

March 12, 2001

The Honorable Spencer Bachus, Chairman  
Subcommittee on Financial Institutions and Consumer Credit  
Committee on Financial Services  
2128 Rayburn House Office Building  
Washington, DC 20515

Dear Chairman Bachus and Members of the Committee:

We are independent community banks who are in strong opposition to repealing the ban on paying interest on corporate demand deposits. We understand that this proposal is under consideration by your Committee. Our coalition of more than 1,500 community banks continues to grow. We are not a trade association but a grass roots coalition of banks from forty-six states and the District of Columbia.

Paying interest on corporate demand deposits will be costly to banks and small businesses. The Federal Reserve, in testimony before the House, has conceded that this proposal would impose additional costs and new regulatory burdens on banks. Total banking costs will increase significantly as a result of the added interest and portfolio restructuring expenses.

Our coalition does support the compromise of increasing to twenty-four the number of transfers to money market accounts per month, as well as requiring the Federal Reserve to pay interest on sterile reserves. This compromise would effectuate interest on corporate checking for small businesses without new and unnecessary costs. While some in the banking industry support the direct payment of interest on business checking accounts, all of the major commercial bank trade associations support the twenty-four-transaction account alternative. The ability to make twenty-four transaction transfers from a money market account is the wise and obvious compromise.

The prohibition of paying interest on corporate checking accounts was enacted during the Great Depression because of the justifiable fear that money would be siphoned from the community banks to the large city banks. The prohibition has been in effect for approximately seventy years. Commercial banks have structured their balance sheets and systems in accordance with this law. For example, substantial portions of loans are made with initial maturities of five to thirty years. The interest rates being paid on those loans relate to the cost of funds at the time the loans were made. It will take a significant amount of time for those loans to work themselves through.

In addition, small businesses will be hurt if interest on corporate checking were to be enacted. Community commercial banks throughout the country are the lifeblood of small business in America, not large city banks, securities brokerages, or savings banks. If interest is to be paid on corporate checking accounts, the cost must be absorbed somewhere. It will be absorbed in much higher fees for small businesses and higher loan interest rates.

The prohibition of interest on corporate checking should not be lifted now or in the future. Instead, twenty-four transfers should be permitted from a money market account. The "sweep" technology necessary to accomplish this is widely available and affordable. The Independent Community Bankers of America supports this compromise as it effectuates interest on excess corporate checking balances where it would be appropriate. Thrift associations support direct interest being paid on corporate checking balances, but legislators should give little credence to that position, as the thrifts have very little or no commercial balances. Likewise, Securities firms who now have their own banks could stand to benefit by offering interest on corporate checking with little or no fees as a loss leader. What a tragedy this would be, as money would be pulled out of community banks across America into the large brokerage house, the same type of concern that prompted the enactment of this legislation in the first place.

We the undersigned banks urge the Financial Services Committee to approve legislation that would permit twenty-four transfers and the Federal Reserve paying interest on sterile reserves, without lifting the prohibition on corporate checking now or in the future. We understand Representative Sue Kelly of New York will introduce such legislation, and we urge the Committee to adopt that compromise as a better alternative.

Thank you for consideration of our views.

Sincerely,

(See Attached List)

***The Community Banks  
listed below oppose  
lifting the ban on***

<b>Name</b>	<b>Bank</b>	<b>City, State</b>	<b>State Count</b>
J.C. Shepherd, President & CEO	<b>Bank of Berry</b>	Berry, Alabama	
L.C. Brown, Executive Vice President	<b>Bank of Carbon Hill</b>	Carbon Hill, Alabama	
Richard E. Walker, President	<b>Bank of York</b>	York, Alabama	
Gary Cooper, Chairman	<b>Commonwealth National Bank</b>	Mobile, Alabama	
Billy M. Bolton, President & CEO	<b>Community Spirit Bank</b>	Red Bay, Alabama	
Jack L. Ray, Chairman & CEO	<b>Exchange Bank of Alabama</b>	Altoona, Alabama	
T.D. Ray, President	<b>Farmers &amp; Merchants Bank</b>	Waterloo, Alabama	
W.W. Scott, President & CEO	<b>First Bank of Linden</b>	Linden, Alabama	
Benji R. Willmon, EVP	<b>First Bank of the South</b>	Rainsville, Alabama	
Charles Kettle, President	<b>First Commercial Bank</b>	Huntsville, Alabama	
W. Gaillard Bixler, President	<b>First National Bank</b>	Brewton, Alabama	
Ollie Strawbridge, President	<b>First National Bank of Atmore</b>	Atmore, Alabama	
Ken Vaughan, President	<b>First State Bank of Clay County</b>	Lineville, Alabama	
R.C. Etherton, President	<b>First State Bank of Dekalb County</b>	Fort Payne, Alabama	
S.R. Townson, President	<b>Frontier National Bank</b>	Lanett, Alabama	
Raymond F. Cox, President & CEO	<b>Metro Bank</b>	Pell City, Alabama	
Al Smith, President	<b>North Alabama Bank</b>	Hazel Green, Alabama	
Greg B. Faison, CEO	<b>Southern Bank of Commerce</b>	Eufaula, Alabama	
G. Gordon Jones, Vice Chairman	<b>The Citizens Bank of Valley Head</b>	Valley Head, Alabama	
Archie J. McRimmon, President	<b>The Peoples Bank of Tallassie</b>	Tallassie, Alabama	
Gary L. Guthrie, President & CEO	<b>Troy Bank &amp; Trust Company</b>	Troy, Alabama	
		<b>Alabama</b>	<b>21</b>
Michael Hannley, President	<b>Bank of Tucson</b>	Tucson, Arizona	
Julian Fruhling, President	<b>Founders Bank of Arizona</b>	Scottsdale, Arizona	
Richard K. Ostrom, President	<b>Heritage Bank</b>	Phoenix, Arizona	
R.I. Rasmussen, CEO	<b>Mohave State Bank</b>	Lake Havasu City, Arizona	
Greg Kruger, CEO	<b>Western Security Bank</b>	Scottsdale, Arizona	
		<b>Arizona</b>	<b>5</b>
Frank Oldham, CEO	<b>American State Bank</b>	Jonesboro, Arkansas	
Arthur Morris, President	<b>Arkansas State Bank</b>	Siloam Springs, Arkansas	
R.K. Herlocker, President	<b>Bank and Trust Company</b>	Little Rock, Arkansas	
Edward Taylor, CEO	<b>Bank of Amity</b>	Amity, Arkansas	
Rick Green, Chairman, President & CEO	<b>Bank of Bearden</b>	Bearden, Arkansas	
Albert H. Rusher, CEO	<b>Bank of Brinkley</b>	Brinkley, Arkansas	
Gary R. Canada Sr., Chairman, President & CEO	<b>Bank of England</b>	England, Arkansas	
A.L. Hoaney, Chairman, President & CEO	<b>Bank of Evening Shade</b>	Evening Shade, Arkansas	
Joseph A. Terry, President	<b>Bank of Mansfield</b>	Mansfield, Arkansas	
John Brannan Jr., President, Chairman & CEO	<b>Bank of Prescott</b>	Prescott, Arkansas	
Dick McLelland, President	<b>Bank of Rogers</b>	Rogers, Arkansas	
Mark Montgomery, President	<b>Bank of Salem</b>	Salem, Arkansas	
Bob Lewis, President	<b>Citizens National Bank of Nashville</b>	Nashville, Arkansas	
Ken McClanahan, President & CEO	<b>Cross Country Bank</b>	Wynne, Arkansas	
John E. Chambers III, CEO	<b>Danville State Bank</b>	Danville, Arkansas	

Stanhope Wilkinson, CEO	<b>Farmers Bank</b>	Greenwood, Arkansas	
Cole Martin, Chairman & CEO	<b>Farmers Bank &amp; Trust Company</b>	Clarksville, Arkansas	
H. Gates Williams, President	<b>First Community Bank of Eastern Arkansas</b>	Marion, Arkansas	
J.P. Walt, Chairman & CEO	<b>First National Bank of Altheimer</b>	Altheimer, Arkansas	
Larry Mashburn, CEO	<b>First National Bank of Arkansas</b>	DeQueen, Arkansas	
Danny Moser, CEO	<b>First National Bank of Isard County</b>	Melbourne, Arkansas	
John R. Stipe, President & CEO	<b>Forest City Bank, NA</b>	Forest City, Arkansas	
John L. Robbins Jr., President & CEO	<b>Helena National Bank</b>	Helena, Arkansas	
C.E. Hendrix Jr., Chairman, President & CEO	<b>Horatio State Bank</b>	Horatio, Arkansas	
Joe Fritsche, President	<b>Logan County Bank</b>	Scranton, Arkansas	
J. Perry Lee, President	<b>Merchants &amp; Planters Bank</b>	Clarendon, Arkansas	
James R. Jordan, CEO	<b>Merchants &amp; Planters Bank</b>	Camden, Arkansas	
Paula O. Blackwell, President	<b>Piggott State Bank</b>	Piggott, Arkansas	
Dennis H. Ferguson, CEO	<b>Simmons First Bank of Dumas</b>	Dumas, Arkansas	
John F. Dews, CEO	<b>Simmons First Bank of El Dorado</b>	El Dorado, Arkansas	
James R. Hopson, CEO	<b>The Bank of Rison</b>	Rison, Arkansas	
Joseph B. Ford, CEO	<b>The Capital Bank</b>	Little Rock, Arkansas	
W.W. Jennings, CEO	<b>The First National Bank of DeWitt</b>	DeWitt, Arkansas	
William F. Denton, President & CEO	<b>The First National Bank of McGehee</b>	McGehee, Arkansas	
John B. Fazer, Jr., Chairman	<b>Warren Bank and Trust Company</b>	Warren, Arkansas	
		<b>Arkansas</b>	<b>35</b>
R. Albert Roensch, President	<b>America California Bank</b>	San Francisco, California	
Donald P. Johnson, President	<b>American Business Bank</b>	Los Angeles, California	
James Quinn, President	<b>Asian Pacific National Bank</b>	San Gabriel, California	
William R. Trezza, CEO	<b>Bank of Agriculture and Commerce</b>	Stockton, California	
Douglas M. Eberhardt, President	<b>Bank of Stockton</b>	Stockton, California	
Ernest L. Go, President	<b>Bank of the Orient</b>	San Francisco, California	
Joe Kreutz, President	<b>Bank of Ventura</b>	Ventura, California	
Richard Willoughby, President	<b>Bank of Willits</b>	Willits, California	
Dong Keon Sohn, President	<b>California Cho Hung Bank</b>	Los Angeles, California	
Richard K. Chi, CEO	<b>California Pacific Bank</b>	San Francisco, California	
C.G. Kum, President	<b>Camarillo Community Bank</b>	Camarillo, California	
Don L. Schempp, President	<b>Capital Bank of North County</b>	Carlsbad, California	
Bruce A. Ives, President	<b>Cuyamaca Bank, NA</b>	Santee, California	
Chirs Haung, President	<b>Evertrust Bank</b>	City of Industry, California	
Kent A. Steinwert, President	<b>Farmers &amp; Merchants Bank</b>	Lodi, California	
Kenneth G. Walker, President	<b>Farmers &amp; Merchants Bank of Long Beach</b>	Long Beach, California	
Larry Frampton, President	<b>First American Bank</b>	Rosemead, California	
R.A. Palmer, President	<b>First Western Bank</b>	Simi Valley, California	
Lew Stone, President	<b>Goleta National Bank</b>	Goleta, California	
William M. Tandy, President	<b>Hacienda Bank</b>	Santa Maria, California	
Lawrence P. Ward, President	<b>Heritage Oaks Bank</b>	Paso Robles, California	
Ed Lelandais, President	<b>Kerman State Bank</b>	Kerman, California	
William W. Phillips, President	<b>Los Padres Bank</b>	Solvang, California	
Robert B. Hamilton, President	<b>Los Robles Bank</b>	Thousand Oaks, California	

Daniel Roberts, President	<b>Merchants Bank of California</b>	Carson, California	
Charles O. Hall, President	<b>Metro Commerce Bank</b>	San Rafael, California	
Y.T. Lin, President	<b>Metropolitan Bank</b>	Oakland, California	
David L. Kalkbrenner, CEO	<b>Mid-Peninsula Bank</b>	Palo Alto, California	
Anita Robinson, President	<b>Mission Community Bank</b>	Mission, California	
Jeffrey P. Burda, President	<b>Modesto Commerce Bank</b>	Modesto, California	
Charles T. Chrietzberg, President	<b>Monterey County Bank</b>	Monterey, California	
James Templeton, President	<b>Murphy Bank</b>	Fresno, California	
Robert McGill, President	<b>Neighborhood National Bank</b>	San Diego, California	
Michael J. Cushman, President	<b>North Valley Bank</b>	Redding, California	
Randall D. Miller, President	<b>Palm Desert National Bank</b>	Palm Desert, California	
John G. Giambi, President	<b>Ranch Bank</b>	San Dimas, California	
Alan L. Douglas, President	<b>Rancho Bernardo Community Bank</b>	San Diego, California	
Douglas C. Spencer, President	<b>Redlands Centennial Bank</b>	Readland, California	
Daryl B. Foreman, President	<b>Sacramento Commercial Bank</b>	Sacramento, California	
Joohak Kim, President	<b>Saeahan Bank</b>	Los Angeles, California	
Frank J. Mercardante, President	<b>Southwest Community Bank</b>	Encinitas, California	
Gary Wright, President	<b>Stockmans Bank</b>	Elk Grove, California	
Charles E. Smith, President	<b>Taft National Bank</b>	Taft, California	
Stephen H. Wacknitz, President	<b>Temecula Valley Bank</b>	Temecula, California	
Eddy S.F. Chan, President	<b>Trans-Pacific National Bank</b>	San Francisco, California	
Edward Lo, President	<b>United National Bank</b>	Monterey Park, California	
Frinak Chang, President	<b>Universal Bank</b>	West Covina, California	
Fred O. Scarsella, President	<b>Upland Bank</b>	Upland, California	
		<b>California</b>	<b>48</b>
Roger N. Knapp, President	<b>Alamosa National Bank</b>	Alamosa, Colorado	
David Scruby, Vice Chairman & CEO	<b>Alpine Bank</b>	Glenwood Springs, Colorado	
Leo Van Dittie, CEO	<b>Bank of Burlington</b>	Burlington, Colorado	
Russell E. Johnson, CEO	<b>Bank of Grand Junction</b>	Grand Junction, Colorado	
Geoffrey B. Postles, President	<b>Colorado Springs National Bank</b>	Colorado Springs, Colorado	
Tom Wrenholt, CEO	<b>First Mountain Bank</b>	Leadville, Colorado	
Donald G. Haley, President & CEO	<b>First National Bank of Cortez</b>	Cortez, Colorado	
Richard Duncan, President & CEO	<b>First State Bank</b>	Colorado Springs, Colorado	
David A. Wade, CEO	<b>Front Range Bank</b>	Lakewood, Colorado	
James Hamilton, CEO	<b>Home Loan Industrial Bank</b>	Grand Junction, Colorado	
Richard W. Peden, President	<b>North Park State Bank</b>	Walden, Colorado	
James W. Sower, CEO	<b>Pine River Valley Bank</b>	Bayfield, Colorado	
Andrew P. Trainor, President & CEO	<b>Rocky Ford National Bank</b>	Rocky Ford, Colorado	
M.E. McMillan, CEO	<b>The Bank of Durango</b>	Durango, Colorado	
David G. Wood, President	<b>The Citizen Bank of Ouray</b>	Ouray, Colorado	
Kenneth S. Liggett, CEO	<b>The First National Bank of Limon</b>	Limon, Colorado	
Richard C. Berg, President	<b>The National Bank of Ordway</b>	Ordway, Colorado	
P.G. Kreps, CEO	<b>The State Bank</b>	La Junta, Colorado	
P.G. Kreps, CEO	<b>The State of Rocky Ford</b>	Rocky Ford, Colorado	
George H. Peaker, CEO	<b>Wray State Bank</b>	Wray, Colorado	

		<b>Colorado</b>	<b>20</b>
Jasper J. Jaser, President & CEO	<b>Prime Bank</b>	Orange, Connecticut	
John F. Perotti, President	<b>Salisbury Bank &amp; Trust Company</b>	Lakeville, Connecticut	
Gerard J. Baldwin, President	<b>The Canaan National Bank</b>	Canaan, Connecticut	
Robert M. Silva, President & CEO	<b>The Citizens National Bank</b>	Putnam, Connecticut	
James R. Wood, President	<b>The First National Bank Of Suffield</b>	Suffield, Connecticut	
J. Gilbert Soucie, President & CEO	<b>The Glastonbury Bank &amp; Trust Co.</b>	Glastonbury, Connecticut	
Michael H. Flynn, President & CEO	<b>Westport National Bank</b>	West Port, Connecticut	
		<b>Connecticut</b>	<b>7</b>
Dale W. Morris, President	<b>1st Community Bank of Palm Beach County</b>	Pahokee, Florida	
Jerry Neff, President	<b>American Bank</b>	Bradenton, Florida	
Barry Brynjolfason, President	<b>Apalachicola State Bank</b>	Apalachicola, Florida	
Joseph E. Regner, Jr., President	<b>BankFirst</b>	Winter Park, Florida	
Jed Hiers, President	<b>C&amp;L Bank of Blountstown</b>	Blountstown, Florida	
Michael W. Sheffey, President	<b>Century National Bank</b>	Orlando, Florida	
George W. Harris, CEO	<b>Citrus &amp; Chemical Bank</b>	Bartow, Florida	
Robert C. Green, President	<b>Columbia County Bank</b>	Lake City, Florida	
William H. Sedgeman, Jr., President	<b>Community Bank of Manatee</b>	Bradenton, Florida	
Jerome Johns, President	<b>Community State Bank of Starke</b>	Starke, Florida	
Robert L. Brookes, President	<b>Eagle National Bank</b>	Miami, Florida	
Hugo Castro, President	<b>Eastern National Bank</b>	Miami, Florida	
A. Ferold Davis, President	<b>Englewood Bank</b>	Englewood, Florida	
Randall Ezell, President	<b>Enterprise National Bank of Palm Beach</b>	North Palm Beach, Florida	
H. William Spute, Jr., President	<b>Equitable Bank</b>	Fort Lauderdale, Florida	
Joseph Theriaga, President	<b>Eurobank</b>	Boca Raton, Florida	
Robert O. Smedley, President	<b>First Florida Bank</b>	Naples, Florida	
Jerry M. Smith, President	<b>First National Bank of Alachua</b>	Alachua, Florida	
J. Lamar Roberts, President	<b>First National Bank of Pasco</b>	Dade City, Florida	
David W. Skiles, President	<b>First Peoples Bank</b>	Port St. Lucie, Florida	
David Malinoff, President	<b>First Western Bank</b>	Cooper City, Florida	
Robert L. Kohler, President	<b>Florida Bank of Commerce</b>	Palm Harbor, Florida	
Carl Walls, President	<b>Florida Citizens Bank</b>	Ocala, Florida	
Stephen L. Price, President	<b>Florida Community Bank</b>	Immokalee, Florida	
J. Russell Greene, President	<b>Grand Bank of Florida</b>	West Palm Beach, Florida	
Linda Alexienok, President	<b>Guaranty National Bank of Tallahassee</b>	Tallahassee, Florida	
Juanita H. Coomer, President	<b>Gulf Bank</b>	Miami, Florida	
John Tranter, President	<b>Gulfstream Business Bank</b>	Stuart, Florida	
Frederick E. Martin, President	<b>Independent Community Bank</b>	Tequesta, Florida	
Robert A. Ellinor, President	<b>Independent National Bank</b>	Ocala, Florida	
William A. High, President	<b>Indian River National Bank</b>	Vero Beach, Florida	
Richard A. Kuci, Jr., President	<b>Kislak National Bank</b>	Miami Lakes, Florida	
Stephen R. Riviere, President	<b>Liberty National Bank</b>	Longwood, Florida	
W. Allen Langford, President	<b>Manatee River Community Bank</b>	Palmetto, Florida	
Alfred T. Rogers, CEO	<b>Manufacturers Bank of Florida</b>	Tampa, Florida	
Tom Mallini, President	<b>Merchants &amp; Southern Bank</b>	Gainesville, Florida	

G. Andrew Williams, President	<b>Millennium Bank</b>	Gainesville, Florida	
H. Loy Anderson, President	<b>Palm Beach National Bank &amp; Trust</b>	North Palm Beach, Florida	
Kevin Cohee, President	<b>Peoples National Bank of Commerce</b>	Miami, Florida	
Westley T. Small, President	<b>Peoples State Bank</b>	Lake City, Florida	
James F. Kuhlman, President	<b>Premier Community Bank</b>	Venice, Florida	
H. Vernon Meyers, President	<b>Putnam State Bank</b>	Palatka, Florida	
William R. Klick, President	<b>Republic Bank</b>	St. Petersburg, Florida	
Christine L. Jennings, President	<b>Sarasota Bank</b>	Sarasota, Florida	
Vincent C. Giordano, President	<b>Sunniland Bank</b>	Fort Lauderdale, Florida	
William H. Losner, President	<b>The First National Bank of Homestead</b>	Homestead, Florida	
Donald R. Graham, President	<b>The Peoples Bank of Graceville</b>	Graceville, Florida	
Raymond H. Jones, President	<b>The Warrington Bank</b>	Pensacola, Florida	
Lynne Wines, President	<b>Union Bank of Florida</b>	Lauderhill, Florida	
Lynne Wines, President	<b>Union Bank of Florida</b>	Lauderhill, Florida	
Robert E. Heanchey, President	<b>Wauchula State Bank</b>	Wauchula, Florida	
		<b>Florida</b>	<b>51</b>
R.T. Tebeau, President	<b>Adel Banking Company</b>	Adel, Georgia	
Ansel P. Clark, President	<b>Awaycross Bank &amp; Trust</b>	Waycross, Georgia	
Gary W. Floyd, President & CEO	<b>Bank of Adairsville</b>	Adairsville, Georgia	
Ray T. Muggridge III, Chairman & CEO	<b>Bank of Camilla</b>	Camilla, Georgia	
Michael S. Wright, President & CEO	<b>Bank of Chickamauga</b>	Chickamauga, Georgia	
Williams R. Broyles, President & CEO	<b>Bank of Dade</b>	Trenton, Georgia	
L. Bannister Sexton, President & CEO	<b>Bank of Danielsville</b>	Danielsville, Georgia	
S.H. Hollis, CEO	<b>Bank of Hancock</b>	Sparta, Georgia	
Randall L. Hand, CEO	<b>Bank of Lumber City</b>	Lumber City, Georgia	
E. James Burnsed, Chairman & CEO	<b>Bryan Bank and Trust</b>	Richmond Hills, Georgia	
George Andrews, President	<b>Capitol City Bank &amp; Trust Company</b>	Atlanta, Georgia	
J. Philip Hester, President & CEO	<b>Chetatee State Bank</b>	Dawsonville, Georgia	
La Wanna Hill, President	<b>Citizens Bank of Taylor County</b>	Reynolds, Georgia	
James E. Young, President	<b>Citizens Trust Bank</b>	Atlanta, Georgia	
Ted. A. Murphy, President	<b>Community Bank of Georgia</b>	Tucker, Georgia	
George M. Ray, President & CEO	<b>Community Banking Co. of Fitzgerald</b>	Fitzgerald, Georgia	
Judy B. Turner	<b>Decatur First Bank</b>	Decatur, Georgia	
William T. Thornton, CEO	<b>Douglass County Bank</b>	Douglasville, Georgia	
M.W. Milner, President & CEO	<b>Exchange Bank</b>	Millengeville, Georgia	
L.O. Benton III, Chairman & CEO	<b>Farmers and Merchants Bank</b>	Eatonton, Georgia	
Larry Lee, Chairman & CEO	<b>Farmers and Merchants Bank</b>	Lakeland, Georgia	
James W. Adams, President & CEO	<b>Farmers and Merchants Bank</b>	Sylvania, Georgia	
Gordon M. Telford, President	<b>First Bank and Trust</b>	Carnesville, Georgia	
Patrick G. Blanchard, CEO	<b>First Bank of Georgia</b>	Thomson, Georgia	
Lloyd Gunter, President	<b>First National Bank</b>	Folkston, Georgia	
Jessie C. Palmer III, Chairman & CEO	<b>First National Bank</b>	Waynesboro, Georgia	
Zach Johnson, President	<b>First National Bank of Alma</b>	Alma, Georgia	
Randall F. Eaves, President & CEO	<b>First National Bank of Haralson County</b>	Buchanan, Georgia	
O. Leonard Dorminey, President	<b>First National Bank of South Georgia</b>	Albany, Georgia	

A.D. Ferguson, President	<b>First National Bank of West</b>	West Point, Georgia	
W.H. Whitley, CEO	<b>First Piedmont Bank</b>	Winder, Georgia	
JH Monk, President	<b>First Port City Bank</b>	Bainbridge, Georgia	
Ralph N. Barber Sr., Chariman & CEO	<b>First Security National Bank</b>	Norcross, Georgia	
Diane W. Thomas, President	<b>First State Bank of Donalsonville</b>	Donalsonville, Georgia	
Richard A. Hunt, President	<b>Gainesville Bank &amp; Trust</b>	Gainesville, Georgia	
James A. Faulkner, CEO	<b>Georgia First Bank, NA</b>	Gainesville, Georgia	
Kuo Langjoe Huang, President & CEO	<b>Global Commerce Bank</b>	Doraville, Georgia	
Tom Caldwell, President	<b>Greater Rome Bank</b>	Rome, Georgia	
John W. Townsend, President & CEO	<b>Greenville Banking Co.</b>	Greenville, Georgia	
Tim S Jones, President	<b>Heritage Community Bank</b>	Quitman, Georgia	
Joseph D. Chipman, President	<b>Lanier National Bank</b>	Gainesville, Georgia	
Donald L. Herring, President & CEO	<b>Liberty Bank and Trust</b>	Toccoa, Georgia	
JH Terrell, CEO	<b>Merchants &amp; Farmers Bank</b>	Corner, Georgia	
Charles O. Maddox, CEO	<b>Peoples Bank</b>	Winder, Georgia	
Douglas Nichols, President & CEO	<b>Peoples Bank and Trust</b>	Buford, Georgia	
L. Jackson McConnell, CEO	<b>Pinnacle Bank, NA</b>	Elberton, Georgia	
David H. Averitt, CEO	<b>Sea Island Bank</b>	Statesboro, Georgia	
Jack F. Tuck, CEO	<b>South Georgia Community Bank</b>	Reynolds, Georgia	
William DeVane, President & CEO	<b>Spivey State Bank</b>	Swainsboro, Georgia	
Thomas L. Arnold, President	<b>Sun Mark Community Bank</b>	Hawkinsville, Georgia	
Claud C. Lowe, President	<b>The Bank of Edison</b>	Edison, Georgia	
W. Nick Taylor, President & CEO	<b>The Blackshear Bank</b>	Blackshear, Georgia	
Marvin Cosgray, President & CEO	<b>The Buckhead Community Bank</b>	Atlanta, Georgia	
Freddy C. Greer, President & CEO	<b>The Citizens Bank</b>	Fort Valley, Georgia	
William S. Perry, Chairman & CEO	<b>The Citizens Bank</b>	Nashville, Georgia	
Milton B. Gray Jr., President & CEO	<b>The Citizens Bank of Swainsboro</b>	Swainsboro, Georgia	
Robert A. Summerlin, President	<b>The Citizens Exchange Bank</b>	Pearson, Georgia	
John R. Stalvey, President & CEO	<b>The Citizens National Bank of Quitman</b>	Quitman, Georgia	
C. Wayne Collins, CEO	<b>The Claxton Bank</b>	Claxton, Georgia	
J. Keith Caudell, President & CEO	<b>The Coastal Bank of Georgia</b>	Brunswick, Georgia	
William M. Cabaniss, President & CEO	<b>The Commercial Bank</b>	Crawford, Georgia	
Don C. Crafton, CEO	<b>The Morris State Bank</b>	Dublin, Georgia	
William Cowart, President & CEO	<b>The Park Avenue Bank</b>	Valdasta, Georgia	
Harvery L. Wilson, President	<b>The Peoples Bank</b>	Eatonton, Georgia	
Kenneth S. Dowling, President & CEO	<b>The Security State Bank</b>	McRae, Georgia	
Pin Pin Chau, President & CEO	<b>The Summit National Bank</b>	Atlanta, Georgia	
Stephen H. Cheney, President	<b>Thomasville National Bank</b>	Thomasville, Georgia	
James A. Robinson Jr., CEO	<b>West Central Georgia Bank</b>	Thomaston, Georgia	
		<b>Georgia</b>	<b>68</b>
John Hippler, President	<b>Mountain West Bank</b>	Coeur d' Alene, Idaho	
Jody Servatius, CEO	<b>Twin River National Bank</b>	Lewiston, Idaho	
		<b>Idaho</b>	<b>2</b>
Robert D. Gecht, President	<b>Albany Bank and Trust Company, N.A.</b>	Chicago, Illinois	
Joseph Koenig, President	<b>Andalusia Community Bank</b>	Andalusia, Illinois	



Matthew E. Tilton, President	<b>Archer Bank</b>	Chicago, Illinois	
Thomas Walsh, President	<b>Associated Bank</b>	Rockford, Illinois	
Sam Scott, President	<b>Austin Bank</b>	Chicago, Illinois	
Ed Heck, President	<b>Ayars State Bank</b>	Moweaqua, Illinois	
Martin Binder, President	<b>Bank of Bellwood</b>	Bellwood, Illinois	
Florian Barbi, President	<b>Bank of Bourbonnais</b>	Bourbonnais, Illinois	
Donald Toppmeyer, President	<b>Bank of Calhoun County</b>	Hardin, Illinois	
Winn C. Davidson, President	<b>Bank of Palatine</b>	Palatine, Illinois	
H. Wayne Taylor, President	<b>Bank of Pontiac</b>	Pontiac, Illinois	
James Eccher, President	<b>Bank of Sugar Grove</b>	Sugar Grove, Illinois	
Fred Abdula, President	<b>Bank of Waukegan</b>	Waukegan, Illinois	
James Metz, President	<b>Belvidere National Bank</b>	Belvidere, Illinois	
Alexis Giannoulis, President	<b>Broadway Bank</b>	Chicago, Illinois	
Dan Dugan, President	<b>Brown County State Bank</b>	Mount Sterling, Illinois	
Jack Lambin, President	<b>Buckley State Bank</b>	Buckley, Illinois	
James T. Ashworth, President	<b>Calinville National Bank</b>	Calinville, Illinois	
Dennis Hickey, President	<b>Camp Grove State Bank</b>	Camp Grove, Illinois	
John Rodda, President	<b>Capstone Bank</b>	Watseka, Illinois	
Jim Nicksch, President	<b>Casey National Bank</b>	Casey, Illinois	
Tony Nichols, President	<b>Central Federal Savings &amp; Loan</b>	Chicago, Illinois	
Maralyn F. Heckman, President	<b>Cerro Gordo Building &amp; Loan, s.b.</b>	Cerro Gordo, Illinois	
Eugene Onibene, CEO	<b>Charter National Bank and Trust</b>	Hoffman Estates, Illinois	
Edward Collins, President	<b>Chester National Bank</b>	Chester, Illinois	
Timothy Clary, President	<b>Chicago Community Bank</b>	Chicago, Illinois	
Bruce McClaren, President	<b>Community Bank of Easton</b>	Easton, Illinois	
Bill Gooch, Jr., President	<b>Community Bank of Elmhurst</b>	Elmhurst, Illinois	
Dean Easton, President	<b>Community Bank of Galesburg</b>	Galesburg, Illinois	
Richard P. Thorsen, President	<b>Community Bank of Ravenswood</b>	Chicago, Illinois	
Greg Miller, President	<b>Community Banks of Shelby County</b>	Cowden, Illinois	
Charles Daily, President	<b>Community First Bank</b>	Fairview Heights, Illinois	
Clay Belongia, President	<b>Continental Community Bank</b>	Maywood, Illinois	
Chuck Collier, President	<b>Crystal Lake Bank</b>	Crystal Lake, Illinois	
Jim Aldrich, President	<b>Delaware Place Bank</b>	Chicago, Illinois	
William D. McGuire, President	<b>Edens Bank</b>	Wilmette, Illinois	
Thomas Overstreet, President	<b>Egyptian State Bank</b>	Carrier Mills, Illinois	
Russell G. Maughan, President	<b>Elizabeth State Bank</b>	Elizabeth, Illinois	
R.H. Havens, President	<b>Elville State Bank</b>	Elkville, Illinois	
Ronald E. Mcconkey, President	<b>Fairview State Banking Company</b>	Fairview, Illinois	
W.B. Gray, President	<b>Farmers &amp; Merchants Bank of Hutsonville</b>	Hutsonville, Illinois	
Mina Robertson, President	<b>Farmers National Bank of Griggsville</b>	Griggsville, Illinois	
R W Lott, CEO	<b>Farmers State Bank</b>	Elmwood, Illinois	
Larry Coats, President	<b>Farmers State Bank Lewistown</b>	Lewistown, Illinois	
Gerry Lunt, President	<b>Farmers State Bank of Danforth</b>	Danforth, Illinois	
Willard Lee, President	<b>Farmers State Bank of Somonauk</b>	Somonauk, Illinois	
Dan Childress, President	<b>Fayette County Bank</b>	St. Elmo, Illinois	

Richard Marey, President	<b>Federated Bank</b>	Onarga, Illinois	
Daniel Daly, President	<b>First Capital Bank</b>	Peoria, Illinois	
John Hurwith, President	<b>First Commerical Bank</b>	Chicago, Illinois	
Jerry Bailey, President	<b>First Crawford State Bank</b>	Robinson, Illinois	
Andy Salk, President	<b>First Eagle National Bank</b>	Hanover Park, Illinois	
Brian Schroeder, President	<b>First Farmers State Bank of Minier</b>	Minier, Illinois	
Don Isaksen, President	<b>First National Bank</b>	Grant Park, Illinois	
John Killian, President	<b>First National Bank</b>	Clinton, Illinois	
Carl Corzine, President	<b>First National Bank</b>	Assumption, Illinois	
Patricia Clarke, President	<b>First National Bank</b>	Raymond, Illinois	
Henry River, President	<b>First National Bank</b>	Pickneyville, Illinois	
George Mitchell, President	<b>First National Bank</b>	Marshall, Illinois	
Craig L. Campbell, President	<b>First National Bank of Danville</b>	Danville, Illinois	
Kevin Readon, President	<b>First National Bank of Joliet</b>	Joliet, Illinois	
Bill McCarty, President	<b>First National Bank of Morton Grove</b>	Morton Grove, Illinois	
Dan Haider, President	<b>First National Bank of Newtown</b>	Newton, Illinois	
Roger Blankenship, President	<b>First National Bank of Nokomis</b>	Nokomis, Illinois	
Florian Barbi, President	<b>First National Bank of Wheaton</b>	Wheaton, Illinois	
Valdene Snodgrass, President	<b>First National Bank of Winnebago</b>	Winnebago, Illinois	
Sam Hovey, President	<b>First Security Bank</b>	Mackinaw, Illinois	
W. Rockwell Wirtz, President	<b>First Security Trust</b>	Elmwood Park, Illinois	
Marvin Siensa, President	<b>First State Bank</b>	Palos Hills, Illinois	
David Besler, President	<b>First State Bank of Bloomington</b>	Bloomington, Illinois	
David Davis, President	<b>First State Bank of Dix</b>	Dix, Illinois	
R.D. Fowles, President	<b>First State Bank of round Lake</b>	Round lake, Illinois	
Kenneth L. Shivers, President	<b>First State Bank of Winchester</b>	Winchester, Illinois	
Marvin E. Schatzman, CEO	<b>First Suburban National Bank</b>	Maywood, Illinois	
Marvin Schateman, President	<b>First Suburban National Bank</b>	Forest Park, Illinois	
Jack Tate, President	<b>First Trust Bank of Shelbyville</b>	Shelbyville, Illinois	
Jerome Vainisi, President	<b>Forest Park National Bank</b>	Forest Park, Illinois	
Moon Shin, President	<b>Foster Bank</b>	Chicago, Illinois	
Edwin Wallace, President	<b>Gerber State Bank</b>	Argenta, Illinois	
Philip Carlson, President	<b>Granville National Bank</b>	Granville, Illinois	
Martin Binder, President	<b>Greater Chicago Bank</b>	Bellwood, Illinois	
Michael Breen, President	<b>Hamel State Bank</b>	Hamel, Illinois	
Charles Helleny, President	<b>Herrin Security Bank</b>	Herrin, Illinois	
Chester Ward, President	<b>Illinois State Bank of Lake In The Hills</b>	Lake In The Hills, Illinois	
Andrew E. Timberg, President	<b>Interstate Bank</b>	Oak Forest, Illinois	
John Hutchinson, President	<b>Iroquois Farmers State Bank</b>	Iroquois, Illinois	
Edward Wehmer, President	<b>Lake Forest Bank &amp; Trust</b>	Lake Forest, Illinois	
Hercules Bolos, President	<b>Lemont National Bank</b>	Lemont, Illinois	
David Grace, President	<b>Longview State Bank</b>	Longview, Illinois	
Donald Husser, President	<b>Malden State Bank</b>	Malden, Illinois	
Jerald Bartell, President	<b>Marine Trust of Carthage</b>	Carthage, Illinois	
Paul McCarthy, President	<b>Marquette National Bank</b>	Chicago, Illinois	

Ralph Egeland, President	<b>Marseilles Bank</b>	Marseilles, Illinois	
Donald Lindstrom, President	<b>Marshall County State Bank</b>	Varna, Illinois	
Dan Dugan, President	<b>Mercantile Trust &amp; Savings</b>	Quincy, Illinois	
Theresa M. Gomez, President	<b>Metropolitan Bank &amp; Trust Company</b>	Chicago, Illinois	
K.A. Skopec, President	<b>Mid City National Bank</b>	Chicago, Illinois	
C.W. Ruyle, President	<b>Midland Community Bank of Kincaid</b>	Kincaid, Illinois	
Brad Luecke, President	<b>Midwest Bank</b>	Chicago, Illinois	
Brad A. Luecke, President	<b>Midwest Bank and Trust Company</b>	Elmwood Park, Illinois	
Christopher Gavin, President	<b>Midwest Bank of Western Illinois</b>	Monmouth, Illinois	
John Eilering, Jr., President	<b>Mount Prospect National Bank</b>	Mount Prospect, Illinois	
Merlin Karlock, President	<b>Municipal Trust and Savings Bank</b>	Bourbannais, Illinois	
Dominic Pantano, President	<b>National Bank of Commerce</b>	Berkeley, Illinois	
James Bann, President	<b>National Bank of Earlville</b>	Earlville, Illinois	
George Cline, President	<b>National Bank of St. Anne</b>	St. Anne, Illinois	
Rick Abell, President	<b>National State Bank of Metropolis</b>	Metropolis, Illinois	
Scott M. Yelvington, President	<b>North Community Bank</b>	Chicago, Illinois	
James Randall, President	<b>Northside Community Bank</b>	Gurnee, Illinois	
Richard Rieser, President	<b>Oak Brook Bank</b>	Oak Brook, Illinois	
Robert Sullivan, President	<b>Oak Trust Bank</b>	Chicago, Illinois	
Betty Chow, President	<b>Pacific Global Bank</b>	Chicago, Illinois	
Eugene Carter	<b>Park Ridge Community Bank</b>	Park Ridge, Illinois	
Douglas L. Campbell, President	<b>Peotone Bank and Trust Company</b>	Peotone, Illinois	
Robert Wareham, President	<b>Plaza Bank</b>	Norridge, Illinois	
Edward Vogelsinger, President	<b>Pontiac National Bank</b>	Pontiac, Illinois	
Brian DiBonce, President	<b>Prarie Stae Bank</b>	Marengo, Illinois	
Carlos Montoya, President	<b>Republic Bank</b>	Darien, Illinois	
Andrew B. Robinson, President	<b>Rock River Bank</b>	Oregon, Illinois	
Kelly O'Keeffe, President	<b>Royal American Bank</b>	Inverness, Illinois	
Dana Roudebush, President	<b>Schuyler State Bank</b>	Rushville, Illinois	
Timothy J. Hoehn, President	<b>Security National Bank</b>	Witt, Illinois	
Fred C. Reim, President	<b>Security National Bank</b>	Pottstown, Illinois	
Marc Grayson, President	<b>South Central Bank</b>	Chicago, Illinois	
Don Ward, President	<b>South Holland Bank</b>	South Holland, Illinois	
Alfred J. O'Malley, CEO	<b>Standard Bank and Trust Company</b>	Evergreen Park, Illinois	
Billy Blair, President	<b>State Bank of Ashland</b>	Ashland, Illinois	
Dave Kraemer, President	<b>State Bank of Chrisman</b>	Chrisman, Illinois	
Thomas Boyle, President	<b>State Bank of Countryside</b>	Countryside, Illinois	
Charles Riker, President	<b>State Bank of Hersher</b>	Hersher, Illinois	
Marlin France, President	<b>State Bank of Industry</b>	Industry, Illinois	
John Hefner, President	<b>State Bank of Jerseyville</b>	Jerseyville, Illinois	
Gary Vest, President	<b>State Bank of Lima</b>	Lima, Illinois	
Steven Kelly, President	<b>State Bank of Pearl City</b>	Pearl City, Illinois	
William Lannon, President	<b>State Bank of Savnemin</b>	Savnemin, Illinois	
Wilber Meinen, President	<b>Success National Bank</b>	Lincolnshire, Illinois	
John Sumner, President	<b>Sumner National Bank of Sheldon</b>	Sheldon, Illinois	

Denzil Walker	<b>The Bank of Herrin</b>	Herrin, Illinois	
Daile R. Wambir, President	<b>The First National Bank of Gilman</b>	Gilman, Illinois	
Fred Shaw, President	<b>Union National Bank</b>	Elgin, Illinois	
Ronald Duitsman, President	<b>University National bank</b>	Chicago, Illinois	
Robert P. Griffiths, President	<b>Uptown National Bank of Chicago</b>	Chicago, Illinois	
Robert Griffiths, President	<b>Uptown National Bank of Gilman</b>	Gilman, Illinois	
Dean Carlson, President	<b>Valley Community Bank</b>	St. Charles, Illinois	
Ralph Surmeir, President	<b>Village Bank</b>	St. Libory, Illinois	
John Reck, President	<b>Village Bank</b>	North Barrington, Illinois	
Robert Pfeffer, President	<b>Warren-Boynton State Bank</b>	New Berlin, Illinois	
Robert Pfeffer, President	<b>Warren-Boynton State Bank</b>	Warren-Boynton, Illinois	
Donald Dempsey, President	<b>Washington State Bank</b>	Washington, Illinois	
Donald Dempsey, President	<b>Washington State Bank</b>	Chicago, Illinois	
Fred Eitel, President	<b>Westbank</b>	Westchester, Illinois	
Ernest H. Benecke, CEO	<b>Whaples &amp; Farmers State Bank</b>	Neponset, Illinois	
Thomas L. Bugielski, President	<b>Worth Bank &amp; Trust</b>	Worth, Illinois	
		<b>Illinois</b>	<b>153</b>
James S. Murphy, President	<b>Greensfork Township State Bank</b>	Spartanburg, Indiana	
Steve D. Kendall, Executive Vice President	<b>Spencer County Bank</b>	Santa Claus, Indiana	
R. Richard Hoel, President	<b>The First National Bank of Odon</b>	Odon, Indiana	
Donald A. W. Patterson, President	<b>The Merchants Bank &amp; Trust Co.</b>	West Harrison, Indiana	
Norman Locke, President	<b>The Union County National Bank of Liberty</b>	Liberty, Indiana	
		<b>Indiana</b>	<b>5</b>
Kevin J. Boyle, President	<b>American Interstate Bank</b>	Manning, Iowa	
William K Stout, President	<b>American Trust &amp; Savings Bank</b>	Lowden, Iowa	
David R. Horst, President	<b>Benton County State Bank</b>	Blairstown, Iowa	
Terrence Geiger, President	<b>Citizens Bank</b>	Leon, Iowa	
George H. Perry, President	<b>City National Bank</b>	Shenandoah, Iowa	
Thomas H. Huston, President	<b>Columbus Junction State Bank</b>	Columbus Junction, Iowa	
Greg J. Currell, President	<b>Emmet County State Bank</b>	Estherville, Iowa	
Max W. Cory, CEO	<b>Fairbank State Bank</b>	Fairbank, Iowa	
Michael W. Dunn, President	<b>Farmers &amp; Merchants Savings Bank</b>	Manchester, Iowa	
James J. White, CEO	<b>Farmers Savings Bank</b>	Halbur, Iowa	
Robert E. Chittenden, President	<b>Farmers Savings Bank</b>	Altoona, Iowa	
James J. White, President	<b>Farmers Savings Bank</b>	Colesburg, Iowa	
Larry E. Kern, President	<b>Farmers Savings Bank</b>	Kalona, Iowa	
William C. Talen, President	<b>Farmers Savings Bank &amp; Trust</b>	Traer, Iowa	
William C. Talen, President	<b>Farmers Savings Bank &amp; Trust - Vinton</b>	Vinton, Iowa	
Todd M. Langenfeld, President	<b>Farmers Trust &amp; Savings Bank</b>	Earling, Iowa	
Scott Bargfrede, President	<b>First American Bank</b>	Webster City, Iowa	
R.H. VanHorn, CEO	<b>First Bank &amp; Trust Co.</b>	Gidden, Iowa	
Myron D. Rozell, President	<b>First Bank of Mapleton</b>	Mapleton, Iowa	
O. Jay Thompson, Chairman	<b>First Citizens National Bank</b>	Mason City, Iowa	
Mark L. Mosbrucker, President	<b>First National Bank</b>	Davenport, Iowa	
Jay R. Rehnstrom, President	<b>First State Bank</b>	Sioux Rapids, Iowa	

Thomas E. Finnigan, President	<b>Fremont County Savings Bank</b>	Sidney, Iowa	
Craig A. Arendt, President	<b>Gibson Saving Bank</b>	Gibson, Iowa	
Stephen G. Suiter, President	<b>Great River Bank &amp; Trust</b>	Princeton, Iowa	
Kevin Swalley, President & CEO	<b>Grundy National Bank</b>	Grundy Center, Iowa	
Martin R. Helgerson, President	<b>Hedrick Savings Bank</b>	Hedrick, Iowa	
William Hess, President	<b>Iowa Savings Bank</b>	Carroll, Iowa	
James M. Kerndt, President	<b>Kerndt Bros. Savings Bank</b>	Lansing, Iowa	
Robert B. Stump, President	<b>Libertyville Savings Bank</b>	Libertyville, Iowa	
R. L. Loerch, President	<b>Manson State Bank</b>	Manson, Iowa	
C. Keith Hieber, President	<b>Moorhead State Bank</b>	Moorehead, Iowa	
Larry Wenzl, CEO	<b>Panora State Bank</b>	Panora, Iowa	
R.L. Arendt, President	<b>Peoples Savings Bank</b>	Montezuma, Iowa	
Joe Johnson, President	<b>Peoples Savings Bank</b>	Elma, Iowa	
Michael D. Garris, President	<b>Peoples State Bank</b>	Winfield, Iowa	
Richard L. Aadland, President	<b>Pioneer Bank</b>	Sergeant Bluff, Iowa	
Don E. Shields, CEO	<b>Rowley Savings Bank</b>	Rowley, Iowa	
Larry Grimstad, President	<b>Security Bank &amp; Trust Company</b>	Ecorah, Iowa	
Jerry Adams, President	<b>Security State Bank</b>	Sheldon, Iowa	
James K. Burdick, President	<b>Security State Bank</b>	Anamosa, Iowa	
E.L. Ballou, CEO	<b>Security Trust &amp; Savings</b>	Storm Lake, Iowa	
D. M. Erusha, President	<b>Solon State Bank</b>	Solon, Iowa	
Fred W. Hagemann, President	<b>State Bank of Waverly</b>	Waverly, Iowa	
Mark C. Hooper, CEO	<b>State Savings Bank</b>	Rake, Iowa	
Roger E. Campbell, President & CEO	<b>The Citizens Bank</b>	Moulton, Iowa	
James N. Wood, President	<b>The First National Bank of Logan</b>	Logan, Iowa	
Terry D. Long, President	<b>The First State Bank of Thornton</b>	Thornton, Iowa	
Abram Tubbs, President	<b>Tri-County Bank &amp; Trust</b>	Cascade, Iowa	
Robert L. Foust, CEO	<b>Union Bank &amp; Trust Company</b>	Strawberry Point, Iowa	
Jeffrey J. Nolan, President	<b>Union State Bank</b>	Winterset, Iowa	
Ronald R. Kneip, President	<b>Union State Bank</b>	Greenfield, Iowa	
Leroy C. Darby, President	<b>Union State Bank</b>	Monona, Iowa	
Rollin R. Harder, President	<b>Valley State Bank</b>	Guttenberg, Iowa	
Robert V. Dentel, President	<b>Victor State Bank</b>	Victor, Iowa	
Gerrold E. Kuester, President	<b>Watkins Savings Bank</b>	Watkins, Iowa	
Robert G. Meyer, President	<b>Wayland State Bank</b>	Mount Pleasant, Iowa	
		<b>Iowa</b>	<b>57</b>
David T. Chen, President	<b>American Pacific Bank</b>	Portland, Kansas	
E.F. Heiman, President	<b>Baileyville State Bank</b>	Seneca, Kansas	
Joseph E. Beaudet, President	<b>Bank of Kansas</b>	South Hutchinson, Kansas	
R. S. Braksick, President	<b>Bank of McLouth</b>	McLouth, Kansas	
Jo A. Galbraith, President	<b>Bank of Perry</b>	Perry, Kansas	
M. Hal Taylor, President	<b>Caney Valley National Bank</b>	Caney, Kansas	
Steven K. Prickett, President	<b>Citizens State Bank</b>	Geneseo, Kansas	
Jack E. Rowden, President	<b>Citizens State Bank</b>	Hugoton, Kansas	
J. Murray Downing, President	<b>Ellis State Bank</b>	Ellis, Kansas	

John H. White, President	<b>Farmers &amp; Drovers Bank</b>	Council Grove, Kansas	
Leon A. Drouhand, President	<b>Farmers &amp; Merchants State Bank</b>	Argonia, Kansas	
Jerry G. Patterson, President	<b>Farmers &amp; Merchants State Bank</b>	Wakefield, Kansas	
Jerry D. Hanzlick, President	<b>Farmers and Merchants Bank of Hill City</b>	Hill City, Kansas	
Buford Van Loenen, President	<b>Farmers State Bank</b>	Phillipsburg, Kansas	
M.D. Jeffers, President	<b>First National Bank in Fredonia</b>	Fredonia, Kansas	
Robert Lampert, President	<b>First National Bank of Beloit</b>	Beloit, Kansas	
J.A. Cordts, President	<b>First Security Bank</b>	Overbrook, Kansas	
Norman L. Nelson, President	<b>First State Bank</b>	Norton, Kansas	
Patrick F. Weldon, President	<b>Garden Plain State Bank</b>	Wichita, Kansas	
Thomas V. Corns, President	<b>Greensburg State Bank</b>	Greensburg, Kansas	
Scott W. Cooper, President	<b>Kansas State Bank</b>	Garnett, Kansas	
Clyde M. Burns, President	<b>Lyndon State Bank</b>	Lydon, Kansas	
John R. Suderman, President	<b>Midland National Bank</b>	Newton, Kansas	
Max R. Meuli, President	<b>Peoples Bank, National Association</b>	Coldwater, Kansas	
Dale Dieterick, President	<b>Peoples National Bank &amp; Trust</b>	Ottowa, Kansas	
Patrick Alexander, President	<b>Security National Bank</b>	Manhattan, Kansas	
C. Edward Wray, President	<b>Sedgwick State Bank</b>	Sedgwick, Kansas	
Nolen G. Talon, President	<b>St. John National Bank</b>	St. John, Kansas	
James L. Mees, President	<b>St. Mary's State Bank</b>	St. Mary's, Kansas	
Harry L. Catlin, President	<b>State Bank of Burdent</b>	Burden, Kansas	
Gaylord D. Anderson, President	<b>State Bank of Carbondale</b>	Carbondale, Kansas	
Thomas V. Homan, President	<b>State Bank of Leon</b>	Leon, Kansas	
D. Max Fuller, President	<b>Stockgrowers State Bank</b>	Maple Hill, Kansas	
C. Lewis Evins, President	<b>The Farmers &amp; Merchants Bank of Colby</b>	Colby, Kansas	
William R. Boese, Jr., President	<b>The Farmers National Bank</b>	Osborne, Kansas	
J.D. Porter, Jr., President	<b>The First National Bank of Southern Kansas</b>	Mount Hope, Kansas	
Leon A. Drouhard, CEO	<b>The Freeport State Bank</b>	Harper Kansas	
Patrick A. Kerschen, President	<b>The Freeport State Bank</b>	Freeport, Kansas	
Scott M. Johnson, President	<b>The Marquette Farmers State Bank</b>	Marquette, Kansas	
Gary L. Kay, President	<b>The Nekoma State Bank</b>	La Crosse, Kansas	
D.E. Evans, President	<b>The State Bank of Lebo</b>	Lebo, Kansas	
Patrick M. Ryan, President	<b>The Yardville Bank</b>	Yardville, Kansas	
		<b>Kansas</b>	<b>42</b>
Lahoma Y. Majors, CEO	<b>Bank of Caneyville</b>	Caneyville, Kentucky	
Lindell R. Sharp, President	<b>Bank of Clarkson</b>	Clarkson, Kentucky	
Lindell R. Sharp, President	<b>Bank of Clarkson</b>	Clarkson, Kentucky	
Dorothy McClellan, CEO	<b>Bank of Lowes</b>	Lowes, Kentucky	
Mark R. Herren, CEO	<b>Bank of the Bluegrass &amp; Trust Company</b>	Lexington, Kentucky	
John N. Manning, CEO	<b>Bedford Leon &amp; Deposit Bank</b>	Bedford, Kentucky	
Robert D. Neff, CEO	<b>Citizens Bank</b>	Morehead, Kentucky	
Mark U. Johnson, President & CEO	<b>Citizens Bank &amp; Trust Company</b>	Campbellsville, Kentucky	
Rob Porter, President	<b>Citizens National Bank</b>	Russellville, Kentucky	
Clay Parker Davis, President	<b>Citizens National Bank of Somerset</b>	Somerst, Kentucky	
Steve Story, President	<b>Citizens State Bank</b>	Wickliffe, Kentucky	

Carl M. Thomas, CEO	<b>Commonwealth Bank &amp; Trust Company</b>	Louisville, Kentucky	
Gary W. Miller, President	<b>Commonwealth Community Bank, Inc</b>	Hartford, Kentucky	
Melvin M. Goody, CEO	<b>Cumberland Security Bank</b>	Somerset, Kentucky	
Edgar Purdom, CEO	<b>Farmers National Bank of Cynthiana</b>	Cynthiana, Kentucky	
Garland Certain, CEO	<b>First Kentucky Bank</b>	Sturges, Kentucky	
Donald E. Smith, President	<b>First National Bank</b>	Sandy Hook, Kentucky	
J. Phil Smith, President	<b>First National Bank</b>	Jackson, Kentucky	
Randell Brewer, CEO	<b>First National Bank and Trust</b>	London, Kentucky	
Jerry W. Johnson, President	<b>First Security Bank and Trust, McLean</b>	Island, Kentucky	
Julian E. Beard, President	<b>First Security Bank of Lexington, Inc.</b>	Lexington, Kentucky	
Howard Sanders, President	<b>First Security Bank of Owensboro, Inc.</b>	Owensboro, Kentucky	
Charles H. Monarch, President	<b>First State Bank</b>	Irvington, Kentucky	
James O. Butts, President	<b>Fulton Bank</b>	Fulton, Kentucky	
John H. Mays, President	<b>Heritage Bank of Ashland, Inc.</b>	Ashland, Kentucky	
Gary F. Clifton, President & CEO	<b>Kentucky Home Bank, Inc.</b>	Bardstown, Kentucky	
Ronald J. Pence, President	<b>Kentucky National Bank</b>	Elizabethtown, Kentucky	
Bill C. Burchett, President	<b>Kentucky National Bank of Pikeville</b>	Pikeville, Kentucky	
Carroll Yates, President	<b>Lewisburg Banking Company</b>	Lewisburg, Kentucky	
B. Proctor Caudill, President	<b>Peoples Bank</b>	Morehead, Kentucky	
John L. Burton, CEO	<b>Peoples Security Bank</b>	Louisa, Kentucky	
James O. King, CEO	<b>Peoples State Bank</b>	Chaplin, Kentucky	
Robbie Polin, President	<b>Springfield State Bank</b>	Springfield, Kentucky	
David H. Brooks, CEO	<b>Stock Yards Bank &amp; Trust Company</b>	Louisville, Kentucky	
R. Edward Parsons, CEO	<b>The Bank of Harlan</b>	Harlan, Kentucky	
Larry T. Griffin, CEO	<b>The Casey County Bank</b>	Liberty, Kentucky	
Malcolm L. Carraco, President	<b>The First National Bank</b>	Carrollton, Kentucky	
G.W. Hardy, President	<b>The Peoples Bank of Bullitt County</b>	Shepherdsville, Kentucky	
Darryl T. Traylor, CEO	<b>United Citizens Bank &amp; Trust Company</b>	Campbellsburg, Kentucky	
Ronald W. Rousey, President & CEO	<b>Whitaker Bank, NA</b>	Lexington, Kentucky	
		<b><i>Kentucky</i></b>	<b>40</b>
James Cibadie Jr., CEO	<b>Bank of Commerce</b>	White Castle, Louisiana	
Gerald Holland, CEO	<b>Bank of Coushatta</b>	Coushatta, Louisiana	
Leonard H. Gayle, Chairman	<b>Bank of Gueydan</b>	Gueydan, Louisiana	
Wade H. Jones III, CEO	<b>Bank of Lecompte</b>	Lecompte, Louisiana	
James H. Snyder, CEO	<b>Bank of Montgomery</b>	Montgomery, Louisiana	
Brent K. Vidrine, CEO	<b>Bank of Sunset Trust Company</b>	Sunset, Louisiana	
James T Boone, President	<b>Business Bank of Baton Rouge</b>	Baton Rouge, Louisiana	
Roy M. Raftery, CEO	<b>Cameron State Bank</b>	Lake Charles, Louisiana	
Jay Lambert, CEO	<b>Church Point Bank &amp; Trust</b>	Church Point, Louisiana	
Edward B. Middleton, CEO	<b>Citizens Bank &amp; Trust</b>	Plaquemine, Louisiana	
Joe H. Pierson Jr., CEO	<b>City Bank &amp; Trust Company</b>	Natchetoches, Louisiana	
William E. Dorroh, CEO	<b>Community Bank of Louisiana</b>	Mansfield, Louisiana	
Rodney D. Kendrick Jr., CEO	<b>Farmers Bank &amp; Trust of Cheneyville</b>	Cheneyville, Louisiana	
John I. Stewart, CEO	<b>Felician Bank &amp; Trust</b>	Clinton, Louisiana	
John R. Welborn, CEO	<b>First National Bank in DeRidder</b>	DeRidder, Louisiana	

Brand Dufrene, CEO	<b>First National Bank of St. Charles Parish</b>	Boiette, Louisiana	
Jack A. Batson, CEO	<b>First National of Benton</b>	Benton, Louisiana	
Albert C. Christman, CEO	<b>Guaranty Bank &amp; Trust Company of Delhi</b>	Delhi, Louisiana	
Wilbur C. McDonald, CEO	<b>Jackson Parish Bank</b>	Jonesboro, Louisiana	
C.H. Allen, President	<b>Jonesboro State Bank</b>	Jonesboro, Louisiana	
Vernon Johnson, President	<b>Kaplan State Bank</b>	Kaplan, Louisiana	
Larry J. Callais, CEO	<b>MC Bank &amp; Trust</b>	Morgan City, Louisiana	
Roland P. Gaspard, EVP	<b>Merchants &amp; Farmers Bank</b>	Melville, Louisiana	
Ron Steed, CEO	<b>Merchants &amp; Farmers Bank &amp; Trust</b>	Leesville, Louisiana	
Albert J. Adolph, CEO	<b>Metro Bank</b>	Keener, Louisiana	
M.M. Bush, CEO	<b>Mississippi River Bank</b>	Belle Chasse, Louisiana	
Peter J. Lepari, CEO	<b>Patterson State Bank</b>	Patterson, Louisiana	
H. Alton Spillers, CEO	<b>Peoples Bank</b>	Chatham, Louisiana	
Randy Lovitt, CEO	<b>Peoples Bank of Louisiana</b>	Amite, Louisiana	
E. Wayne Davis, CEO	<b>Progressive National Bank of Desoto Parish</b>	Mansfield, Louisiana	
R. Blake Chatelain, President	<b>Red River Bank</b>	Alexandria, Louisiana	
Bruce F. Cucchiara, CEO	<b>Resource Bank</b>	Mamou, Louisiana	
Glenn Geddis, CEO	<b>Schwegmann Bank &amp; Trust</b>	Hervy, Louisiana	
Larry J. Comeaux, CEO	<b>St. Martin Bank &amp; Trust Co.</b>	St. Martinville, Louisiana	
W. E. Hawkins Jr., CEO	<b>Teusas State Bank</b>	Newellton, Louisiana	
Joe A. Davenport III, CEO	<b>The Mer Rouge State Bank</b>	Mer Rouge, Louisiana	
James E. Benoit, CEO	<b>Vermillion Bank &amp; Trust</b>	Kaplan, Louisiana	
D. Creig Brignac, CEO	<b>Washington State Bank</b>	Washington, Louisiana	
Gene Keith, President	<b>West Carroll Community Bank</b>	Oak Grove, Louisiana	
Michael L. Woods, CEO	<b>Winnsboro State Bank &amp; Trust</b>	Winnsboro, Louisiana	
		<b>Louisiana</b>	<b>40</b>
Robert W. Daigle, CEO	<b>Camden National Bank</b>	Camden, Maine	
Gregory Caswell, President	<b>Coastal Bank</b>	Portland, Maine	
Edwin N. Clift, President & CEO	<b>Merrill Merchants Bank</b>	Bangor, Maine	
Hal J. Allen, CEO	<b>Orem Community Bank</b>	Biddeford, Maine	
John C. Everett, CEO	<b>Pepperell Trust Company</b>	Biddeford, Maine	
Daniel R. Daigneault, CEO	<b>The First National Bank of Damariscotta</b>	Damariscotta, Maine	
		<b>Maine</b>	<b>6</b>
Richard M. Lerner, CEO	<b>Annapolis National Bank</b>	Annapolis, Maryland	
Sara W. Jarmon, CEO	<b>Bank of Ocean City</b>	Ocean City, Maryland	
Earl R. Gieseman III, President & CEO	<b>County First Bank</b>	La Plata, Maryland	
Jan W. Clark, CEO	<b>County National Bank of Maryland</b>	Glen Burnie, Maryland	
Stephen B. Bennett, President	<b>Damasaus Community Bank</b>	Damasaus, Maryland	
H.L. Ward, President	<b>Eagle Bank</b>	Bethesda, Maryland	
Charles H. Jacobs, Jr., President	<b>Hartford National Bank</b>	Havre De Grace, Maryland	
Jeffrey F. Turner, CEO	<b>Peninsula Bank</b>	Princess Anne, Maryland	
Peter M. Martin, CEO	<b>Provident Bank of Maryland</b>	Baltimore, Maryland	
Edward M. Thomas, CEO	<b>The Bank of Delmarva, NA</b>	Delmar, Maryland	
		<b>Maryland</b>	<b>10</b>
James C. Lively, President	<b>Bridgewater Savings Bank</b>	Bridgewater, Massachusetts	



Paul W. Brackett, President	<b>Brookline Co-Operative Bank</b>	Brookline, Massachusetts	
James F. Dwinell III, CEO	<b>Cambridge Trust Company</b>	Cambridge, Massachusetts	
A. Hollbrook, CEO	<b>Canton Co-Operative Bank</b>	Canton, Massachusetts	
Joseph M. Vinarde, President	<b>Chelesa-Provident Co-Operative</b>	Chelsea, Massachusetts	
James A. Langway, President & CEO	<b>Community National Bank</b>	Hudson, Massachusetts	
George L. Duncan, CEO	<b>Enterprise Bank and Trust</b>	Lowell, Massachusetts	
Jay Dunham, CEO	<b>Liberty Bank &amp; Trust</b>	Boston, Massachusetts	
Jose Gouveia, Jr., CEO	<b>Luzo Community Bank</b>	New Bedford, Massachusetts	
Robert J. Stratton, President	<b>Medway Co-Operative Bank</b>	Medway, Massachusetts	
Paul H. Gauthier, President	<b>Pilgrim Co-Operative Bank</b>	Cohasset, Massachusetts	
Lennart B. Plahn, President	<b>Roxbury-Highland Co-Operative Bank</b>	Jamaica Plain, Massachusetts	
Eugene G. Stone, President	<b>Summit Bank</b>	Medway, Massachusetts	
Kevin Cohee, CEO	<b>The Boston Bank of Commerce</b>	Boston, Massachusetts	
Barry F. Weed, CEO	<b>The National Grand Bank of Marblehead</b>	Marblehead, Massachusetts	
Jeffrey M. Liber, President	<b>Wrentham Co- Operative Bank</b>	Wrentham, Massachusetts	
		<b>Massachusetts</b>	<b>16</b>
Rob Carter, President	<b>Bank of Caro and Moberly</b>	Caro, Michigan	
Donald P. St. Germaine, President	<b>Baybank</b>	Gladstone, Michigan	
Ronald L. Meister, President	<b>Central Savings Bank</b>	Sault Ste. Marie, Michigan	
Oscar F. Socia, President	<b>Citizens State Bank</b>	New Baltimore, Michigan	
Allen G. Quick, President	<b>Community Bank</b>	Caro, Michigan	
Michael N. Nardi, President	<b>First Bank, Upper Michigan</b>	Gladstone, Michigan	
William Fuller, President	<b>First Independence National Bank of Detroit</b>	Decatur, Michigan	
Richard M. Bell, President	<b>First National Bank of Three Rivers</b>	Three Rivers, Michigan	
James H. Creagan, President	<b>First State Bank</b>	Detroit, Michigan	
Thomas J. Wesholski, President	<b>Grand Bank</b>	Grand Rapids, Michigan	
Peter Kubacki, President	<b>Greenville Community Bank</b>	Greenville, Michigan	
Robert C. Yeager, President	<b>Honor State Bank</b>	Honor, Michigan	
Roger D. Gurant, President	<b>Horizon State Bank</b>	Cameron, Michigan	
Michael L. Cahoon, President	<b>Huron National Bank</b>	Rogers City, Michigan	
David C. Reglin, President	<b>Independent Bank - West Michigan</b>	Rockford, Michigan	
James L. Smith, President	<b>MFC First National Bank</b>	Escanaba, Michigan	
Richard Zamojski, CEO	<b>Michigan Heritage Bank</b>	Novi, Michigan	
Clarke B. Maxon, President	<b>Midwest Guaranty Bank</b>	Troy, Michigan	
Ronald D. LaBeau, President	<b>Monroe Bank &amp; Trust</b>	Monroe, Michigan	
John C. Wedling, President	<b>Montrose State Bank</b>	Montrose, Michigan	
Sherry Littlejohn, President	<b>North County Bank and Trust</b>	Manistique, Michigan	
Dennis O. Boyak, CEO	<b>Peoples State Bank</b>	Munising, Michigan	
James Elsensohn, President	<b>Security Bank</b>	Rich Hill, Michigan	
Thomas E. Kedorwski, President	<b>The Farwell State Savings Bank</b>	Farwell, Michigan	
Anna Mae Gugliotto, President	<b>The Miners State Bank of Iron River</b>	Iron River, Michigan	
Paul C. Patterson, President	<b>The State Savings Bank</b>	Frankfort, Michigan	
Ric W. Bucklow, President	<b>Tri-County Bank</b>	Brown City, Michigan	
Samuel L. Wanner, President	<b>West Michigan Community Bank</b>	Hudsonville, Michigan	
		<b>Michigan</b>	<b>28</b>

George O. Erickson, CEO	<b>Cambridge State Bank</b>	Cambridge, Minnesota	
Lawrence L. Hubrich, CEO	<b>Capital Bank</b>	St. Paul, Minnesota	
John E. Doofing, CEO	<b>Citizens Bank</b>	Wabasha, Minnesota	
Brian M. Norris, President	<b>Citizens State Bank of Shakopee</b>	Shakopee, Minnesota	
Romane A. Dold, President	<b>Currie State Bank</b>	Currie, Minnesota	
Erick A. Gandrud, President	<b>Eagle Bank</b>	Glenwood, Minnesota	
Helen S. Meium, President	<b>Farmers &amp; Merchants State Bank</b>	Alpha, Minnesota	
Leslie W. Peterson, CEO	<b>Farmers State Bank of Trimont</b>	Trimont, Minnesota	
James W. Morton, President	<b>Fidelity Bank</b>	Edina, Minnesota	
Mark L. Leighton, CEO	<b>First American State Bank</b>	Hancock, Minnesota	
Jeffrey A. Betchwars, President	<b>First Commercial Bank</b>	Bloomington, Minnesota	
Loren E. Jilek, CEO	<b>First Community Bank</b>	Silver Lake, Minnesota	
Steven D. Prigge, CEO	<b>First National Bank</b>	Bovey, Minnesota	
Glenn D. Heitzman, President & CEO	<b>First National Bank</b>	Cold Spring, Minnesota	
Curt Newmann, EVP	<b>First National Bank</b>	Hawley, Minnesota	
D J Delaney, CEO	<b>First National Bank of the Lakes</b>	Navarro, Minnesota	
Richard Rabbe, CEO	<b>First Security Bank</b>	Sanborn, Minnesota	
Herb A. Peters, CEO	<b>First State Bank</b>	Saukey Centre, Minnesota	
Eugene D. Lindberg, CEO	<b>First State Bank</b>	Floodwood, Minnesota	
Michael Netland, CEO	<b>First State Bank of Audubon</b>	Audubon, Minnesota	
Gregory L. Benson, CEO	<b>First State Bank of Bayport</b>	Bayport, Minnesota	
Bruce Pogatchnik, President	<b>First State Bank of Finlayson</b>	Finlayson, Minnesota	
R.D. Peterson, President	<b>First State Bank of Grove City</b>	Grove City, Minnesota	
Mark C. Hooper, President	<b>Frost State Bank</b>	Frost, Minnesota	
L.J. Rolfs, President	<b>Hardwick State Bank</b>	Hardwick, Minnesota	
John S. Stellner, President	<b>Hometown Community Bank</b>	Cyrus, Minnesota	
Joyce E. Magner, CEO	<b>Marshall County State Bank</b>	Newfolden, Minnesota	
G.K. Cleveland, CEO	<b>North Carolina National Bank of Minnesota</b>	Minneapolis, Minnesota	
Lyman Grieve, President	<b>Olmsted National Bank</b>	Rochester, Minnesota	
David B. Lee, CEO	<b>Omega Bank, NA</b>	State College, Minnesota	
David M. Hyduke, CEO	<b>Peoples Bank of Commerce</b>	Cambridge, Minnesota	
Tim I Meininger, President	<b>Republic Bank, Inc.</b>	Duluth, Minnesota	
Ted Robertson, President	<b>Rushford State Bank</b>	Rushford, Minnesota	
Herbert A. Lund, CEO	<b>Security Bank of Minnesota</b>	Albert Lee, Minnesota	
Joel Schmitz, Executive Vice President & CEO	<b>St. Martin National Bank</b>	St. Martin, Minnesota	
James M. Loonan, President	<b>State Bank of Easton</b>	Easton, Minnesota	
C.R. Duroe, Chairman	<b>State Bank of Jeffers</b>	Jeffers, Minnesota	
Mark E. Greenway, CEO	<b>Steams Bank Canby NA</b>	Canby, Minnesota	
Kenneth A. Heiser, CEO	<b>The First National Bank of Hudson</b>	Woodbury, Minnesota	
Gordon L. Nelson, President	<b>The Gary State Bank</b>	Gary, Minnesota	
Mervin A. Zabel, President	<b>Union State Bank</b>	Browns Valley, Minnesota	
Richard D. Anderson, Chairman	<b>Valley State Bank of Oslo</b>	Oslo, Minnesota	
		<b>Minnesota</b>	<b>42</b>
C.D. Case, CEO	<b>Bank of Commerce</b>	Greenwood, Mississippi	
Steve Gresham, President	<b>Bank of Holly Springs</b>	Holly Springs, Mississippi	

Rodney Cockerham, President	<b>Bank of Jones County</b>	Laurel, Mississippi	
John A. Herrod, President	<b>Bank of Okolona</b>	Okolona, Mississippi	
Ray Britt, President	<b>Bank of Walnut Grove</b>	Walnut Grove, Mississippi	
James O. Rabby, President	<b>Bank of Wiggins</b>	Wiggins, Mississippi	
Odean Busby, President	<b>Citizens State Bank</b>	Magee, Mississippi	
Bobby Knox, CEO	<b>Community Bank</b>	Ellisville, Mississippi	
Freddie J. Bagley, President	<b>Community Bank of Mississippi</b>	Forest, Mississippi	
M. Paul Haynes, Jr., President	<b>Farmers &amp; Merchants Bank</b>	Baldwin, Mississippi	
Mary Ann Bacon, CEO	<b>First American Bank</b>	Jackson, Mississippi	
Kelly Segers, Sr., President	<b>First American National Bank</b>	Iuka, Mississippi	
J.B. Yates, Chairman President & CEO	<b>First National Bank of Hohnes County</b>	Lexington, Mississippi	
D. Max Huey, CEO	<b>First National Bank of Picayune</b>	Picayune, Mississippi	
Larry J. Pratt, CEO	<b>First Security Bank</b>	Batesville, Mississippi	
Edward Rather, CEO	<b>First State Bank</b>	Holly Springs, Mississippi	
John G. Giles, Jr., CEO	<b>First State Bank</b>	Waynesboro, Mississippi	
Thomas E. Brown, President	<b>Magnolia State Bank</b>	Bay Springs, Mississippi	
L. Royce Cumbest, President & CEO	<b>Merchants Marine Bank</b>	Pascagoula, Mississippi	
James A. Hart, CEO	<b>Newton County Bank</b>	Newton, Mississippi	
George J. Shackelford, President	<b>Peoples Bank &amp; Trust Co.</b>	North Carrollton, Mississippi	
Billy M. Bolton, President	<b>Spirit Bank</b>	Belmont, Mississippi	
J.H. Sasser Jr., CEO	<b>The Carthage Bank</b>	Carthage, Mississippi	
Steve Webb, Chairman, President & CEO	<b>The Citizens Bank</b>	Philadelphia, Mississippi	
Chevis C. Swetman, CEO	<b>The Peoples Bank</b>	Biloxi, Mississippi	
Mary Jenkinson, President	<b>Walthall Citizens Bank</b>	Tylertown, Mississippi	
		<b>Mississippi</b>	<b>26</b>
Jack Wagner, President	<b>Adrian Bank</b>	Adrian, Missouri	
Larry Roderman, President	<b>Bank of Bloomsdale</b>	Bloomsdale, Missouri	
Bradley Gregory, President	<b>Bank of Bolivar</b>	Bolivar, Missouri	
Daryl B. Sloan, President	<b>Bank of Creighton</b>	Creighton, Missouri	
Allen L. Lefko, CEO	<b>Bank of Grain Valley</b>	Grain Valley, Missouri	
Robert L. Minnick, President	<b>Bank of Iberia</b>	Iberia, Missouri	
Jerry W. McAllister, President	<b>Bank of Leeton</b>	Leeton, Missouri	
Barry Draper, President	<b>Bank of Minden</b>	Mindenmines, Missouri	
Virgil Welker, CEO	<b>Bank of Monticello</b>	Monticello, Missouri	
R.E. Oliphant, President	<b>Bank of Odessa</b>	Odessa, Missouri	
Dale Griessel, President	<b>Bank of Rothville</b>	Rothville, Missouri	
Robert J. Luecken	<b>Bank Star</b>	Pacific, Missouri	
Harold E. Turner, CEO	<b>Belgrade State Bank</b>	Belgrade, Missouri	
G.L. Thomas, CEO	<b>Blue Ridge Bank &amp; Trust</b>	Kansas City, Missouri	
Wesley Condron, President	<b>Bunceton State</b>	Bank, Missouri	
Larry G. Freeman, President	<b>Carroll County Trust Co.</b>	Carrollton, Missouri	
Lawrence A. Collett, CEO	<b>Cass Commercial Bank</b>	Bridgeton, Missouri	
William M. Dana, President	<b>Central Bank of Kansas City</b>	Kansas City, Missouri	
Edward Douglas, CEO	<b>Citizens Bank And Trust Company</b>	Chillicothe, Missouri	
Reginald E. Young, President	<b>Citizens Bank of Charleston</b>	Charleston, Missouri	

Scott Childress, President	<b>Citizens Bank of Edina</b>	Edina, Missouri	
Jack Tucker, President	<b>Citizens Bank of Princeton</b>	Princeton, Missouri	
Mark Harbison, CEO	<b>Commercial Trust Company</b>	Fayette, Missouri	
David L. Cramer, President	<b>Community Bank of Marshall</b>	Marshall, Missouri	
Dennis Geoghegan, President	<b>Concord Bank</b>	St. Louis, Missouri	
Gregory D. Hall, President	<b>Concordia Bank</b>	Concordia, Missouri	
James B. Thomas, President	<b>Exchange Bank</b>	Mound City, Missouri	
Don Thompson, CEO	<b>Exchange Bank of Missouri</b>	Fayette, Missouri	
David Whan, President	<b>Exchange Bank of Northeast Missouri</b>	Kahoka, Missouri	
J.W. Farley, President	<b>Farley State Bank</b>	Parkville, Missouri	
Robert E. Mickey, Jr., President	<b>Farmers &amp; Commercial Bank</b>	Holden, Missouri	
Karl W. Frederick, President	<b>Farmers State Bank Stanberry</b>	Stanberry, Missouri	
Don Winston, President	<b>First Commercial Bank</b>	Gideon, Missouri	
David S. Eblen, President	<b>First Community Bank of Taney County</b>	Branson, Missouri	
Joseph T. McLane, President	<b>First Midwest Bank of Dexter</b>	Dexter, Missouri	
Elaine Paxton, President	<b>First National Bank of Clinton</b>	Clinton, Missouri	
Maurice R. Sandford, President	<b>First National Bank of West Plains</b>	West Plains, Missouri	
Craig W. Conway, CEO	<b>Founders Bank</b>	Chesterfield, Missouri	
James L. Anderson, President	<b>Hamilton</b>	Hamilton, Missouri	
Terry G. Spillman, CEO	<b>Home Exchange Bank of Jamesport</b>	Jamesport, Missouri	
Lonnie W. Heckmaster, President	<b>Hometown Bank, NA</b>	Hometown, Missouri	
Roger D. Durant, President	<b>Horizon State Bank</b>	Cameron, Missouri	
Michael J. Ross, CEO	<b>Jefferson Bank &amp; Trust Company</b>	St. Louis, Missouri	
Larry E. Richards, President	<b>Jonesburg State Bank</b>	Jonesburg, Missouri	
George P. Harris, President	<b>Kennett National Bank</b>	Kennett, Missouri	
Larry Greg, President	<b>Montrose Savings Bank</b>	Montrose, Missouri	
D.L. Jeffries, President	<b>Napoleon Bank</b>	Napoleon, Missouri	
Donald E. Thompson, CEO	<b>Peoples Bank &amp; Trust Company of Lincoln</b>	Troy, Missouri	
Gaines S. Dittrich, CEO	<b>Pioneer Bank and Trust Company</b>	Maplewood, Missouri	
Jerry Hagg, President	<b>Platte Valley Bank of Missouri</b>	Platte City, Missouri	
Joseph G. Lunt, President	<b>Rockwood Bank</b>	Eureka, Missouri	
Kirk Sibley, President	<b>St. Clair County State Bank</b>	Osceola, Missouri	
W. Thomas Fowler, President	<b>State Bank of Southwest Missouri</b>	Springfield, Missouri	
R. David Crader, President	<b>The Bank of Missouri</b>	Perryville, Missouri	
Vincent Foust, President	<b>The Citizens Bank of Pilot Grove</b>	Pilot Grove, Missouri	
Darrell Spillers, President	<b>The Corner Stone Bank</b>	South West City, Missouri	
James R. Grimm, President	<b>The Mercantile Bank of Louisiana</b>	Louisiana, Missouri	
Edward W. Buscher, President	<b>The Missouri Bank</b>	Warrenton, Missouri	
Richard J. Bagy, President	<b>The National Bank of St. Louis</b>	Clayton, Missouri	
Richard J. Miller, CEO	<b>Truman Bank</b>	St. Louis, Missouri	
Robert Wakefield, President	<b>United State Bank</b>	Lewistown, Missouri	
Steve Walker, President	<b>Webb City Bank</b>	Webb City, Missouri	
John W. Coots, Jr., President	<b>Wells Bank of Platte City</b>	Platte City, Missouri	
		<b>Missouri</b>	<b>63</b>
Sheridan M. Erickson, President	<b>Blackfeet National Bank</b>	Browning, Montana	

John R. Ronneberg, President	<b>Citizens Bank of Trust Co.</b>	Big Timber, Montana	
Jim E. Johnson, Chairman	<b>Citizens State Bank of Choteau</b>	Choteau, Montana	
Roger W. Komder, President	<b>First Bank of Lincoln</b>	Lincoln, Montana	
Casey Riley, Chairman & CEO	<b>First Citizens Bank</b>	Butte, Montana	
John A. Dowdall, President	<b>First Citizens Bank of Pelson</b>	Pelson, Montana	
Jim E. Johnson, President	<b>First National Bank of Fairfield</b>	Fairfield, Montana	
Mike Polkowske, President	<b>First Security Bank</b>	West Yellowstone, Montana	
L.D. Jacobson, President	<b>First Security Bank of Deer Lodge</b>	Deer Lodge, Montana	
Gilbert J. Majerus, CEO	<b>First Security Bank of Roundup</b>	Roundup, Montana	
Gary L. Miller, President	<b>First Valley Bank</b>	Seeley Lake, Montana	
Stephen J. VanHelden, President	<b>Glacier Bank</b>	Kelispell, Montana	
Martin Gilman, President	<b>Glacier Bank of Whitefish</b>	Whitefish, Montana	
Fred Gariepy, President	<b>Lake County Bank</b>	St. Ignatius, Montana	
Donald Olson Sr., Chairman	<b>Ronan State Bank</b>	Ronan, Montana	
Murray S. Moore, President	<b>Stockmens Bank</b>	Cascade, Montana	
Michael J. Lurde, President	<b>The First National Bank of Ekalaka</b>	Ekalaka, Montana	
John R. King, President	<b>Three River Bank of Montana</b>	Kalispell, Montana	
Donald M. Vondra, President	<b>United Bank</b>	Absarokee, Montana	
J.L. Hensley, President	<b>Valley Bank of Kalispell</b>	Kalispell, Montana	
R.H. Sizemore, President	<b>Western Bank of Chinook, N.A.</b>	Chinook, Montana	
R.J. Doornek, President	<b>Western Bank of Wolf Point</b>	Wolfpoint, Montana	
		<b>Montana</b>	<b>22</b>
Mel Adams, CEO	<b>Adams Bank &amp; Trust</b>	Ogallala, Nebraska	
Richard L. Clements, President	<b>American Exchange Bank</b>	Elmwood, Nebraska	
John F. Kotouo, CEO	<b>American National Bank</b>	Omaha, Nebraska	
Chris S. Caley, President	<b>Bank of Clarks</b>	Clarks, Nebraska	
James C. Arlt, President	<b>Bank of Lindsay</b>	Lindsay, Nebraska	
Stan Clifton, President	<b>Bank of Orchard</b>	Orchard, Nebraska	
Donald J. Janda, President	<b>Bank of St. Edward</b>	St. Edward, Nebraska	
Suzanne Brocher, President	<b>Bank of Steinauer</b>	Steinauer, Nebraska	
Paul Chatelain, President	<b>Bank of the Valley</b>	Bellwood, Nebraska	
Gary Hall, President	<b>Banner President County Bank</b>	Harrisburg, Nebraska	
Michael Sullivan, President	<b>Cedar Rapids State Bank</b>	Cedar Rapids, Nebraska	
Joe Hesselgesser, President	<b>Central Bank</b>	Central City, Nebraska	
Gordon J. Larson, President	<b>Coleridge National Bank</b>	Coleridge, Nebraska	
Robert Labenz, President	<b>Columbus Bank</b>	Columbus, Nebraska	
Bill D. Zahl, CEO	<b>Commercial Bank</b>	Stratton, Nebraska	
Lee Clabaugh, CEO	<b>Commercial Bank</b>	Nelson, Nebraska	
Jerry Waldo, President	<b>Commercial State Bank</b>	Republican, Nebraska	
John Wilkenson, President	<b>Curtis State Bank</b>	Curtis, Nebraska	
Curtis Masbergen, President	<b>Dakota County State Bank</b>	Sioux City, Nebraska	
F.P. Giltner, Chairman	<b>Famers State Bank of Nebraska</b>	Bennet, Nebraska	
J. Jeff England, President	<b>Farmers &amp; Merchants bank</b>	Axtell, Nebraska	
Timothy E. Keller, President	<b>Farmers &amp; Merchants State Bank of Wayne</b>	Wayne, Nebraska	
Merle J. Artz, CEO	<b>Farmers State Bank</b>	Wallace, Nebraska	

G.A. Ferris, President	<b>Farmers State Bank</b>	Silver Creek, Nebraska	
L.V. Hassenstab, President	<b>Farmers State Bank</b>	Humphrey, Nebraska	
Karl J. Randecker, President	<b>Farnam Bank</b>	Farnam, Nebraska	
Edward Boos, President & CEO	<b>First Bank &amp; Trust Company</b>	Cozad, Nebraska	
Gary W. Thompson, LO	<b>First Central Bank</b>	Cambridge, Nebraska	
Richard E. Sinkule, President	<b>First National Bank</b>	Bancroft, Nebraska	
Richard E. Qualsett, President	<b>First National Bank</b>	Schuyler, Nebraska	
Robert Brandt, President	<b>First National Bank</b>	Unadilla, Nebraska	
Steve Stallenbach, President	<b>First National Bank</b>	Wahoo, NE	
Timothy L. Riewer, President	<b>First National Bank &amp; Trust of Fullerton</b>	Fullerton, Nebraska	
Bob Burkley, Chairman	<b>First National Bank of Fairbury</b>	Fairbury, Nebraska	
Thomas F. Riedmiller, President	<b>First State Bank</b>	Randolph, Nebraska	
Brad Gangwish, CEO	<b>First State Bank</b>	Shelton, Nebraska	
Terrance R. Sullivan, President	<b>Great Basin Bank of Nevada</b>	Elko, Nebraska	
Steven L. Voorhees, President	<b>Harvard State Bank</b>	Harvard, Nebraska	
Lloyd R. Kitrell, President & CEO	<b>Hastings State Bank</b>	Hastings, Nebraska	
N.W. Wackel, President	<b>Kimball County Bank</b>	Bushnell, Nebraska	
Douglas Christensen, CEO	<b>Midwest Bank, NA</b>	Pierce, Nebraska	
John Koreslman, President	<b>Pender State Bank</b>	Pender, Nebraska	
Dennis W. Freeburg, CEO	<b>Petersburg State Bank</b>	Petersburg, Nebraska	
Mark A. Hesser, CEO	<b>Pinnacle Bank</b>	Lincoln, Nebraska	
Korlin Lutt, CEO	<b>Platte Center Bank</b>	Platte Center, Nebraska	
Thomas E. Wolf, President	<b>Platte Valley Bank</b>	North Bend, Nebraska	
James E. Landon, President & CEO	<b>Security National Bank of Omaha</b>	Omaha, Nebraska	
William B. Watson, President	<b>Security State Bank</b>	Ansley, Nebraska	
Gerald E. Wortman, President	<b>Sherman County Bank</b>	Loup City, Nebraska	
Jon D. Shaffer, President	<b>Spalding City Bank</b>	Spalding, Nebraska	
Laverne T. Pratt, President	<b>State Bank of Riverdale</b>	Riverdale, Nebraska	
Ricky L. Kunze, President	<b>State Bank of Table Rock</b>	Table Rock, Nebraska	
Gregory A. Hunter, President & CEO	<b>Stockmans National Bank</b>	Rushville, Nebraska	
J.D. Ferguson, President	<b>The First National Bank of Marquette</b>	Marquette, Nebraska	
Karl J. Randecker Jr., CEO	<b>The Security Bank</b>	Sidney, Nebraska	
Barry V. Marsh, President	<b>The Tilden Bank</b>	Tilden, Nebraska	
Sandra K. Peterson, Chairman	<b>Western State Bank</b>	Waterloo, Nebraska	
David Wamemunde, President	<b>Winside State Bank</b>	Winside, Nebraska	
		<b>Nebraska</b>	<b>58</b>
Larry L. Woodrum, President	<b>Bankwest of Nevada</b>	Las Vegas, Nevada	
James W. Howard	<b>Desert Community Bank</b>	Las Vegas, Nevada	
John C. Gianoli, President	<b>First National Bank of Ely</b>	Ely, Nevada	
Wayne N. Condon, President	<b>Heritage Bank of Nevada</b>	Reno, Nevada	
Jackie Delaney, President	<b>Sun West Bank</b>	Las Vegas, Nevada	
		<b>Nevada</b>	<b>5</b>
James A. Seppala, President	<b>Lancaster National Bank</b>	Lancaster, New Hampshire	
Gregory M. Dickinson, President	<b>Village Bank &amp; Trust Company</b>	Gilford, New Hampshire	
		<b>New Hampshire</b>	<b>2</b>

George E. Scharpf, President & CEO	<b>Amboy National Bank</b>	Old Bridge, New Jersey	
Paul VanOstenbridge, President	<b>Atlantic Stewardship Bank</b>	Midland Park, New Jersey	
Robert O'Donnell, President & CEO	<b>Community Bank of New Jersey</b>	Freehold, New Jersey	
Michael M. Quick	<b>Equity Bank, NA</b>	Atco, New Jersey	
John E. Pellizzari, President	<b>First Bank of Central New Jersey</b>	North Brunswick, New Jersey	
Mark A. Walters, President & CEO	<b>Grand Bank, NA</b>	Kingston, New Jersey	
George E. Irwin, President & CEO	<b>Great Falls Bank</b>	Totowa, New Jersey	
Anthony S. Abbate, President & CEO	<b>Interchange Bank</b>	Saddle Brook, New Jersey	
Arthur L. Zande, President & CEO	<b>Lakeland Bank</b>	New Foundland, New Jersey	
Dennis W. DiLazzero, President	<b>Minotola National Bank</b>	Vineland, New Jersey	
Mayo Sisler, CEO	<b>New Millennium Bank</b>	New Brunswick, New Jersey	
Eugene W. Rogers, CEO	<b>Newfield National Bank</b>	Newfield, New Jersey	
David L. Hensley, President & CEO	<b>Phillipsburg National Bank &amp; Trust Co.</b>	Phillipsburg, New Jersey	
Theodore Bessler, President & CEO	<b>Shore Community Bank</b>	Tom's River, New Jersey	
James W. Harkness Jr., President & CEO	<b>Shrewsbury State Bank</b>	Shrewsbury, New Jersey	
Donald L. Kovach, Chairman, President & CEO	<b>Sussex County State Bank</b>	Franklin, New Jersey	
Dennis C. Longwell, President & CEO	<b>The Bank of Somerset Hills</b>	Bernardsville, New Jersey	
Harry Ewell, President	<b>The First National Bank of Absecon</b>	Absecon, New Jersey	
Robert A. Vandenberg, President	<b>The National Bank of Sussex County</b>	Branchville, New Jersey	
Brian Fitzpatrick, President	<b>The Newton Trust Company</b>	Newton, New Jersey	
Robert W. Dowens, Sr., President & CEO	<b>The Town Bank of Westfield</b>	Westfield, New Jersey	
Antonio Lim, President & CEO	<b>United Heritage Bank</b>	Edison, New Jersey	
		<b><i>New Jersey</i></b>	<b>22</b>
Joseph P. Casey, President	<b>Ambank</b>	Silver City, New Mexico	
Ronald L. Schmelts, President	<b>International Bank</b>	Raton, New Mexico	
R. Greg Leyendecker, President	<b>New Mexico Bank &amp; Trust</b>	Albuquerque, New Mexico	
Henry Jaramillo, President	<b>Ranchers Bank</b>	Belen, New Mexico	
Kent Carruthers, President	<b>The Citizens Bank of Clovis</b>	Clovis, New Mexico	
John H. Burson, President	<b>Valley Bank of Commerce</b>	Roswell, New Mexico	
		<b><i>New Mexico</i></b>	<b>6</b>
Gary W. Kavney, CEO	<b>Adirondack Bank, National Association</b>	Utica, New York	
David R. Alvord, President	<b>Alliance Bank</b>	Cortland, New York	
William Bennison, Chairman, President & CEO	<b>Ballston Spa National Bank</b>	Ballston, New York	
E. Peter Forrestel II, President	<b>Bank of Akron</b>	Akron, New York	
Karl V. Anderson, Chairman & President	<b>Bank of Avoca</b>	Avoca, New York	
Patrick J. Cullen, Chairman & CEO	<b>Bank of Cattaraugus</b>	Cattaraugus, New York	
Mark Lunderman, President & CEO	<b>Bank of Holland</b>	Holland, New York	
Ron Mosca, Executive Vice President	<b>Bank of Millbrook</b>	Millbrook, New York	
Bradley E. Rock, Chairman & CEO	<b>Bank of Smithtown</b>	Smith, New York	
Thomas Tobin, President & CEO	<b>Bridgehampton National Bank</b>	Bridgehampton, New York	
Salvatore Marranca, President & CEO	<b>Cattaraugus County Bank</b>	Little Valley, New York	
G. William Ryan, President & CEO	<b>Cayuga Lake National Bank</b>	Union Springs, New York	
Patricia W. Gilmore, President	<b>Citizens Bank of Cape Vincent</b>	Cape Vincent, New York	
William N. Smith, Chairman & CEO	<b>City National Bank &amp; Trust Co</b>	Gloversville, New York	
Francis Brinkley, President & CEO	<b>Community Bank of Sullivan County</b>	Monticello, New York	

Sanford A. Belden, President & CEO	<b>Community Bank, N.A.</b>	DeWitt, New York	
William Burke, President	<b>Country Bank</b>	Carmel, New York	
J. William Lempka, President & CEO	<b>Ellenville National Bank</b>	Ellenville, New York	
Richard M. Craig, Chairman, President & CEO	<b>Evans National Bank</b>	Angola, New York	
Daniel Burke, President	<b>Evergreen Bank</b>	Glens Falls, New York	
Donald M. Frain, President	<b>Excel Bank, N.A.</b>	New York, New York	
Peter G. Humphrey, President & CEO	<b>Financial Institutions, Inc.</b>	Warsaw, New York	
Ronald C. Denniston, President & CEO	<b>First National Bank of Dryden</b>	Dryden, New York	
Raymond L. Walter, President	<b>First National Bank of Jeffersonville</b>	Jeffersonville, New York	
Patrick F. Donnelly, President	<b>First State Bank</b>	Canisteo, New York	
Thomas L. Hoy, President & CEO	<b>Glens Falls National Bank</b>	Glens Falls, New York	
John N. Finnerty, President & CEO	<b>Hudson Valley Bank</b>	Yonkers, New York	
John L. Pritchard, Executive Director	<b>Independent Bankers Association of NYS</b>	Albany, New York	
Lowell S. Dansker, CEO	<b>Interwest National Bank</b>	New York, New York	
Douglas Manditch, President & CEO	<b>Long Island Commercial Bank</b>	Islandia, New York	
Richard Malarski, President	<b>National Bank of Florida</b>	Florida, New York	
Robert Sherwood, President	<b>National Union Bank of Kinderhook</b>	Kinderhook, New York	
Daryl R. Forsythe, President & CEO	<b>NBT Bank, NA</b>	Norwich, New York	
Serafin U. Mariel, President	<b>New York National Bank</b>	New York, New York	
John W. Borland, President	<b>Orange County Trust Company</b>	Middletown, New York	
Robert J. Sharlow, President & CEO	<b>Redwood National Bank</b>	Alexandria Bay, New York	
Michael F. Manzulli	<b>Richmond County Savings Bank</b>	West New Brighton, New York	
Paul H. Engels, President	<b>Riverside Bank</b>	Poughkeepsie, New York	
Raymond F. O'Connor, President & CEO	<b>Saratoga National Bank &amp; Trust Co.</b>	Saratoga Springs, New York	
Burt Taber, CEO	<b>Savannah Bank, NA</b>	Savannah, New York	
Thomas S. Bielicki, President & CEO	<b>State Bank of Chittenango</b>	Chittenango, New York	
Richard W. Merzbacher, President & CEO	<b>State Bank of Long Island</b>	Jericho, New York	
Kenneth D. Philbrick, President	<b>Steuben Trust Company</b>	Hornell, New York	
Thomas S. Kohlmann, President & CEO	<b>Suffolk County National Bank</b>	Riverhead, New York	
J. Bruce Whittaker, President	<b>The Bank of Greene County</b>	Catskill, New York	
Stephen F. Gobel, President & CEO	<b>The First National Bank of Gorton</b>	Gorton, New York	
J. William Johnson, Chairman & CEO	<b>The First National Bank of Long Island</b>	Glen Head, New York	
Laura Marcantonio, President	<b>The Herkimer County Trust Company</b>	Little Falls, New York	
Robert Schick, President & CEO	<b>The Lyons National Bank</b>	Lyons, New York	
Dale A. Carlson, President	<b>The National Bank of Delaware County</b>	Walton, New York	
Martin M. Bier, President	<b>The Tupper Lake National Bank</b>	Tupper Lake, New York	
Thomas E. Hales, Chairman & CEO	<b>Union State Bank</b>	Nanuet, New York	
		<b><i>New York</i></b>	<b>52</b>
Martha Guy, President	<b>Avery Country Bank</b>	Newland, North Carolina	
Steven Talbert, President	<b>Bank of the Carolinas</b>	Landis, North Carolina	
Dale Cable, President	<b>Carolina Community Bank</b>	Murphy, North Carolina	
Walter Hoffman, President	<b>Central Carolina Community Bank</b>	Lexington, North Carolina	
John Hamilton, President	<b>High Point Bank and Trust Company</b>	High Point, North Carolina	
Reid Pollard, President	<b>Randolph Bank &amp; Trust Company</b>	Asheboro, North Carolina	
Charles Done, President	<b>Stone Street Bank and Trust</b>	Mocksville, North Carolina	



Lee Johnson, Jr., EVP/CEO	<b>Mechanics and Farmers Bank</b>	Durham, North Carolina	
James T. Bolt, President	<b>First Trust Bank</b>	Charlotte, North Carolina	
Kenneth E. Flynt, President	<b>Independence Bank</b>	Kemersville, North Carolina	
W. Alex Hall, President	<b>First Gaston Bank of North Carolina</b>	Gastonia, North Carolina	
Mancirc E. Joyner, CEO	<b>Roanoke Rapids Savings Bank, SSB</b>	Roanoke Rapids, North Carolina	
		<b>North Carolina</b>	<b>12</b>
Randy Newman, President & CEO	<b>Airus Financial</b>	Grand Forks, North Dakota	
Howard Torgerson, President	<b>Bank of Beulah</b>	Beulah, North Dakota	
John J. Richter, President	<b>Bank of Glen Ullin</b>	Glen Ullin, North Dakota	
Kurt F. Zerr, President	<b>Bank of Hazelton</b>	Hazelton, North Dakota	
Neil T. Fedje, President	<b>Citizens State Bank- Midwest</b>	Cavalier, North Dakota	
Roger N. Berglund, President	<b>Dakota Western Bank</b>	Bowman, North Dakota	
Gary Haniscks, President	<b>Farmer State Bank of Crosby</b>	Crosby, North Dakota	
Howard F. Schosn, President	<b>First State Bank of Harvey</b>	Harvey, North Dakota	
John R. Schmid, President	<b>Grant County State Bank</b>	Carson, North Dakota	
Gerald P. Willer, President	<b>Kirkwood Bank and Trust Company</b>	Bismarck, North Dakota	
Gary J. Peterson, President	<b>Lakeside State Bank</b>	New Town, North Dakota	
Scott J. Swenson, President	<b>McKenzie County Bank</b>	Watford City, North Dakota	
Earl Scheruveller, President	<b>Peoples State Bank</b>	Fairmont, North Dakota	
Peter Anderson, President	<b>Slayton State Bank</b>	Slayton, North Dakota	
R. F. Braseth, President	<b>The Goose River Bank</b>	Mayville, North Dakota	
Gordon Hoffner, President	<b>The Union Bank</b>	Beulah, North Dakota	
Leon F. Bubourt, CEO	<b>Walhalla State Bank</b>	Walhalla, North Dakota	
		<b>North Dakota</b>	<b>17</b>
John Rice, President & CEO	<b>Baltic State Bank</b>	Baltic, Ohio	
David C. Greer, President	<b>Bank of Magnolia Co.</b>	Magnolia, Ohio	
Kenneth Williams, President	<b>Bartlett Farmers Bank</b>	Bartlett, Ohio	
W. Daniel Waloron, President	<b>Buckeye Community Bank</b>	Lorain, Ohio	
Stephen M. Wasserman, President	<b>Clyde Savings Bank</b>	Clyde, Ohio	
Rodger W. Platt, President	<b>Cortland Bank</b>	Cortland, Ohio	
Lisa K. Merry, President	<b>Farmers &amp; Merchants Bank</b>	Caldwell, Ohio	
Joseve Crossgrove, CEO	<b>Farmers &amp; Merchants State Bank</b>	Archbold, Ohio	
James R. Burroughs, President	<b>First Central National Bank</b>	St. Paris, Ohio	
Douglas Simson, President & CEO	<b>First City Bank</b>	Columbus, Ohio	
Richard Brown, President	<b>First National Bank of Germantown</b>	Germantown, Ohio	
Howard Hopkins, President	<b>First National Bank of Powhatan Point</b>	Powhatan Point, Ohio	
Betty L. Kimbrew	<b>Geauga Savings Bank</b>	Newbury, Ohio	
John T. Wolfe, President	<b>Home National Bank</b>	Racine, Ohio	
Gary C. Smith, President	<b>Lorain National Bank</b>	Lorain, Ohio	
Gary Roberts, President	<b>Metropolitan National Bank</b>	Youngstown, Ohio	
Gary Robert, President	<b>Metropolitan National Bank</b>	Youngstown, Ohio	
Robert L. Temple, President	<b>Mt. Victory State Bank</b>	Mount Victory, Ohio	
Philip A. Mead, President	<b>Pataskala Banking Company</b>	Pataskala, Ohio	
Jack A. Hartlings, President	<b>Peoples Bank Co.</b>	Coldwater, Ohio	
Garry W. Priest, President	<b>Sabina Bank</b>	Sabina, Ohio	

Eric A. Gillett, CEO	<b>Sutton Bank</b>	Attica, Ohio	
John Calhoun, President	<b>Sycamore National Bank</b>	Cincinnati, Ohio	
Danelda H. Drewes, President	<b>The Corn City State Bank</b>	Deshler, Ohio	
Estal Wyrick, President & CEO	<b>The Edon State Bank Company</b>	Edon, Ohio	
Alan M. Hooker, President	<b>The Glouster Community Bank</b>	Lancaster, Ohio	
Anthony Primack, President	<b>The Hicksville Bank</b>	Hicksville, Ohio	
Joseph Wachtel, President & CEO	<b>The Monitor Bank</b>	Big Prairie, Ohio	
Mark J. Grone, CEO	<b>The Ottoville Bank Company</b>	Ottoville, Ohio	
William M. Hubbard, EVP	<b>The Rockhold, Brown &amp; Company Bank</b>	Bainbridge, Ohio	
Stephen A. Gary, President	<b>The Savings Bank</b>	Cincinnati, Ohio	
J.F. Romer, President	<b>The St. Henry Bank</b>	St. Henry, Ohio	
George Summers, CEO	<b>Waterford Commercial &amp; Savings Bank</b>	Waterford, Ohio	
		<b>Ohio</b>	<b>33</b>
J.K. Griffith, President	<b>American Exchange Bank</b>	Lindsay, Oklahoma	
Guy Berry, III, President	<b>American National Bank &amp; Trust Company of Sapulpa</b>	Sapulpa, Oklahoma	
Wendell Proctor, President & CEO	<b>American State Bank</b>	Broken Bow, Oklahoma	
R. Carl Hudgins, President	<b>Bank South, National Association</b>	Tulsa, Oklahoma	
William M. Gentry, CEO	<b>Citizens Bank of Ada</b>	Ada, Oklahoma	
Allison A. Kelly, President	<b>Citizens State Bank</b>	Okemah, Oklahoma	
John Ross, President	<b>Custer County State Bank</b>	Arapaho, Oklahoma	
Terry Anderson, President	<b>Farmers &amp; Merchant Bank</b>	Yukon City, Oklahoma	
Harry Adkins, President	<b>Farmers &amp; Merchants Bank</b>	Duke, Oklahoma	
Ronald Davis, Executive Vice President	<b>Farmers &amp; Merchants Bank</b>	Arnett, Oklahoma	
Roy Rowlett, President	<b>Farmers &amp; Merchants Bank</b>	Maysville, Oklahoma	
Jack Blair, President	<b>First American Bank</b>	Stonewall, Oklahoma	
Richard J. Schwarz, CEO	<b>First Bank of Okarche</b>	Okarche, Oklahoma	
Nelson R. Pickrell, President	<b>First Bethany Bank and Trust</b>	Bethany, Oklahoma	
Stephen W. Spleth, President	<b>First National Bank</b>	Medford, Oklahoma	
R.B. Hall, President & CEO	<b>First National Bank &amp; Trust Company of McAlester</b>	McAlester, Oklahoma	
Richard D. Thompson, CEO	<b>First National Bank of Calumet</b>	Calumet, Oklahoma	
Gary D. Clark, President	<b>First National Bank of Chelsea</b>	Chelsea, Oklahoma	
Larry Miller, President	<b>First State Bank</b>	Boise City, Oklahoma	
John P. Simon, Jr., President	<b>First State Bank</b>	Grandfield, Oklahoma	
David Maysay, President	<b>First State Bank</b>	Canute, Oklahoma	
Randy Johnson, Senior Vice President	<b>First State Bank</b>	Anadarko, Oklahoma	
Terry Hessong, President	<b>First State Bank</b>	Porter, Oklahoma	
Gary D. Shamel, President	<b>Lakeside Bank of Salina</b>	Salina, Oklahoma	
J.K. Parker, President	<b>Meno Guaranty Bank</b>	Meno, Oklahoma	
George Lowry, Jr., President	<b>Oklahoma Bank &amp; Trust Company</b>	Clinton, Oklahoma	
James H. Burnside, President	<b>Oklahoma State Bank</b>	Buffalo, Oklahoma	
Jack L. Grimmitt, President	<b>Pauls Valley National Bank</b>	Pauls Valley, Oklahoma	
Lynn Kinder, CEO	<b>Payne County Bank</b>	Perkins, Oklahoma	
Carolyn Tooley, President	<b>Pontotoc County Bank</b>	Roff, Oklahoma	
W. F. Schmidt, President	<b>Spiro State Bank</b>	Spiro, Oklahoma	

Glenn Shipley, President	<b>Southwestern Bank and Trust Co.</b>	Oklahoma City, Oklahoma	
James E. Durham, President	<b>State Guaranty Bank</b>	Okeene, Oklahoma	
R.L. Simpson, CEO	<b>State National Bank</b>	Eufaula, Oklahoma	
Rick Holder, President	<b>Stockmans Bank</b>	Altus, Oklahoma	
B.P. Sudberry, President	<b>Territory National Bank</b>	Muskogee, Oklahoma	
Betty F. Wolfe, President	<b>The Carney State Bank</b>	Carney, Oklahoma	
Mark Lisle, President	<b>The Citizens Bank of Edmond</b>	Edmond, Oklahoma	
Gary D. Clark, President	<b>The First National Bank of Chelsea</b>	Chelsea, Oklahoma	
Bert H. Makie, President	<b>The Security National Bank of Enid</b>	Enid, Oklahoma	
Virginia Meadows, President	<b>Washita State Bank</b>	Burns Flat, Oklahoma	
Randall Stockton, President	<b>Washita Valley Bank</b>	Fort Cobb, Oklahoma	
		<b>Oklahoma</b>	<b>42</b>
Venerable F. Booker, President	<b>American State Bank</b>	Portland, Oregon	
Ted Winnowski, President	<b>Centennial Bank</b>	Eugene, Oregon	
John A. Moretti, President	<b>McKenzie State Bank</b>	Springfield, Oregon	
James A. Willis, President	<b>Northern Bank of Commerce</b>	Portland, Oregon	
		<b>Oregon</b>	<b>4</b>
C. Cook, President	<b>Allegiance Bank of North America</b>	Bala Cynwyd, Pennsylvania	
Leon R. Zook, President	<b>Altoona First Savings Bank</b>	Altoona, Pennsylvania	
Paul E. Reichart, President	<b>Columbia County Farmers National Bank</b>	Bloomsburg, Pennsylvania	
James F. Milovich, Chairman, President & CEO	<b>Commercial National Bank of Northwestern</b>	Pennsylvania	
David L. Baker, President	<b>Community Bank &amp; Trust Company</b>	Clarks Summit, Pennsylvania	
William F. Folger, Chairman & CEO	<b>County National Bank</b>	Clearfield, Pennsylvania	
Henry F. Thorne, President & CEO	<b>Downingtown National Bank</b>	Downingtown, Pennsylvania	
Roger A. Nickol, President & CEO	<b>East Prospect State Bank</b>	East Prospect, Pennsylvania	
W.L. Windisch, President	<b>Fidelity Savings Bank</b>	Pittsburg, Pennsylvania	
R. Robert McCoy, President & CEO	<b>First Columbia Bank &amp; Trust</b>	Bloomsburg, Pennsylvania	
J. Gerald Bazewicz, President	<b>First National Bank</b>	Berwick, Pennsylvania	
R. Keith Fortner, President	<b>First National Bank</b>	Port Alleghany, Pennsylvania	
Marelin K. Site, CFO	<b>First National Bank</b>	Mercersburg, Pennsylvania	
J. David Lombardi, President & CEO	<b>First National Community Bank</b>	Dunmore, Pennsylvania	
Joseph Svetik, President	<b>First Star Savings Bank</b>	Bethlehem, Pennsylvania	
Edward C. Dunkerley, CEO	<b>First United National Bank</b>	Fryburg, Pennsylvania	
Richard J. Green, President	<b>Firstrust Savings Bank</b>	Philadelphia, Pennsylvania	
Thomas A. McCullough, President	<b>Grange National Bank</b>	Laceyville, Pennsylvania	
Ronald L. Walko, CEO	<b>Jersey Shore State Bank</b>	Pittsburg, Pennsylvania	
James L. Love, Executive Vice President & CEO	<b>Merchants National Bank</b>	Bangor, Pennsylvania	
James A. Carr, President & CEO	<b>National Bank of North East</b>	North East, Pennsylvania	
William V. Freeman, President & CEO	<b>Penn State Bank</b>	Camp Hill, Pennsylvania	
Fred C. Reim, President	<b>Security National Bank</b>	Pottstown, Pennsylvania	
Christopher J. Annas, President	<b>Stonebridge Bank</b>	West Chester, Pennsylvania	
H. Paul Lewis, President & CEO	<b>Suburban Community Bank</b>	Chalfont, Pennsylvania	
Sam P. McClure, President	<b>The Citizens National Bank</b>	Meyersdale, Pennsylvania	
James P. Leahey, President	<b>The First National Bank of Lilly</b>	Lilly, Pennsylvania	
Walter E. Daller, Jr., President	<b>The Harleysville National Bank &amp; Trust Com</b>	Harleysville, Pennsylvania	

David C. Matthews, President	<b>The Holizell National Bank</b>	Hyndman, Pennsylvania	
Peter A. Raoberts, CEO	<b>The Jim Thorpe National Bank</b>	Jim Thorpe, Pennsylvania	
George C. Mason, President	<b>The Peoples Bank of Oxford</b>	Oxford, Pennsylvania	
Donald F. Kiefer, President	<b>The Scottsdale Bank &amp; Trust Company</b>	Scottsdale, Pennsylvania	
Albert Schulze, President	<b>Union Bank &amp; Trust</b>	Pottsville, Pennsylvania	
Robert K. Marburger, CEO	<b>Union Building &amp; Loan Savings Bank</b>	West Bridgewater, Pennsylvania	
Keith L. Dalrymple, President & CEO	<b>Vartan National Bank</b>	Dauphin, Pennsylvania	
Neal Hickle, President	<b>West Milton State Bank</b>	West Milton, Pennsylvania	
David J. Bursic, President	<b>West View Savings Bank</b>	Pittsburg, Pennsylvania	
		<b><i>Pennsylvania</i></b>	<b>37</b>
D.H. Douglass, Jr., Chairman & CEO	<b>Bank of Jefferson</b>	Jeffersonville, South Carolina	
Marshall T. Abbott, Sr., President & CEO	<b>Bank of Westminster</b>	Westminster, South Carolina	
Walt Standish, CEO	<b>Beach First National Bank</b>	Myrtle Beach, South Carolina	
Tim O. Hall Jr., Chairman	<b>Blue Ridge Bank of Walhalla</b>	Walhalla, South Carolina	
R. Walton Brown, President	<b>Carolina Community Bank, NA</b>	Latta, South Carolina	
J. Carlise Oxner, President	<b>Carolina State Bank</b>	Chesnee, South Carolina	
Donna Robinson, President	<b>Clemson Bank &amp; Trust</b>	Clemson, South Carolina	
James C. Harris, Jr., CEO	<b>Clover Community Bank</b>	Clover, South Carolina	
John M. Settle, Chairman	<b>Community First Bank of Charleston</b>	Charleston, South Carolina	
W.H. Vam Jr., Chairman	<b>Enterprise Bank of South Carolina</b>	Ehrhardt, South Carolina	
Billy L. Painter, CEO	<b>First Federal Bank</b>	Spartanbury, South Carolina	
Robert R. Horger, Chairman	<b>First National Bank</b>	Orangeburg, South Carolina	
George A. Singletary, President	<b>First National Bank of South Carolina</b>	Holly Hill, South Carolina	
Barry Slider, President	<b>First South Bank</b>	Spartanburg, South Carolina	
Jess Nance, CEO	<b>Florence National Bank</b>	Florence, South Carolina	
James R. Clarkson, CEO	<b>Horry County State Bank</b>	Loris, South Carolina	
Michael Wolfe, CEO	<b>Orangeburg National Bank</b>	Orangeburg, South Carolina	
A.A. Munn III, Chairman	<b>Pamplico Bank and Trust Company</b>	Pamplico, South Carolina	
Darra W. Cothran, Chairman	<b>Sandhills Bank</b>	Bethune, South Carolina	
Thomas D. Sherard, President	<b>The Bank of Abbeville</b>	Abbeville, South Carolina	
Sterling J. Laffitte, President	<b>The Exchange Bank</b>	Estill, South Carolina	
		<b><i>South Carolina</i></b>	<b>21</b>
Bruce J. Brandner, President	<b>Campbell County Bank, Inc.</b>	Herreid, South Dakota	
Richard D. Pier, President	<b>Community Bank</b>	Avon, South Dakota	
Boyd D. Hopkins, President	<b>CorTrust Bank National Association</b>	Mitchell, South Dakota	
Bruce Anderson, President	<b>Farmers State Bank</b>	Canton, South Dakota	
Dan A. Culey, CEO	<b>First American Bank &amp; Trust Company</b>	Madison, South Dakota	
Jeffery M. Stohr, Chairman	<b>First State Bank of Claremont</b>	Claremont, South Dakota	
H.J. Peterka, President	<b>First State Bank of Miller</b>	Miller, South Dakota	
Thomas L. Holdhusen, President	<b>Ipswich State Bank</b>	Ipswich, South Dakota	
Kenneth D. Roeder, President	<b>Peoples State Bank</b>	De Smet, South Dakota	
Kevin M. Arend, President	<b>Security State Bank</b>	Alexandria, South Dakota	
Steven S. Payne, President	<b>State Bank of Eagle Butte</b>	Eagle Butte, South Dakota	
Blaine Hoff, President	<b>The First National Bank of Volga</b>	Volga, South Dakota	
Roger Haugo, President	<b>Valley Exchange Bank</b>	Lennox, South Dakota	

		<b>South Dakota</b>	<b>13</b>
Bruce B. Smith	<b>Bank of Bartlett</b>	Bartlett, Tennessee	
Lloyd F. Cash, President	<b>Bank of Bolivar</b>	Bolivar, Tennessee	
M.C. Hopkins, President	<b>Bank of Frankewing</b>	Frankewing, Tennessee	
John W. Bates, President	<b>Bank of Perry County</b>	Lobelville, Tennessee	
Joel Porter, Chairman	<b>Bank of Tennessee</b>	Collierville, Tennessee	
Jack Jones, CEO	<b>Bank of Waynesboro</b>	Waynesboro, Tennessee	
William C. Lewis, CEO	<b>Citizens Bank</b>	New Tazewell, Tennessee	
Charles E. Darnell, CEO	<b>Citizens Bank of Lafayette</b>	Lafayette, Tennessee	
Billy M. Rice, President & CEO	<b>Citizens First Bank</b>	Wartburg, Tennessee	
E. Oscar Robertson, CEO	<b>Commercial Bank</b>	Harrogate, Tennessee	
R. Mellier Ford, Chairman & CEO	<b>Commercial Bank &amp; Trust Company</b>	Paris, Tennessee	
Debbie C. Thrash, President	<b>Community Bank &amp; Trust Co. of Cheatham</b>	Ashland City, Tennessee	
Tom Paschal, CEO	<b>Cumberland Bank</b>	Carthage, Tennessee	
W. Ashley Whitehurst, Chairman, President & CEO	<b>Erwin National Bank</b>	Erwin, Tennessee	
William D. London, CEO	<b>Farmers Bank</b>	Cornersville, Tennessee	
Ed F. Bell, President	<b>First Central Bank</b>	Lenoir City, Tennessee	
Thomas C. Mottern, President	<b>First Claiborne Bank</b>	Tazewell, Tennessee	
Sydney C. McGrew, CEO	<b>First Community Bank of Bedford County</b>	Shelbyville, Tennessee	
James L. Curtis, President	<b>First National Bank</b>	Lenoir City, Tennessee	
John Perdue, President	<b>First National Bank &amp; Trust Co.</b>	Athens, Tennessee	
J. Michael Smithers, President	<b>First National Bank of La Follette</b>	LaFollette, Tennessee	
W.H. Swain, Chairman	<b>First National Bank of Oneida</b>	Oneida, Tennessee	
Jack R. Bulliner, CEO	<b>First State Bank</b>	Henderson, Tennessee	
David K. Craig, President	<b>First Volunteer Bank of East Tennessee</b>	Jacksboro, Tennessee	
B.C. Brookshire, President	<b>Johnson County Bank</b>	Mountain City, Tennessee	
John Muse, CEO	<b>Merchants and Planters Bank</b>	Mountain City, Tennessee	
Art Browder, Chairman	<b>Merchants and Planters Bank</b>	Toone, Tennessee	
Jim E. Mullins, Chairman	<b>People's Bank and Trust Co.</b>	Byrdstown, Tennessee	
A. Bernice Sale, Chairman	<b>Peoples Bank of Polk County</b>	Benton, Tennessee	
M. Dale Bruner, President	<b>Peoples Bank of Polk County</b>	Benton, Tennessee	
John E. Fowler, President	<b>Reelfoot Bank</b>	Union City, Tennessee	
Robert J. Bennett, President	<b>Rhea County National Bank</b>	Dayton, Tennessee	
Billy M. Stover, CEO	<b>The Farmers &amp; Merchants Bank</b>	Dyer, Tennessee	
Jerome P. Carihfield, President	<b>The Lauderdale County Bank</b>	Halls, Tennessee	
Samuel F. Grigsby Jr., Chairman, President & CEO	<b>Union Planters Bank of the Lakeway Area</b>	Morristown, Tennessee	
		<b>Tennessee</b>	<b>35</b>
Forrest Jones, President	<b>Alamo Bank of Texas</b>	Alamo, Texas	
Wes Shelton, President	<b>American Bank of Texas</b>	Sherman, Texas	
Jimmie G. James, President & CEO	<b>American Bank, NA</b>	Dallas, Texas	
Sherry Miles, President	<b>American First Bank</b>	Houston, Texas	
Joyce Buck, President	<b>American National Bank of Mt. Pleasant</b>	Mount Pleasant, Texas	
W.R. Collier, President	<b>American State Bank</b>	Lubbock, Texas	
Kenneth Moore, President	<b>Anahuac National Bank</b>	Anahuac, Texas	
F.M. Reager, President	<b>Arrowhead Bank</b>	Llano, Texas	

Ning Weng, President & CEO	<b>Asain American National Bank</b>	Houston, Texas	
Rodney W. Benad, President	<b>Atascoosa National Bank</b>	Pleasanton, Texas	
Leslie L. Hudler, President	<b>Bandera Bank</b>	Bandera, Texas	
Winn Davidson, President	<b>Bank of Paltine</b>	Palatine, Texas	
Richard W. Jochetz, President	<b>Bank of Tanglewood, National Association</b>	Houston, Texas	
Harold R. Wilson, President	<b>Bank of the Hills</b>	Kerrville, Texas	
Jonathan W. Rogers, President	<b>Bank of the West</b>	El Paso, Texas	
H. Gary Blankenship, CEO	<b>Bank of the West</b>	Irving, Texas	
Dale Holloway, President	<b>Bank of West</b>	Odessa, Texas	
Michael A. Barnett, President	<b>Benchmark Bank</b>	Quinlan, Texas	
Ron Alfred, President & CEO	<b>Brenham National Bank</b>	Brenham, Texas	
Jerry Davidson, President	<b>Bridge City State Bank</b>	Bridge City, Texas	
James D. Goudge, President	<b>Broadway National Bank</b>	San Antonio, Texas	
Gerald L. Hooker, President	<b>Brookhollow National Bank</b>	Dallas, Texas	
Frank G. Deviney, Chairman, President & CEO	<b>Brush Country Bank</b>	Freer, Texas	
Michael G. Sweeney, President	<b>Caminoreal Bank, National Association</b>	San Antonio, Texas	
Milton R. Smith, President	<b>Capitla Bank</b>	Jacinto City, Texas	
Calvin E. Coufal, President	<b>Carmine State Bank</b>	Carmine, Texas	
Edward A. Smith, President	<b>Chappell Hill Bank</b>	Chappell Hill, Texas	
Darwin Boscamp, President & CEO	<b>Citizen National Bank</b>	Brownwood, Texas	
Jeff D. Wilson, President	<b>Citizens Bank</b>	Slaton, Texas	
Conrad Magouirk, President	<b>Citizens Bank and Trust Company</b>	Baytown, Texas	
Roger D. Lawrence, President	<b>Citizens Bank of Texas</b>	New Waverly, Texas	
George H. Singleton, President	<b>Citizens National Bank</b>	Waxahachie, Texas	
Joe Cargile, President	<b>Citizens National Bank</b>	Creshton, Texas	
Scott Harris, President	<b>Citizens National Bank</b>	Beckenridge, Texas	
A.L. Smith, CEO	<b>Citizens National Bank</b>	Hillsboro, Texas	
Raymond G. Dickerson, President	<b>Citizens National Bank</b>	Fort Worth, Texas	
Burl D. Hobinson, President	<b>Citizen's National Bank</b>	Crockett, Texas	
Ronald K. Umphress, President	<b>Citizens State Bank</b>	Princeton, Texas	
Ervin B. Flencher, President	<b>Citizens State Bank</b>	Sommerville, Texas	
Leroy Zapalac, President	<b>Citizens State Bank</b>	Sealy, Texas	
Richard Howard, President	<b>Citizens State Bank</b>	Anton, Texas	
Martin A. Canales, Jr., President	<b>Citizens State Bank</b>	Roma, Texas	
Gary F. Cox, President	<b>Citizens State Bank</b>	Ganado, Texas	
L.A. Page, President	<b>Citizens State Bank</b>	Corrigan, Texas	
Robert J. Dyer, President	<b>City National Bank</b>	Weslaco, Texas	
B. Ralph Williams, President	<b>Citizens National Bank of Texas</b>	Bellaire, Texas	
Ben J. Scot, President	<b>Coleman County State Bank</b>	Coleman County, Texas	
Ronney D. Frank, President	<b>Columbus State Bank</b>	Columbus, Texas	
Bobbie McMillan, President	<b>Commercial Bank</b>	Mason, Texas	
John W. Jones, President	<b>Commercial National Bank</b>	Brady, Texas	
Keith McKeever, President	<b>Commercial State Bank</b>	Andrews, Texas	
J. Robert Melanson, Chairman, President & CEO	<b>Commercial State Bank</b>	El Campo, Texas	
Phillip G. Newsom, President	<b>Commercial State Bank</b>	Palmer, Texas	

Vidal Ramirez, President	<b>Community Bank</b>	Katy, Texas	
Steve Reese, President	<b>Community Bank</b>	Longview, Texas	
Robert D. Southerland, President	<b>Community National Bank</b>	Midland, Texas	
Hugh L. Jeffue, Jr., President	<b>Community National Bank</b>	Detroit, Texas	
Thomas C. Wooten, President	<b>Community National Bank</b>	Hondo, Texas	
Gary C. Green, Executive Vice President	<b>Community State Bank</b>	Austin, Texas	
Abe Stroud, Chief Executive officer	<b>Corsicana National Bank &amp; Trust</b>	Corsicana, Texas	
Leonard R. Buchharn, President	<b>Coupland State Bank</b>	Coupland, Texas	
Kenneth Shaw, President	<b>Crosby State Bank</b>	Crosby, Texas	
John Lee Black, President	<b>Crowell State Bank</b>	Crowell, Texas	
Michaux Nash Jr., Chairman & CEO	<b>Dallas National Bank</b>	Dallas, Texas	
J.R. Avant, Chairman, President & CEO	<b>Dilley State Bank</b>	Diley, Texas	
Joe M. Crutcher, President	<b>East Texas National Bank</b>	Palestine, Texas	
Conley Bell, President	<b>Elsa State Bank &amp; Trust</b>	Texas	
M. Dale McGill, President	<b>Enterprise Bank</b>	Houston, Texas	
B.L. Corley, Jr., President	<b>Express Bank</b>	Alvin, Texas	
Rolando Carrasco, Jr., President	<b>Falfurrias State Bank</b>	Falfurrias, Texas	
Thomas P. Lyssy, President	<b>Falls City National Bank</b>	Falls City, Texas	
James Bruton, President	<b>Farmers &amp; Merchants Bank</b>	Deleon, Texas	
Vaughn Andrus, President	<b>Farmers &amp; Merchants State Bank</b>	Krum, Texas	
Alvin L. Fields, President	<b>Farmers &amp; Merchants State Bank</b>	Ladonia, Texas	
Don Harris, Chairman, President & CEO	<b>Farmers National Bank</b>	Forney, Texas	
Luke Motley III, President and CEO	<b>Farmers State Bank</b>	Center, Texas	
David Hughes, President	<b>Farmers State Bank</b>	Groesbeck, Texas	
James C. Baker, President	<b>Fayetteville Bank</b>	Fayetteville, Texas	
Bud A. Price, CEO	<b>Fidelity Bank of Texas</b>	Waco, Texas	
L.A. Page, President	<b>First Bank</b>	Groveton, Texas	
Gary Karter, President	<b>First Bank</b>	Houston, Texas	
Tom Smith, President	<b>First Bank</b>	Howe, Texas	
Craig Overstreet, Chairman, President & CEO	<b>First Bank - Farmersville</b>	Farmersville, Texas	
Bob Lemens, President	<b>First Bank &amp; Trust</b>	Bartlett, Texas	
Dan B. Dominey, President	<b>First Bank of Conroe, National Association</b>	Conroe, Texas	
Don Vickery, Chairman & CEO	<b>First Citizens National Bank</b>	Dallas, Texas	
Greg Tieken, President	<b>First Commercial Bank, National Association</b>	Seguin, Texas	
Nigel J. Harrison, President	<b>First Community Bank</b>	Houston, Texas	
Tommy Sloan, President	<b>First Corman National Bank</b>	Corman, Texas	
W. Ralph Kerr, President	<b>First International Bank</b>	Plano, Texas	
Roy Salley, President	<b>First Mercantile Bank, National Association</b>	Dallas, Texas	
Monte R. Hulse, CEO	<b>First National Bank of Central Texas</b>	Waco, Texas	
George W. Minear, President & CEO	<b>First National Bank</b>	Shiner, Texas	
J.V. Martin, CEO	<b>First National Bank</b>	Sweetwater, Texas	
Bill Landis, President	<b>First National Bank</b>	Giddings, Texas	
Ronnie Hardin, President	<b>First National Bank</b>	Lockney, Texas	
Don Powell, President	<b>First National Bank</b>	Amarillo, Texas	
L.J. Richardson, Jr., President	<b>First National Bank</b>	Brownfield, Texas	

James T. Lee, President	<b>First National Bank</b>	Littlefield, Texas	
Tommy J. Michaels, President	<b>First National Bank</b>	Graford, Texas	
Gene D. Adams, President	<b>First National Bank</b>	Seymour, Texas	
Anita Collin, President	<b>First National Bank</b>	Sachse, Texas	
Michael R. Collest, President	<b>First National Bank</b>	Hamilton, Texas	
Keith Kidwell, President	<b>First National Bank</b>	Bellville, Texas	
Jeral V. Miller, President	<b>First National Bank</b>	Hale Center, Texas	
David L. Baldwin, President & CEO	<b>First National Bank</b>	Burleson, Texas	
Jim Stovall, President	<b>First National Bank</b>	Bullard, Texas	
Frank Sanders, President	<b>First National Bank</b>	Bonte, Texas	
Ben M. Shirey, III, President	<b>First National Bank</b>	Carton, Texas	
George Briant, President	<b>First National Bank</b>	Canadian, Texas	
Terry Miller, President	<b>First National Bank</b>	Dublin, Texas	
E. Delbert Horton, President	<b>First National Bank</b>	Cooper, Texas	
Jack I. Conner, President	<b>First National Bank</b>	Bay City, Texas	
Shirley Mullinix, President	<b>First National Bank</b>	Bells, Texas	
Billie P. Griffin, President	<b>First National Bank</b>	Jasper, Texas	
Travis B. Bryan, President	<b>First National Bank</b>	Bryan, Texas	
Jack C. Vanderburg, President	<b>First National Bank</b>	Dalhart, Texas	
Kenneth L. Horton, President	<b>First National Bank</b>	Quanah, Texas	
Stephens T. Harper, President	<b>First National Bank</b>	Midland, Texas	
Bob McWharten, President	<b>First National Bank</b>	Munday, Texas	
Tommy Jones, President	<b>First National Bank</b>	Mineola, Texas	
Wayne L. Beck, President	<b>First National Bank</b>	Refugio, Texas	
Stan M. Field, President	<b>First National Bank</b>	Saint Jo, Texas	
Robert C. Hobgood, President	<b>First National Bank</b>	Haskell, Texas	
Lindy Jordan, President	<b>First National Bank</b>	Paducah, Texas	
J. Kent Creecy, President	<b>First National Bank</b>	Kemp, Texas	
S.H. Hart, President	<b>First National Bank</b>	Aspermont, Texas	
C. Alan Renfroe, President	<b>First National Bank</b>	Shamrock, Texas	
Greg W. Schwertre, President	<b>First National Bank</b>	Ballinger, Texas	
Troy M. Robinson, President	<b>First National Bank</b>	Quitman, Texas	
Roger D. Williams, President	<b>First National Bank</b>	Sterling, Texas	
H.L. Baker Jr., President	<b>First National Bank</b>	Lake Jackson, Texas	
Guy Wayne Young, President	<b>First National Bank</b>	Quitague, Texas	
Gordon Wilkinson, President	<b>First National Bank</b>	Winnsboro, Texas	
Gary L. Overby, President	<b>First National Bank</b>	Sachse, Texas	
Dwayne Herman, President	<b>First National Bank</b>	Seminole, Texas	
Robert B. Dunkin, President	<b>First National Bank</b>	San Benito, Texas	
Craig S. Wooten, President & CEO	<b>First National Bank of Bellaire</b>	Bellaire, Texas	
William Harrison Jr., Chairman President & CEO	<b>First National Bank of Eagle Lake</b>	Eagle Lake, Texas	
Phil Lane, Chief Executive Officer	<b>First National Bank of Fabens</b>	Fabens, Texas	
W.H. Bauer, President	<b>First National Bank of Port Lavaca</b>	Port Lavaca, Texas	
Roger D. Williams, President	<b>First National Bank of Sterling City</b>	Sterling City, Texas	
James S. Fox, President	<b>First Nichols National Bank</b>	Kenedy, Texas	



Jose D. Leyva, President	<b>First Presideo Bank</b>	Presideo, Texas	
W. H. Ellis, President	<b>First Security Bank</b>	Flower Mound, Texas	
Randal Claydon, President	<b>First State Bank</b>	Ben Wheeler, Texas	
Rogers Pope, CEO	<b>First State Bank</b>	Overton, Texas	
Embry Hines, Chairman, President & CEO	<b>First State Bank</b>	Chico, Texas	
Jeff Austin III, President	<b>First State Bank</b>	Frankston, Texas	
Peter G. Bennis, President	<b>First State Bank</b>	Keene, Texas	
Jerry Givens, President	<b>First State Bank</b>	Abernathy, Texas	
Tony M. Street, President	<b>First State Bank</b>	Mineral Wells, Texas	
Bob Barnard, President	<b>First State Bank</b>	Celeste, Texas	
Roy L. Clint, President	<b>First State Bank</b>	Bishop, Texas	
Clarence Meiske, President	<b>First State Bank</b>	Hawkins, Texas	
Michael L. Schrell, President	<b>First State Bank</b>	Spearman, Texas	
Allan A. Hill, President	<b>First State Bank</b>	Columbus, Texas	
Clarence Meiske, President	<b>First State Bank</b>	Hawkins, Texas	
Sam Baker, President	<b>First State Bank</b>	Jasper, Texas	
Walker A. Lea, III, President	<b>First State Bank</b>	Mount Calm, Texas	
T. Bob McKnight, President	<b>First State Bank</b>	Celina, Texas	
David Kapovle, President	<b>First State Bank</b>	Moulton, Texas	
Dennis O. Kutach, President	<b>First State Bank</b>	Yoakum, Texas	
J. Robert Howard, CEO	<b>First State Bank</b>	Hemphill, Texas	
W.H. Terry, President	<b>First State Bank in Tuscola</b>	Tuscola, Texas	
Robert Upchurch, President	<b>First State Bank of Bedias</b>	Bedias, Texas	
Alfi Scherer, President	<b>First State Bank of North Texas</b>	Ceder Hill, Texas	
Melvin H. Johnson, President & CEO	<b>First-Lockhart National Bank</b>	Lockhart, Texas	
Bruce M. Davis, President	<b>Fort Worth National Bank</b>	Fort Worth, Texas	
Don Holland, President	<b>Founders National Bank- Skillman</b>	Dallas, Texas	
Joe Don Cee, President	<b>Franklin National Bank</b>	Mount Vernon, Texas	
Robert Neelley, Chairman & President	<b>Friona State Bank</b>	Friona, Texas	
Gary Patterson, President	<b>Gilmer National Bank</b>	Gilmer, Texas	
Marshall Sutton, President	<b>Grand Prairie State Bank</b>	Grand Prairie, Texas	
Don Johnson, President	<b>Granger National Bank</b>	Granger, Texas	
Kenneth Irwin, President	<b>Gruver State Bank</b>	Gruver, Texas	
J. David Williams, President	<b>Hale County State Bank</b>	Plainview, Texas	
Curtis D. Johnson, President	<b>Herring National Bank</b>	Vernon, Texas	
Woody McCasland, President	<b>Highland Lakes Bank</b>	Kingsland, Texas	
J.T. McDonald, President	<b>Homebank</b>	Seageville, Texas	
James W. Danner, President	<b>Hondo National Bank</b>	Hondo, Texas	
Stephen Bertram, President	<b>Independence Bank, NA</b>	Houston, Texas	
Fred Rusteburg, President	<b>International Bank of Commerce</b>	Brownsville, Texas	
Gary L. Tipton, President & CEO	<b>Inwood National Bank</b>	Dallas, Texas	
Cubby Hudler, President	<b>Johnson City Bank</b>	Johnson City, Texas	
Rob Roy Spiller, President	<b>Junction National Bank</b>	Junction, Texas	
Howard Young, President	<b>Justin State Bank</b>	Justin, Texas	
Greg Murray, President	<b>Katy Bank, NA</b>	Katy, Texas	

Beryle Murdoch, Jr., President	<b>Kent County State Bank</b>	Jayton, Texas	
Michael W. Bummerhop, President	<b>Klien Bank</b>	Klien, Texas	
John V. Parma, President	<b>La Coste National Bank</b>	La Coste, Texas	
Gerald McCoy, President	<b>Lake Area National Bank</b>	Trinity, Texas	
M. Lyn McCreary, President	<b>Lakeside National Bank</b>	Rockwall, Texas	
Elwood Freman, President	<b>Lamesa National Bank</b>	Lamesa, Texas	
Michael Duckworth, President	<b>League City Bank &amp; Trust</b>	League City, Texas	
John F. Norton, President	<b>Lone Oak State Bank</b>	Lone Oak, Texas	
Steve Reese, President	<b>Lone Star State Bank</b>	Lone Star, Texas	
Rogers Pope, CEO	<b>Longview Bank and Trust Company</b>	Longview, Texas	
David Seim, President	<b>Lubbock National Bank</b>	Lubbock, Texas	
George Brannies, President	<b>Mason National Bank</b>	Mason, Texas	
William T. Bain, President	<b>Medina Valley State Bank</b>	Devine, Texas	
J.H. Terrell, CEO	<b>Merchants &amp; Farmers Bank</b>	Comer, Texas	
Henry G. Weinzapfel, President	<b>Muenster State Bank</b>	Muenster, Texas	
Russell Shannon, President	<b>National Bank of Andrews</b>	Andrews, Texas	
William R. Glass, President	<b>National Bank of Daingerfield</b>	Daingerfield, Texas	
Don F. Dean, President	<b>National Bank of Madisonville</b>	Madisonville, Texas	
James B. Cox, President	<b>National Security Bank of San Antonio</b>	San Antonio, Texas	
Frank Barrow, President	<b>NBC Bank</b>	Rockdale, Texas	
Frank H. Cox, President	<b>North Dallas Bank &amp; Trust Company</b>	Dallas, Texas	
James E. Murnane, President	<b>North Houston Bank</b>	Houston, Texas	
W. Galen McCune, President	<b>Northwest Bank</b>	Roanoke, Texas	
Tom Cravens, President	<b>Northwest Bank of Arlington</b>	Arlington, Texas	
Dan S. Pullen, President	<b>Ozona National Bank</b>	Ozona, Texas	
Warren T. Biggs, President	<b>Panola National Bank</b>	Cathage, Texas	
Stephen K. Story, President	<b>Pavilion Bank</b>	Dallas, Texas	
Lloyd R. Ferguson, President	<b>Pearland State Bank</b>	Pearland, Texas	
Harlan J. Lambert, Chairman, President & CEO	<b>Pecos County State Bank</b>	Fort Stockton, Texas	
Douglas Ford, President	<b>Peoples State Bank</b>	Clyde, Texas	
Clifford W. Miller, President	<b>Peoples State Bank</b>	Shepherd, Texas	
Terry L. Christian, President	<b>Peoples State Bank</b>	Paris, Texas	
Richard E. Lane, CEO	<b>Plaza bank, NA</b>	San Antonio, Texas	
J. Raymond David, President	<b>Pointbank N.A.</b>	Pilot Point, Texas	
Ronald Goodman, President	<b>Port Byron State Bank</b>	Port Byron, Texas	
Ford Sasser, President	<b>Rio National Bank</b>	McAllen, Texas	
David C. Kenny, Chairman & CEO	<b>Riverbend Bank, NA</b>	Fort Worth, Texas	
Ronny Sacks, President	<b>Round Top State Bank</b>	Round Top, Texas	
Charles Fengolio, President	<b>Sanger Bank</b>	Sanger, Texas	
Charles W. Day, President	<b>Security Bank</b>	Garland, Texas	
A.R. Galloway, President	<b>Security State Bank</b>	Pearsall, Texas	
Douglas Cameron, Chairman President & CEO	<b>Security State Bank</b>	Anahuac, Texas	
R.W. Anderson, President	<b>Security State Bank</b>	Farwell, Texas	
Jim Smitherman, President	<b>Security State Bank</b>	McCarney, Texas	
Don L Morgan, President	<b>Security State Bank &amp; Trust</b>	Fredericksburg, Texas	

Russell A. Ybarbo, President	<b>Somerset National Bank</b>	San Antonio, Texas	
Joe H. Bruns, President	<b>State Bank &amp; Trust of Sequin, Texas</b>	Sequin, Texas	
Leonard Lidiak, President	<b>State National Bank, El Paso</b>	El Paso, Texas	
David Moore, President	<b>Summit Community Bank</b>	Fort Worth, Texas	
Mike Broussard, President	<b>Sundown State Bank</b>	Sundown, Texas	
C. Norman Tinkler, President	<b>Texas Bank</b>	Brownwood, Texas	
Edward D. Phillips, President	<b>Texas Community Bank</b>	Dallas, Texas	
William G. Whitsitt, President & CEO	<b>Texas Community Bank &amp; Trust</b>	Dallas, Texas	
Rodney G. Krol, President	<b>Texas First State Bank</b>	Riesel, Texas	
John E. Davis, President	<b>Texas Guaranty Bank, NA</b>	Houston, Texas	
B. Windol Cook, President	<b>Texas National Bank</b>	Jacksonville, Texas	
Gary D. Cox, President	<b>Texas State Bank</b>	San Angelo, Texas	
James L. Bohls, President	<b>Texline State Bank</b>	Texline, Texas	
D.H. Semilinger, President & CEO	<b>The Bank of Texas</b>	Devine, Texas	
Mark E. Tidwell, President	<b>The Blanco National Bank</b>	Blanco, Texas	
H.B Ruckman, President	<b>The Karnes County National Bank</b>	Karnes City, Texas	
Philip R. Cecil, President	<b>The Liberty National Bank in Paris</b>	Pampa, Texas	
Mike Gamble, President	<b>The Security National Bank</b>	Quanah, Texas	
Bobby Airhart, CEO	<b>The Security State Bank</b>	Wingate, Texas	
Michael Kowalski, President	<b>Townbank</b>	Mesquite, Texas	
Mary Joe Kinson, President	<b>Tylertown Branch of Citizens Bank</b>	Tylertown, Texas	
Michael L. Allen, President	<b>Union State Bank</b>	Carrizo Springs, Texas	
B.M. Peck, President	<b>Union State Bank</b>	Florence, Texas	
James D. Yoo, President	<b>United Central Bank</b>	Garland, Texas	
Mark Hall, President	<b>Western Bank &amp; Trust</b>	Duncanville, Texas	
Joe D. May, President	<b>Whisperwood National Bank</b>	Lubbock, Texas	
George W. Moody, President	<b>White Oak State Bank</b>	White Oak, Texas	
Robert E. Marling, CEO	<b>Woodforest National Bank</b>	Houston, Texas	
Louis F. Boening, President	<b>Yoakum National Bank</b>	Yoakum, Texas	
		<b>Texas</b>	<b>262</b>
Leonel E. Castillo, CEO	<b>American Bank of Commerce D/B/A</b>	Provo, Utah	
Keith Church, President	<b>Bank of Ephraim</b>	Ephraim, Utah	
J. Douglas Christensen, CEO	<b>Bonneville Bank</b>	Provo, Utah	
James R. Fraser, President	<b>Brighton Bank</b>	Salt Lake City, Utah	
Michael R. Garrett, President	<b>Centennial Bank</b>	Ogden, Utah	
H. Don Norton, CEO	<b>Far West Bank</b>	Provo, Utah	
Hal J. Allen, CEO	<b>Orem Community Bank</b>	Orem, Utah	
Douglas G. Bringhurst, President	<b>The Village Bank</b>	St. George, Utah	
Craig A. White, President	<b>Utah Independent bank</b>	Salina, Utah	
Craig W. Forsyth, President	<b>Western Community Bank</b>	Orem, Utah	
		<b>Utah</b>	<b>10</b>
Christopher W. Bergstrom, CEO	<b>Cardinal Bank - Manassas Prince</b>	Manassas, Vermont	
Scott A. Cooper, President & CEO	<b>First Brandon National Bank</b>	Brandon, Vermont	
		<b>Vermont</b>	<b>2</b>
Jack W. Gibson, CEO	<b>Bank of Hampton Roads</b>	Chesapeake, Virginia	

Richard M. Liles, CEO	<b>Bank of McKenney</b>	McKenney, Virginia	
EJ Woodard, President	<b>Bank of the Commonwealth</b>	Norfolk, Virginia	
J.A. Wilson Jr., CEO	<b>Citizens Bank &amp; Trust Company</b>	Blackstone, Virginia	
Bruce W. Thompson, President	<b>Community Bankers Bank</b>	Richmond, Virginia	
Philip Baker, CEO	<b>Community National Bank</b>	Pulaski, Virginia	
T. Earl Rogers, CEO	<b>F&amp;M Bank</b>	Fairfax, Virginia	
Delbert Rexrode, President	<b>First and Citizens Bank</b>	Monterey, Virginia	
Sue Ellen Fleming, EVP	<b>First Commonwealth Bank</b>	Wise, Virginia	
Sylvesta C. Jennings, CEO	<b>First State Bank</b>	Danville, Virginia	
John R. Maxwell, CEO	<b>James Monroe Bank</b>	Arlington, Virginia	
William F. Roundtree, President	<b>Monarch Bank</b>	Chesapeake, Virginia	
William F. Roundtree, President	<b>Monarch Bank</b>	Chesapeake, Virginia	
Kenneth Hart, CEO	<b>New Peoples Bank, Inc.</b>	Honaker, Virginia	
William L. Johns, CEO	<b>Peoples Community Bank</b>	Montross, Virginia	
Robert J. McDonough, President	<b>Prosperity Bank &amp; Trust Company</b>	Springfield, Virginia	
John F. Kilby	<b>The Bank of Fincastle</b>	Fincastle, Virginia	
R. Leon Moore, President	<b>The Bank of Floyd</b>	Floyd, Virginia	
Brad E. Schwartz, CEO	<b>The Bank of Richmond, NA</b>	Richmond, Virginia	
Anthony E. Crane, CEO	<b>The Blue Grass Valley Bank</b>	Blue Grass, Virginia	
Harold C. Rauner, President	<b>The Business Bank</b>	Vienna, Virginia	
William H. Hayter, CEO	<b>The First Bank &amp; Trust company</b>	Lebanon, Virginia	
Ellis L. Gutshall, President	<b>Valley Bank</b>	Roanoke, Virginia	
Peter A. Converse, CEO	<b>Virginia Commerce Bank</b>	Arlington, Virginia	
		<b>Virginia</b>	<b>24</b>
Rex R. Townsend, President	<b>American Marine Bank</b>	Bainbridge Island, Washington	
Per-Odd Keul, President	<b>Asia-Europe- Americas Bank</b>	Seattle, Washington	
Don Zimmerman, President	<b>Bank Northwest</b>	Bellingham, Washington	
Keith Jackson, President	<b>Charter Bank</b>	Bellevue, Washington	
Rick Peenstra, President	<b>Community First Bank</b>	Kennewick, Washington	
Edward L. Adams, President	<b>Farmers State Bank</b>	Winthrop, Washington	
C. Wayne Wexlex, President	<b>Farmington State Bank</b>	Farmington, Washington	
Robert Bryce, CEO	<b>First Heritage Bank</b>	Snohomish, Washington	
Mark Southwick, President	<b>Harbor Community Bank</b>	Raymond, Washington	
Frederick M. Schunter, President	<b>Inland Northwest Bank</b>	Spokane, Washington	
Donald E. Laufenberg, President	<b>North County Bank</b>	Arlington, Washington	
Don A. Ross, President	<b>State Bank of Concrete</b>	Concrete, Washington	
L. Anthony Tebeau, President	<b>Washington State Bank, NA</b>	Federal Way, Washington	
Donald D. Dalton, President	<b>Westside Community Bank</b>	University Place, Washington	
		<b>Washington</b>	<b>14</b>
Kathleen Walsh Carr, President	<b>The Adams National Bank</b>	Washington, DC	
		<b>Washington, DC</b>	<b>1</b>
Charles W. Lemaster, President & CEO	<b>Bank of Charlestown</b>	Charlestown, West Virginia	
Brian Thomas	<b>Bruceton Bank</b>	Bruceton Mills, West Virginia	
Jack C. Pendergast, Chairman, President & CEO	<b>First Exchange Bank</b>	Mannington, West Virginia	
Phillip J. Vallandingham, President	<b>First State Bank</b>	Barboursville, West Virginia	

Ralph Mann, President	<b>The Bank of Monroe</b>	Union, West Virginia	
Philip B. Robertson, CEO	<b>The Poca Valley Bank</b>	Walton, West Virginia	
Howard M. Metheny, President	<b>The Terra Alta Bank</b>	Terra Alta, West Virginia	
		<b>West Virginia</b>	<b>7</b>
Edward M. Jacobs, CEO	<b>American National Bank</b>	Beaver Dam, Wisconsin	
Louise M. Policello, CEO	<b>Bank North</b>	Crivitz, Wisconsin	
David Grewe, CEO	<b>Bank of Buffalo</b>	Cochrane, Wisconsin	
Scott A. Kopp, CEO	<b>Bank of Galesville</b>	Galesville, Wisconsin	
Robert W. Hoffmann, CEO	<b>Bank of Helenville</b>	Helenville, Wisconsin	
Daniel M. Honold, Chairman	<b>Bank of Milton</b>	Milton, Wisconsin	
Steven C. Ploetz, President & CEO	<b>Bank of Praire du Sac</b>	Praire du Sac, Wisconsin	
James S. Dolister, President	<b>Capitol Bank</b>	Madison, Wisconsin	
Dean M. Olson, CEO	<b>Charter Bank Eau Claire</b>	Eau Clair, Wisconsin	
Gary Gerber, President	<b>Chippewa Valley Bank</b>	Winter, Wisconsin	
R.E. Hedberg, Chairman	<b>Citizens State Bank and Trust</b>	Fort Atkinson, Wisconsin	
Charles F. Kolb, CEO	<b>Cleveland State Bank</b>	Cleveland, Wisconsin	
Debra R. Lins, President & CEO	<b>Community Business Bank</b>	Sauk City, Wisconsin	
Gerry R. Luebke, CEO	<b>Community National Bank</b>	Oregon, Wisconsin	
Robert A. Chiples, CEO	<b>Dairy State Bank</b>	Plymouth, Wisconsin	
Robert W. Hegeholz, President	<b>Dairyland State Bank</b>	Bruce, Wisconsin	
Lauri A. Barry, CEO	<b>F&amp;M Bank-Superior</b>	Superior, Wisconsin	
Craig P. O' Leary, CEO	<b>Farmers &amp; Merchants Bank</b>	Oxfordville, Wisconsin	
James R. Judd, CEO	<b>Farmers &amp; Merchants Bank</b>	Randolph, Wisconsin	
R.A. Nortman, CEO	<b>Farmers Savings Bank</b>	Numeral Point, Wisconsin	
Rick Bjelland, CEO	<b>Farmers State Bank</b>	Ridgeland, Wisconsin	
Richard G. Bedessem, CEO	<b>Farmers State Bank</b>	Bangor, Wisconsin	
Malcolm Dorn, CEO	<b>First Bank Financial Centre</b>	Oconomowoc, Wisconsin	
Thomas S. Ellis, CEO	<b>First National Bank</b>	Eagle River, Wisconsin	
Michael Morrison, CEO	<b>First National Bank</b>	Barron, Wisconsin	
John D. Soderberg, CEO	<b>First National Bank</b>	New Richmond, Wisconsin	
Tim Rose, President	<b>First National Bank</b>	Park Falls, Wisconsin	
Timothy G. Purman, CEO	<b>First National Bank of Hartford</b>	Hartford, Wisconsin	
Thomas J. Sheehan, Chairman & CEO	<b>Grafton State Bank</b>	Grafton, Wisconsin	
Terrence L. Williamson, CEO	<b>Green Lake State Bank</b>	Green Lake, Wisconsin	
Thomas Reed, CEO	<b>Headwaters State Bank</b>	Land O'Lakes, Wisconsin	
David R. Kvalsten, CEO	<b>Hiawatha National Bank</b>	Khager City, Wisconsin	
Marvin L. Simplot, President	<b>Highland State Bank</b>	Highland, Wisconsin	
Robert Fisher, President & CEO	<b>Independence State Bank</b>	Independence, Wisconsin	
H.B. Pomeroy, CEO	<b>International Bank of Amherst</b>	Amherst, Wisconsin	
Jerry Banie, CEO	<b>Laona State Bank</b>	Laona, Wisconsin	
Mary Jo A. Krawczyk, CEO	<b>Lincoln Community Bank</b>	Milwaukee, Wisconsin	
Robert A. Schmidt, CEO	<b>M&amp;I Mid-State Bank</b>	Stevens Point, Wisconsin	
Thomas T. Stuhley, CEO	<b>Mid America Bank</b>	Footville, Wisconsin	
Chuck Thieme, President	<b>Middleton Community Bank</b>	Middleton, Wisconsin	
LeRoy W. Sigler, CEO	<b>Nekoosa Port Edwards State Bank</b>	Nekoosa, Wisconsin	

Randolph T. Myrichs, CEO	<b>North Milwaukee State Bank</b>	Milwaukee, Wisconsin	
Timothy P. McGettigan, President	<b>P&amp;M Banl</b>	Darlington, Wisconsin	
T.F. Farrell, CEO	<b>Peoples State Bank</b>	Prairie du Chien, Wisconsin	
Edward J. Scherrer, Chairman	<b>Peoples State Bank</b>	Augusta, Wisconsin	
Steven R. Schowalter, CEO	<b>Port Washington State Bank</b>	Port Washington, Wisconsin	
J.S. Schafer, CEO	<b>Premier Bank</b>	Fort Atkinson, Wisconsin	
J.L. Davis, CEO	<b>Richland County Bank</b>	Richland Center, Wisconsin	
Sid Bateman, CEO	<b>River Bank</b>	Studdaa, Wisconsin	
Patrick M. Stittleburg, Vice President	<b>State Bank of Cazenovia</b>	Cazenovia, Wisconsin	
Jeffrey Mueller, CEO	<b>State Bank of Random Lake</b>	Random Lake, Wisconsin	
G.W. Yerges, CEO	<b>State Bank of Reeseville</b>	Reeseville, Wisconsin	
Robert F. Eastman, CEO	<b>Sunset Bank &amp; Savings</b>	Waukesha, Wisconsin	
C.A. Gray Jr., CEO	<b>Superior National Bank</b>	Superior, Wisconsin	
James K. Caldwell, CEO	<b>The First Citizens State Bank of Whitewater</b>	Whitewater, Wisconsin	
Peter J. Bildsten, CEO	<b>The First National Bank &amp; Trust Co. of Baraboo</b>	Baraboo, Wisconsin	
James M. Farrell, CEO	<b>The First National Bank of Stoughton</b>	Stoughton, Wisconsin	
Bradford E. Vail, CEO	<b>The Greenwood's State Bank</b>	Lake Milles, Wisconsin	
Steven Malone, CEO	<b>The Nbenton State Bank</b>	Benton, Wisconsin	
James H. Hegenbarth, President	<b>The Park Bank</b>	Madison, Wisconsin	
Paul C. Adamski, CEO	<b>The Pineries Bank</b>	Stevens Point, Wisconsin	
Craig C. Danielson, President	<b>The River Bank</b>	Osceola, Wisconsin	
Michael D. Bonnett, CEO	<b>TSB Bank</b>	Lomira, Wisconsin	
Jeffrey W. Kleinman, President	<b>Union State Bank</b>	Kewaunee, Wisconsin	
Keith Baker, President	<b>Union State Bank</b>	West Salem, Wisconsin	
Greg Legare, President	<b>United Bank</b>	Osseo, Wisconsin	
David R. Krumrei, CEO	<b>West Pointe Bank</b>	Oshkosh, Wisconsin	
		<b>Wisconsin</b>	<b>67</b>
Leon Langemeier, President	<b>Bank of Lovell, National Association</b>	Lovell, Wyoming	
Robert Jorgensen, CEO	<b>Community National Bank</b>	Cheyenne, Wyoming	
Charles C. Gross, Jr., Chairman	<b>Farmers State Bank</b>	Pine Bluffs, Wyoming	
Vernon T. Delgado, Chairman	<b>First National Bank of Pinedale</b>	Pinedale, Wyoming	
Donald J. Jarding, President	<b>First State Bank of Newcastle</b>	Newcastle, Wyoming	
Todd Peterson, President	<b>Pinnacle Bank of Wyoming</b>	Torrington, Wyoming	
C.J. Dykes, President	<b>Vinta County State Bank</b>	Mountain View, Wyoming	
		<b>Wyoming</b>	<b>7</b>
<b>Grand Total as of 3/13/2001:</b>			<b>1560</b>