

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75265-5906

Notice 14-34  
September 9, 2014

**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 July 28, 2014, in regard to the election of directors of this Bank to succeed George F. Jones, Jr., Class A Director, and Jorge A. Bermudez, Class B Director, whose terms expire December 31, 2014, 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 5.

I also enclose for each bank in Group 1 a ballot for use in voting for a Class A Director and for each bank in Group 2 a ballot for use in voting for a Class B Director. An envelope marked "Ballot," in which the ballot is to be sealed, and an envelope bearing on its face the certificate in regard to the vote 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 1 and 2 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.**

**A duly authorized officer should complete the ballot as follows:**

- (1) Mark the ballot to indicate the vote of your bank.**
- (2) Place the ballot in the envelope of the same color marked "Ballot" and seal the envelope.**
- (3) Place the colored envelope in the corresponding white certificate envelope and complete the information on the front of the white envelope.**
- (4) Enclose the sealed white certificate envelope containing the sealed ballot envelope in the enclosed self-addressed envelope and return to me.**

The polls will open on September 23, 2014, and close at 2 p.m. on October 8, 2014. At that time, the ballots will be opened, the votes counted, and the results of the election announced.

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**\*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 1 and 2 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 3 will not vote in this election, this notice is sent to them, without forms, for their information. Group 3 consists of member banks with combined capital and surplus of \$3,500,000 and under.

Sincerely,

A handwritten signature in black ink, appearing to read "M. E. Ullman III". The signature is fluid and cursive, with a long horizontal stroke at the end.

Myron E. Ullman III  
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 1), 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)**

**Christopher C. Doyle**

President and Chief Executive Officer  
Texas First Bank  
Texas City, Texas

Doyle is president/CEO and member of the board of directors of Texas First Bank. He also serves as president and is a member of the board of directors of Texas Independent Bancshares, Inc.

Doyle is currently a member of the board of directors of the Independent Bankers Association of Texas (IBAT), a member of the board of directors of the Southwestern Automated Clearing House Association (SWACHA) and a member of the board federal delegate of the Independent Community Bankers of America (ICBA)—three trade associations for the banking industry. Doyle also serves on the Payments and Technology Committee for ICBA.

Doyle was a former chairman of the Salvation Army board and a volunteer with the Boy Scouts of America. Doyle is also an Eagle Scout, a former member of the Texas City–LaMarque Jaycees where he served as treasurer and president, and a former member of the board of directors of the Texas City–LaMarque chamber of commerce.

Doyle received the IBAT Excellence in Leadership Award in 2005, in 2006 he was named one of the Five Outstanding Young Texans by the Texas Jaycees, and in 2007 he received the Texas City–LaMarque Chamber of Commerce Citizen of the Year Award. In 2012 he received the highest honor a civilian can receive from the Salvation Army, the Others Award.

In May 1988, Doyle graduated with honors, Cum Laude, from Texas Tech University with a BBA in finance. He also received the Certified Financial Planner Designation in April 1991.

Nominated by the following banks in Group 1:

Texas

- Comerica Bank.....Dallas, Texas
- TIB The Independent Bankers Bank.....Dallas, Texas
- Citizens National Bank .....Henderson, Texas
- Amegy Bank N.A. .... Houston, Texas
- Southwestern National Bank ..... Houston, Texas
- Austin Bank N.A. .... Jacksonville, Texas
- Kleberg Bank N.A. .... Kingsville, Texas
- Centennial Bank ..... Lubbock, Texas
- PointBank ..... Pilot Point, Texas
- Frost Bank ..... San Antonio, Texas
- Texas First Bank ..... Texas City, Texas
- Woodforest National Bank.....The Woodlands, Texas

**NOTE—A list of the banks in Group 1, showing the officers authorized to cast the vote of each bank, is given on pages 6 through 7 of this notice.**

**CANDIDATES FOR CLASS A DIRECTOR—Continued**

**Drake Mills**

President and Chief Executive Officer  
Community Trust Bank  
Choudrant, Louisiana

Mills is chairman, president and chief executive officer of Community Trust Financial Corporation (CTFC), a \$3.5 billion bank holding company that operates in the Dallas–Fort Worth Metroplex, Houston, across north Louisiana and into Mississippi. CTFC’s main subsidiary is Community Trust Bank; CTFC also has subsidiaries in mortgage operations and insurance.

Mills has over 30 years of banking experience, starting out as a check file clerk with Community Trust Bank. Having worked his way up through the organization, Mills has served in various capacities, including in-house system night operator, branch manager, consumer loan officer, commercial lender and chief financial officer. He became president and chief operations officer in 1997 and was named chief executive officer of Community Trust Bank in 2003. Under his leadership as president and chief executive officer, Community Trust has grown from assets of \$200 million to \$3.5 billion, primarily through organic growth.

Mills has served on the Community Depository Institutions Advisory Council to the Federal Reserve Bank of Dallas since 2011. He represented the Federal Reserve Bank of Dallas on the Community Depository Institutions Advisory Council to the Federal Reserve System in Washington, D.C., and in 2013 was appointed as the council’s president. He is the former chairman of the Louisiana Bankers Association and has been heavily involved with the United Way, Boys and Girls Club, and other nonprofit organizations. In 2009 Mills was chosen as Louisiana Tech University Alumnus of the Year and in 2013 Ernst & Young selected Mills as Entrepreneur of the Year for the Houston/Gulf Coast area.

Mills graduated from Louisiana Tech University with a BS in finance. He also graduated from the Graduate School of Banking of the South in Baton Rouge, La., and the Graduate School of Banking of the South’s Professional Master of Banking Program in Austin, Texas.

Nominated by the following banks in Group 1:

Louisiana

Citizens National Bank, N.A. .... Bossier City, Louisiana  
Community Trust Bank ..... Choudrant, Louisiana

Texas

Town North Bank .....Dallas, Texas  
Lone Star State Bank of West Texas..... Lubbock, Texas  
Peoples Bank ..... Lubbock, Texas  
Community National Bank .....Midland, Texas  
First Community Bank, N.A. .... Sugar Land, Texas  
Extraco Banks ..... Temple, Texas

**Greg D. Morse**

Chief Executive Officer  
Worthington National Bank  
Arlington, Texas

Morse has been a banker in Tarrant County for 30 years. He opened the first de novo bank in the Arlington, Texas, market in over 20 years in 2002. He then opened Worthington’s Fort Worth office in 2005 and the Colleyville office in 2007. Worthington National Bank has four locations, all in Tarrant County, and employs over 40 people.

Morse urges his employees to be active in the communities they serve, and several have been recognized above their peers for their contributions. Morse, himself, has received several awards for his work in the banking community and the nonprofit areas of Tarrant County and continues to urge others to promote their leadership skills through volunteerism.

Morse has been involved in many charitable and community organizations since his banking career started. Those organizations include Navy Seals Foundation, Fort Worth Stock Show and Rodeo, A Wish with Wings, American Heart Association, Fort Worth Police Foundation, Tarrant County Blue, Downtown Fort Worth Inc., Fort Worth Chamber of Commerce, Historic Fort Worth Inc., Fort Worth Petroleum Club, Kimball Art Museum, Amon Carter Art Museum, Leadership Fort Worth, Sister Cities of Fort Worth, Arlington Ducks Unlimited, Arlington Historical Society, Arlington Police Foundation, Arlington Public Library Foundation, Downtown Arlington Rotary, Arlington Human Services Planners, Arlington Museum of Art, Arlington New Beginnings Inc., Arlington Chamber of Commerce, Downtown Arlington Inc., Leadership Arlington, University of Texas at Arlington adjunct professor and volunteer, Young Bankers Association, Young Men for Arlington, Texas Bankers Association, March of Dimes Industry Leader, Maverick Club, United Way and YMCA coaching.

Morse obtained a BBA in finance from SMU’s Cox School of Business and an MBA, also in finance, at TCU’s Neely School of Business. He has also graduated from Cox School of Business’ Graduate School of Banking.

Nominated by the following bank in Group 1:

Texas

Worthington National Bank..... Arlington, Texas

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**NOTE—A list of the banks in Group 1, showing the officers authorized to cast the vote of each bank, is given on pages 6 through 7 of this notice.**

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## CANDIDATE FOR CLASS B DIRECTOR

### Jorge A. Bermudez

President and Chief Executive Officer  
The Byebrook Group, LLC  
College Station, Texas

Bermudez is the president and CEO of the Byebrook Group, a small firm dedicated to research and advisory work in the financial services industry.

Bermudez was the chief risk officer for Citigroup from October 2007 to April 2008. During his tenure he helped stabilize and rearchitected the Citigroup risk organization and risk management process.

He began his career with Citibank in 1975 and held various positions in Citibank's National Banking Group in New York and Houston, becoming a vice president. He was unit head of Institutional Recovery Management (NY) from 1981 to 1984 with responsibility for a number of major corporate restructurings in the United States, Europe and Latin America. He became corporate bank head in Venezuela in 1984. Bermudez returned to New York in 1986 as the head of risk for the Corporate Banking Division in North America. In 1988, he was named head of credit policy for Latin America and head of risk for Citibank's International Banking Operations. He assumed responsibility for Global Asset Redeployment and Equity Investments in 1990. In 1993 he was appointed president of Citibank Argentina and in 1996 was named head of the South America Division.

He was named executive vice president and head of Global Cash Management and Trade in 1998, joining Citigroup's management committee. In 2000, he created Citibank's corporate banking Internet initiative and its delivery platform Citidirect. From 2002 to 2004, Bermudez was chief executive officer of Citigroup Latin America. He was named senior international advisor from 2004 to 2006. In 2006 he was named chief executive officer of Citigroup's Commercial Business Group in North America and Citibank Texas, a position he held until 2007.

Bermudez serves on the following boards: Federal Reserve Bank of Dallas chair of audit committee; Moody's Corporation (NY); Electric Reliability Council of Texas (ERCOT) chair of the finance & audit committee; Community Foundation of the Brazos Valley (TX). He has served on the following boards: Citibank, NA; Citicorp USA 2005–08; Council of the Americas (NY) 2003–09; MasterCard International, LAC 2002–04; chairman New York Clearing House Steering Committee 2001–02; Siembra Group (Argentina) 1993–97; Asociación De Bancos Argentinos (Argentina) 1994–96; FEMSA Group (Mexico) 1988–93; Norfield Children's Center (CT) 1989–93. Bermudez serves Texas A&M University on

the International Advisory Board, the Development Councils of the College of Agriculture and the Mays Business School, past chair of the board of the Association of Former Students and board of trustees of the Texas A&M Foundation. He is also a recipient of the College of Agriculture and Life Sciences Outstanding Alumnus Award and the Tyrus R. Timm Honor Registry.

He holds graduate and undergraduate degrees from Texas A&M University

Nominated by the following banks in Group 2:

Texas

First National Bank of Ballinger .....Ballinger, Texas  
American Bank, N.A. .... Corpus Christi, Texas  
The First National Bank of Sterling City... Sterling City, Texas

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**NOTE—A list of the banks in Group 2, showing the officers authorized to cast the vote of each bank, is given on pages 8 and 9 of this notice.**

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## GROUP 1

Consists of all member banks with combined capital stock and surplus of \$15,000,000 and over.

**Banks in this group elect one Class A Director.**

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
<b>Louisiana</b>		
<b>Zone: Dallas</b>		
Bossier City	Citizen's National Bank, N.A. ....	President
Choudrant	Community Trust Bank .....	President
<b>Texas</b>		
<b>Zone: Dallas</b>		
Abilene	First Financial Bank, N.A. ....	Chairman, President, Vice President, Cashier
Amarillo	Amarillo National Bank .....	Chairman, President, Vice President, Cashier
Arlington	Worthington National Bank .....	Chairman, CEO, President, Vice President, Cashier
Arp	American State Bank .....	*
Dallas	Comerica Bank .....	Chairman, Vice Chairman, CEO, President, CFO
Dallas	Inwood National Bank .....	President
Dallas	Plainscapital Bank .....	Chairman, President
Dallas	T Bank, N.A. ....	Chairman, President, Vice President, Cashier
Dallas	Texas Capital Bank, N.A. ....	President
Dallas	TIB The Independent Bankers Bank .....	CEO, President
Dallas	Town North Bank, N.A. ....	Chairman, President, Senior Vice President, Cashier
Dallas	United Texas Bank .....	President
Dallas	Veritex Community Bank .....	President
Denton	Northstar Bank of Texas .....	*
Fort Worth	Community Bank .....	Chairman, President, Cashier
Fort Worth	Southwest Bank .....	Chairman
Gainesville	First State Bank .....	Chairman, CEO, President
Gilmer	First National Bank .....	Chairman, President, Vice President, Cashier
Graham	Ciera Bank .....	Chairman, President, Vice President, Cashier
Henderson	Citizens National Bank .....	Cashier
Hurst	Liberty Bank .....	Chairman, President, CEO
Lubbock	Centennial Bank .....	Chairman
Lubbock	Lone Star State Bank of West Texas .....	President
Lubbock	Peoples Bank .....	Chairman, President, Executive Vice President, Senior Vice President
Midland	Bank of Texas .....	Chairman, President, Vice President, CFO, Executive Vice President, Cashier
Mount Pleasant	Guaranty Bond Bank, N.A. ....	Chairman, President, Vice President, Cashier
Pearland	Heritage Bank .....	Chairman, President, Senior Vice President
Pilot Point	Pointbank .....	President, Cashier,
Plano	LegacyTexas Bank .....	Chairman, CEO
Plano	Viewpoint Bank, N.A. ....	President, CEO, CFO
Quitman	Bank Texas, N.A. ....	President
Ralls	Vista Bank .....	Chairman, President, Vice President, Cashier
Temple	Extraco Banks, N.A. ....	Chairman, President, CEO
Terrell	American National Bank of Texas .....	President
Texarkana	1st Bank, N.A. ....	Chairman, President, Vice President, Cashier
Waco	First National Bank of Central Texas .....	President, Vice President, Cashier
<b>Zone: El Paso</b>		
El Paso	WestStar Bank .....	Chairman
Midland	Community National Bank .....	President
Midland	FirstCapital Bank of Texas, N.A. ....	Chairman, President, CEO
Midland	West Texas National Bank .....	President

## GROUP 1 — Continued

### TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
<b>Zone: Houston</b>		
Beaumont	Community Bank of Texas, N.A. ....	CEO, President, Cashier
Bellaire	Tradition Bank .....	Chairman, CEO, CFO
Bellville	The First National Bank of Bellville .....	President, Vice President, Cashier
Conroe	First Bank, N.A. ....	President
El Campo	Commercial State Bank .....	*
Houston	Amegy Bank, N.A. ....	CEO, President
Houston	American First National Bank .....	President
Houston	Golden Bank, N.A. ....	Chairman, President, Executive Vice President, Cashier
Houston	Green Bank, N.A. ....	Chairman, President
Houston	ICON Bank of Texas, N.A. ....	*
Houston	Post Oak Bank, N.A. ....	Chairman, President, Vice President, Cashier
Houston	Southwestern National Bank .....	President
Houston	Wells Fargo Bank South Central, N.A. ....	*
Houston	Woodforest National Bank .....	Chairman, President, Vice President, Cashier
Jacksonville	Austin Bank, N.A. ....	Chairman, President, Vice President, Cashier
Nacogdoches	Commercial Bank of Texas, N.A. ....	Chairman, President
Pasadena	Texas Citizens Bank, N.A. ....	Chairman, President, Vice President, Cashier
Shiner	First National Bank .....	Chairman, President, Vice President, Cashier
Sugar Land	First Community Bank, N.A. ....	Chairman, President, Chief Financial Officer
Texas City	Texas First Bank .....	Chairman, President
Tyler	Citizens 1st Bank.....	President
<b>Zone: San Antonio</b>		
Del Rio	The Bank & Trust, SSB .....	Chairman, President, CFO
Kingsville	Kleberg Bank, N.A. ....	Chairman, President, Vice President, Cashier
Laredo	Texas Community Bank .....	Chairman, President, Vice President
McAllen	Inter National Bank .....	Chairman, President, Cashier
Pharr	Lone Star National Bank .....	President, Vice President, Cashier
San Antonio	Broadway National Bank .....	Chairman, President, Vice President, Cashier
San Antonio	Frost Bank .....	President, Vice President, Cashier
San Antonio	Lone Star Capital Bank, N.A. ....	Chairman, President, CEO
San Antonio	Vantage Bank Texas .....	President, Vice President, Cashier
Universal City	Texstar National Bank .....	Chairman

\* No designation of authorized officer on file.

## GROUP 2

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

### Banks in this group elect one Class B Director.

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
<b>Louisiana</b>		
<b>Zone: Dallas</b>		
Arcadia	First National Bank .....	President
Ruston	Argent Trust Co. ....	Chairman, President
<b>New Mexico</b>		
<b>Zone: El Paso</b>		
Alamogordo	First National Bank in Alamogordo .....	Chairman, President, Executive Vice President, Vice President
Carlsbad	Carlsbad National Bank.....	President, Vice President, Cashier
Lordsburg	Western Bank .....	President
<b>Texas</b>		
<b>Zone: Dallas</b>		
Abilene	Citizens Bank, N.A. ....	Chairman, President
Ballinger	Ballinger National Bank .....	President, Executive Vice President
Ballinger	First National Bank .....	Chairman, President, Vice President
Big Spring	State National Bank .....	Chairman, President, Vice President, Cashier
Bowie	Legend Bank, N.A. ....	President
Burleson	First National Bank of Burleson .....	President
Cameron	Classic Bank, N.A. ....	Chairman, President, Vice President, Cashier
Comanche	Comanche National Bank .....	President
Corsicana	Community National Bk & Tr of Texas .....	President, Vice President, Cashier
Daingerfield	Texas Heritage National Bank .....	President
Decatur	North Texas Bank, N.A. ....	Chairman, President
Fort Worth	Trinity Bank, N.A. ....	Chairman, President
Fort Worth	Woodhaven National Bank .....	President, Executive Vice President
Frisco	Texas Republic Bank, N.A. ....	President, Executive Vice President
Gatesville	National Bank .....	Chairman, President, Vice President, Cashier
Gladewater	Gladewater National Bank .....	Chairman, President, Vice President, Cashier
Hereford	First National Bank of Hereford .....	President
Hughes Springs	First National Bank .....	Chairman
Iowa Park	State National Bank .....	Chairman, President, Vice President, Cashier
Irving	Independent Bank of Texas .....	President, Chief Executive Officer, Chief Financial Officer, Cashier
Kilgore	Kilgore National Bank .....	President
Killeen	First National Bank Texas .....	Chairman, President, Vice President, Cashier
Lamesa	Lamesa National Bank .....	Chairman, President, Vice President, Cashier
Linden	Texana Bank, N.A. ....	Cashier
Lubbock	Lubbock National Bank .....	Chairman, President, Executive Vice President
Mexia	Incommons Bank, N.A. ....	*
Mineral Wells	Titan Bank, N.A. ....	President
Plano	Shareplus Bank .....	President
San Angelo	Crockett National Bank .....	President
Sanger	Sanger Bank .....	Chairman, President
Sonora	First National Bank .....	President, Cashier
Sterling City	The First National Bank of Sterling City .....	President, Vice President
Sulphur Springs	City National Bank .....	President, Vice President, Cashier
Sweetwater	Texas National Bank .....	Chairman, President
Trenton	First National Bank .....	President
Tyler	Citizens State Bank .....	President
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

## GROUP 2 — Continued

### TEXAS — Continued

Location	Name of Bank or Trust Company	Officers Authorized to Cast Vote
Waxahachie	Citizens National Bank of Texas .....	President
Wellington	Wellington State Bank .....	President
Wichita Falls	American National Bank & Trust .....	President
Wichita Falls	First National Bank .....	Chairman, President, Cashier
Winnnsboro	First National Bank .....	Chairman, President, Vice President, Cashier
<b>Zone: El Paso</b>		
Andrews	The National Bank of Andrews .....	President, Cashier
El Paso	United Bank of El Paso .....	Chairman, President, Executive Vice President, Cashier
Fabens	First National Bank .....	President
Marfa	The Marfa National Bank .....	Chairman, President, Vice President, Cashier, Asst. Cashier
Pecos	Transpecos Banks .....	President, Vice President, Cashier
<b>Zone: Houston</b>		
Alvin	First National Bank .....	President, Executive Vice President
Alvin	Texas Advantage Community Bank, N.A. ....	President
Anahuac	Anahuac National Bank .....	President
Brenham	Bank of Brenham, N.A. ....	President
Brenham	The Brenham National Bank .....	Chairman, President, Vice President, Cashier
El Campo	Newfirst National Bank .....	President, Cashier
Freeport	Texas Gulf Bank, N.A. ....	*
Galveston	Moody National Bank .....	Chairman, President, Executive Vice President
Giddings	First Nat'L Bank of Giddings .....	Chief Executive Officer
Houston	Houston Community Bank .....	Chairman, Vice Chairman, President
Houston	Legacy Trust Company, N.A. ....	*
Houston	The State Bank of Texas .....	Chairman
Houston	Unity National Bank of Houston .....	Chairman, Co-Chairman
Huntsville	First National Bank .....	Chairman, President, Vice President, Cashier
Jacksonville	Texas National Bank .....	Chairman, President
Jasper	First National Bank .....	President
Kingwood	Mint National Bank .....	Chairman, President, Vice President, Cashier
Liberty	First Liberty National Bank .....	Chairman, President
Livingston	First National Bank .....	Chairman, President, Vice President, Cashier
Livingston	First State Bank .....	*
Port Lavaca	First National Bank .....	President
Richwood	Brazos National Bank .....	*
<b>Zone: San Antonio</b>		
Austin	Business Bank of Texas, N.A. ....	Chairman, President
Bastrop	First National Bank .....	Chairman, President, Vice President, Cashier
Beeville	The First National Bank of Beeville .....	Chairman, President, Vice President, Cashier
Blanco	Blanco National Bank .....	President, Vice President, Cashier
Corpus Christi	American Bank, N.A. ....	President
Gonzales	Sage Capital Bank .....	President
Hondo	Community National Bank .....	President
Hondo	The Hondo National Bank .....	Cashier
Karnes City	The Karnes County National Bank of Karnes City .....	Chairman, President, Vice President, Cashier
Kerrville	Guadalupe National Bank .....	Chairman, President
Mercedes	Texas National Bank .....	Chairman, President, Vice President
San Benito	First Community Bank, N.A. ....	President
Seguin	First Commercial Bank, N.A. ....	President

\* No designation of authorized officer on file.

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**Directors of the Federal Reserve Bank of Dallas**  
**As of**  
**September 9, 2014**

Name	Occupation	Elected by Banks in Group	Class	Term Expires Dec. 31
George F. Jones Jr.....	Retired Chief Executive Officer, Texas Capital Bank Dallas, Texas	1	A	2014
Russell Shannon .....	Chairman and Chief Executive Officer, National Bank of Andrews Andrews, Texas	2	A	2016
Allan James Rasmussen.....	President and Chief Executive Officer, HomeTown Bank, NA Galveston, Texas	3	A	2015
Ann B. Stern .....	President and Chief Executive Officer, Houston Endowment Inc. Houston, Texas	1	B	2015
Jorge A. Bermudez.....	President and Chief Executive Officer, The Byebrook Group LLC College Station, Texas	2	B	2014
Curtis V. Anastasio .....	Retired President and Chief Executive Officer, NuStar Energy LP San Antonio, Texas	3	B	2016
Myron E. Ullman III..... <i>Chair</i>	Chief Executive Officer, J.C. Penney Company Inc. Plano, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	2014
Renu Khator .....	Chancellor/President, University of Houston Houston, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	2014
Matthew K. Rose .....	Executive Chairman, BNSF Railway Company Fort Worth, Texas	Appointed by the Board of Governors of the Federal Reserve System	C	2016