerous boards, including Independent Community Bankers of America Education, committee member; Independent Bankers of Texas Education Foundation, founding board of trustees; and Texas Ranger Hall of Fame and Museum Waco, Texas (law enforcement), founding board and honorary life member. He is also a member of various clubs, including the Dallas Northeast Chamber, Dallas Petroleum Club and Salesmanship Club of Dallas. Nash received an honorable discharge from the United States Air Force where he served as a captain.

Nominated by the following bank in Group 2:

TEXAS

Dallas, Texas ..... Dallas National Bank

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**"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 B ballots (Group 3), 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 B DIRECTOR (Listed Alphabetically)

### Robert A. Estrada

Chairman, President and Chief Executive Officer  
Estrada Hinojosa & Company, Inc.  
Dallas, Texas

Robert A. Estrada, an attorney at law, is chairman, president and chief executive officer of Estrada Hinojosa & Company, Inc., an investment banking firm he founded in 1990. Since its inception, the firm has been involved in municipal bond underwritings totaling more than \$50 billion and has provided financial advisory services on financings totaling more than \$20 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 (the MAC).

In November 2001, Estrada was appointed by Governor 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. He also served on the Board of Directors for the Student Loan Marketing Association (Sallie Mae) in Washington, DC for five years.

Estrada is on the Executive Committee of the Board of Directors of the Greater Dallas Chamber of Commerce and is active in the Dallas Hispanic Chamber of Commerce where he chaired its Foundation Board. In 1989, *Hispanic Business* magazine named Estrada among the 100 most influential Hispanics in America.

Estrada received his Bachelor of Science degree and his Doctor of Jurisprudence degree from the University of Texas at Austin. He is an active member of the Texas Bar Association, a Registered Principal with the Municipal Securities Rulemaking Board 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. Senator John Tower. He also served in the U.S. Air Force.

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

Nominated by the following bank in Group 3:

Texas City, Texas ..... Texas First Bank—Texas City

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**NOTE—A list of the banks in Group 3, showing the officers authorized to cast the vote of each bank, is given on pages 10 through 13 of this notice.**

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**CANDIDATES FOR CLASS B DIRECTOR—Continued**

**Andrew J. Hannigan**

Chairman and Chief Executive Officer  
Centex Homes  
Dallas, Texas

Andy Hannigan is chairman and chief executive officer of Centex Homes, one of the largest builders of homes in the nation and the largest in Texas. Hannigan was appointed to that position in April 2003 after having served as president and chief executive officer for a year. Previously, he served as president and chief operating officer of the company from 1998 to 2002, and executive vice president and chief operating officer from 1996 to 1998.

Since first being named chief operating officer, Centex Homes' annual revenues have more than tripled to over \$7 billion, annual home closings have increased from approximately 12,000 to 30,000 units, and the company has moved to the brink of the \$1 billion mark in operating earnings for the first time in its history.

Hannigan joined Centex Homes' Illinois operation in 1976 as an assistant controller. He was named president of the company's Central Florida division in 1985. In 1989, he was named executive vice president of the company's southeast region.

In 2003, home-building peers voted to give Centex Homes three APEX awards for "Most Admired Big Builder," "Best Leadership & Management" and "Best Operational Excellence & Efficiency" in a survey conducted by Hanley Wood, a leading business-to-business media company serving the housing and construction industry.

Hannigan is a member of the High Production Homebuilders Council of the National Association of Home Builders and the Policy Advisory Board for Harvard University's Joint Center for Housing Studies. He also serves on the board of directors for Beta, a nonprofit social services agency in Orlando, Florida.

Hannigan holds a Bachelor of Science in finance and a Master of Business Administration from Northern Illinois University.

Nominated by the following banks in Group 3:

Dallas, Texas ..... Town North Bank, National Association

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## 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.**

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### LOUISIANA

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Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Arcadia	First National Bank .....	President
Bossier City	Citizens National Bank, National Association .....	President

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### NEW MEXICO

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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
Portales	The Portales National Bank .....	President, Cashier

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### TEXAS

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Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Abilene	Citizens Bank, National Association .....	President
Alvin	First National Bank of Alvin .....	President, Executive Vice President
Andrews	The National Bank of Andrews .....	President, Cashier
Arlington	Northwest National Bank of Arlington .....	President, Vice President, Cashier
Arlington	Worthington National Bank .....	*
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
Bellaire	Community National Bank .....	President
Blanco	The Blanco National Bank .....	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 .....	President
Brenham	The Brenham National Bank .....	Chairman, President, Vice President, Cashier
Bridgeport	The First National Bank of Bridgeport .....	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, National Association .....	President, Vice President
Coleman	First Coleman National Bank .....	Cashier
Conroe	First Bank of Conroe, National Association .....	*
College Station	Brazos Valley Bank, National Association .....	*
Corpus Christi	American Bank, N.A. ....	President
Dallas	Dallas National Bank .....	Chairman, Chief Executive Officer, President
Dallas	Gateway National Bank .....	President
Dallas	Professional Bank, National Association .....	*
Dallas	Texas Community Bank & Trust, N.A. ....	Chairman, President
Dallas	United Texas Bank .....	President
Denison	Landmark Bank, National Association .....	Chairman, President, Vice President, Cashier
El Paso	United Bank of El Paso Del Norte .....	Chairman, President Executive VP, Cashier
Fabens	First National Bank .....	Chairman, President, Vice President, Cashier
Fairfield	First National Bank .....	Chairman, Vice President, Cashier
Flower Mound	First Security Bank, National Association .....	Chairman, President, Vice President, Cashier
Fort Worth	Citizens National Bank .....	President
Fort Worth	Fort Worth National Bank .....	*
Fort Worth	Trinity Bank, National Association .....	Chairman, President
Fort Worth	Woodhaven National Bank .....	President, Executive Vice President

## GROUP 2 — Continued

### TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Freeport	Texas Gulf Bank, National Association .....	*
Friona	Friona State Bank, National Association .....	Chairman, President
Gainesville	GNB Financial, N.A. ....	President, Chief Executive Officer
Galveston	Moody National Bank .....	Chairman, President, Executive VP
Gatesville	National Bank .....	Chairman, President, Vice President, Cashier
Giddings	First National Bank of Giddings .....	Chief Executive Officer
Gonzales	American National Bank .....	President
Graham	Graham National Bank .....	Chairman, Chief Executive Officer
Granbury	Liberty National Bank .....	*
Grand Prairie	Community Bank of Texas, National Assoc .....	*
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	Concord Bank, National Association .....	Secretary of the Board
Houston	Houston Community Bank, National Assoc .....	Chairman, President
Houston	OMNIBANK, National Association .....	Chairman, President, Vice President, Cashier
Houston	The Right Bank for Texas, N.A. ....	*
Houston	Southwestern National Bank .....	President
Houston	The State Bank of Texas .....	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 .....	President, CEO, CFO, Cashier
Keller	American Bank, National Association .....	*
Kerrville	Bank of the Hills, National Association .....	Cashier
Kilgore	City National Bank of Kilgore .....	President
Kilgore	Kilgore National Bank .....	President
Killeen	First National Bank Texas .....	Chairman, President, Vice President, Cashier
Lamesa	The 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 .....	*
Lorenzo	Peoples Bank .....	Chairman, President, Cashier
Lubbock	Lubbock National Bank .....	Chairman, President, Executive VP
Marble Falls	American Bank of Texas, N.A. ....	President
McAllen	McAllen National Bank .....	President
Mexia	First National Bank of Mexia .....	President, Vice President, Cashier
Midland	First National Bank of Midland .....	Chairman, President, Chief Executive Officer
Monahans	First National Bank of Monahans .....	Executive VP, Vice President
Newton	First National Bank of Newton .....	President, Executive VP, Cashier
Odessa	Western National Bank .....	Chairman, President, Vice President, Cashier
Pecos	The Security State Bank of Pecos .....	President, Vice President, Cashier
Pilot Point	PointBank .....	President, Cashier
Plainview	HCSB, A State Banking Association .....	Chairman
Plano	First Independent National Bank .....	President
Plano	Parkway Bank, National Association .....	Chairman, President, Vice President, Cashier
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. ....	Senior Vice President
San Antonio	InterContinental National Bank .....	President, Vice President, Cashier
Sanger	Sanger Bank .....	Chairman, President
Seguin	First Commercial Bank, National Association .....	President
Slaton	Citizens Bank .....	Chairman, President, Exec VP, Senior VP
Somerset	Texas Community Bank, National Association .....	Chairman, President, Vice President, Cashier
South Padre Island	South Padre Bank, National Association .....	President
Sulphur Springs	The City National Bank of Sulphur Springs .....	President, Vice President, Cashier
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
The Woodlands	Texas Community Bank, National Association .....	President, Vice President, Cashier
Tomball	Texas National Bank .....	*
Universal City	Texstar National Bank .....	Senior Vice President, Cashier
Uvalde	National American Bank .....	President, Vice President, Cashier
Van Alstyne	Texas Star Bank .....	President

## GROUP 2 — Continued

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### TEXAS — Continued

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Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Vernon	The Herring National Bank of Vernon .....	President, Vice President, Cashier
Vernon	The Waggoner National Bank of Vernon .....	President, Vice President
Waco	American Bank, National Association .....	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 in Waxahachie .....	President
Wellington	Wellington State Bank .....	President
Wichita Falls	American National Bank .....	President
Wichita Falls	First National Bank .....	Chairman, President, Cashier
Winnsboro	The First National Bank of Winnsboro .....	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
Ruston	National Independent Trust Company .....	Chairman, President

NEW MEXICO		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Alamogordo	First National Bank in Alamogordo .....	Chairman, President, EVP, Vice President
Las Cruces	Bank of the Rio Grande, National Association .....	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
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
Athens	The First National Bank of Athens .....	President, Sr. VP, 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	The First National Bank of Bells/Savoy .....	President
Bellville	The First National Bank of Bellville .....	President, Vice President, Cashier
Big Spring	The State National Bank of Big Spring .....	Chairman, President, Vice President, Cashier
Brady	The Brady National Bank .....	President
Brady	The Commercial National Bank of Brady .....	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 .....	President, Cashier
Byers	The First National Bank of Byers .....	President
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	The First National Bank of Canton .....	Chairman, President, Vice President, Cashier
Carthage	Panola National Bank .....	President
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 .....	President

## GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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 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	Preston National Bank .....	Chairman, Vice Chairman, President
Dallas	Town North Bank, National Association .....	Chairman, President, Senior VP, Cashier
Dawson	First Bank & Trust Company .....	Chairman, President, Vice President
Desoto	Bank of Desoto, National Association .....	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
Eastland	Eastland National Bank .....	Chairman, President, Vice President, Cashier
Edgewood	The First National Bank of Edgewood .....	Chairman, President, Vice President, Cashier
El Campo	Newfirst National Bank .....	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
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 Stockton	First National Bank of Fort Stockton .....	Chairman, President, Cashier
Fort Worth	The National Bank of Texas at Fort Worth .....	Chairman, President
Fort Worth	Riverbend 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	The First National Bank of Gilmer .....	Chairman, President, Vice President, Cashier
Gilmer	Gilmer National Bank .....	Vice President
Gladewater	Gladewater National Bank .....	Chairman, President, Vice President, Cashier
Glen Rose	First National Bank .....	President, Vice President
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
Granbury	Heritage National Bank .....	President
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
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 .....	President, Cashier
Hondo	Community National Bank .....	President
Hondo	The Hondo National Bank .....	Cashier
Houston	Unity National Bank of Houston .....	Chairman, Co-Chairman
Hughes Springs	The First National Bank of Hughes Springs .....	Chairman
Jacksboro	The First National Bank of Jacksboro .....	Chairman, President, Vice President, Cashier

## GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Jacksboro	The Jacksboro National Bank .....	Chairman, Vice President, Cashier
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
Kemp	The First National Bank of Kemp .....	President
Kenedy	First-Nichols National Bank .....	Chairman, President, Vice President, Cashier
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	The 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	The First National Bank of Linden .....	Cashier
Lipan	The First National Bank of Lipan .....	President
Llano	Llano National Bank .....	President
Lockhart	First Lockhart National Bank .....	President
Madisonville	The National Bank of Madisonville .....	President
Marfa	The Marfa National Bank .....	Chairman, President, VP, Asst. Cashier
Mason	The Mason National Bank .....	President, Vice President
Matador	First State Bank of Matador .....	Vice President
McGregor	The First National Bank of McGregor .....	President, Vice President, Cashier
McLean	Bank of Commerce .....	President
Memphis	Memphis State Bank .....	*
Menard	First State Bank .....	Chairman
Menard	The Menard National Bank .....	President
Mercedes	Mercedes National Bank .....	Chairman, President, Vice President
Mertzon	The First National Bank of Mertzon .....	President, Cashier
Mineola	The First National Bank of Mineola .....	Chairman, President
Mineral Wells	First State Bank of Mineral Wells .....	President
Moody	The First National Bank of Moody .....	President
Mount Pleasant	The American National Bank of Mount Pleasant .....	President
Mount Vernon	The First National Bank of Mount Vernon .....	President, Vice President
Mount Vernon	Franklin National Bank .....	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, National Association .....	President
Newcastle	Farmers National Bank of Newcastle .....	President, Vice 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
Palestine	The East Texas National Bank of Palestine .....	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	The 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
Quanah	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	Brazos National Bank .....	Vice President, Cashier
Rockwall	Lakeside National Bank .....	President
Rotan	First National Bank .....	President
Round Mountain	Cattlemen's National Bank .....	Chairman, President

## GROUP 3 — Continued

TEXAS — Continued		
Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
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 Community Bank, National Association .....	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
Shiner	The First National Bank of Shiner .....	Chairman, President, Vice President, Cashier
Snook	First Bank of Snook .....	President
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
Southlake	First Financial Bank, National Association .....	Chairman, President, Vice President, Cashier
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	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 Horn	Van Horn State Bank .....	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
Wills Point	Citizens National Bank of Wills Point .....	President
Woodsboro	The First National Bank of Woodsboro .....	Cashier
Yoakum	The Yoakum National Bank .....	Chairman, President, Cashier
Zapata	Zapata National Bank .....	Chairman, President, Cashier

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**Directors of the Federal Reserve Bank of Dallas  
As of September 29, 2004**

Name	Occupation	Elected by Banks in Group	Class	Term Expires Dec. 31
Richard W. Evans, Jr. ....	Chairman and Chief Executive Officer, Cullen/Frost Bankers, Inc., San Antonio, Texas	1	A	2005
David S. Barnard .....	Chairman and Chief Executive Officer, National Bank, Gatesville, Texas	2	A	2004
Matthew T. Doyle .....	Vice Chairman/Chief Executive Officer, Texas First Bank, Texas City, Texas	3	A	2006
Judy Ley Allen .....	Owner, Allen Investments, Houston, Texas	1	B	2006
Malcolm Gillis .....	University Professor, Rice University, Houston, Texas	2	B	2005
VACANCY		3	B	2004
Ray L. Hunt .....	Chairman, President, and Chief Executive Officer, Hunt Consolidated Inc., Dallas, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	2004
Patricia M. Patterson .....	President, Patterson Investments Inc., Dallas, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	2005
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	2006

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