

**Billing Code 6725-01-P**

**FEDERAL HOUSING FINANCE BOARD**

[No. 2008-N- ]

**Federal Home Loan Bank Members Selected for Community Support Review**

**AGENCY:** Federal Housing Finance Board.

**ACTION:** Notice.

**SUMMARY:** The Federal Housing Finance Board (Finance Board) is announcing the Federal Home Loan Bank (Bank) members it has selected for the 2008-09 third quarter review cycle under the Finance Board's community support requirements regulation. This notice also prescribes the deadline by which Bank members selected for review must submit Community Support Statements to the Finance Board.

**DATES:** Bank members selected for the review cycle under the Finance Board's community support requirements regulation must submit completed Community Support Statements to the Finance Board on or before November 21, 2008.

**ADDRESSES:** Bank members selected for the 2008-09 third quarter review cycle under the Finance Board's community support requirements regulation must submit completed Community Support Statements to the Finance Board either by regular mail at the Federal Housing Finance Board, Office of Supervision, Community Investment and Affordable Housing, 1625 Eye Street, N.W., Washington, D.C. 20006, or by electronic mail at FITZGERALDE@FHFB.GOV.

**FOR FURTHER INFORMATION CONTACT:** Emma J. Fitzgerald, Program Analyst, Office of Supervision, Community Investment and Affordable Housing, by telephone at 202/408-2874, by electronic mail at FITZGERALDE@FHFB.GOV, or by regular mail at the Federal Housing Finance Board, 1625 Eye Street, N.W., Washington, D.C. 20006.

## **SUPPLEMENTARY INFORMATION:**

### **I. Selection for Community Support Review**

Section 10(g)(1) of the Federal Home Loan Bank Act (Bank Act) requires the Finance Board to promulgate regulations establishing standards of community investment or service Bank members must meet in order to maintain access to long-term advances. See 12 U.S.C. 1430(g)(1). The regulations promulgated by the Finance Board must take into account factors such as the Bank member's performance under the Community Reinvestment Act of 1977 (CRA), 12 U.S.C. 2901 et seq., and record of lending to first-time homebuyers. See 12 U.S.C. 1430(g)(2). Pursuant to section 10(g) of the Bank Act, the Finance Board has promulgated a community support requirements regulation that establishes standards a Bank member must meet in order to maintain access to long-term advances, and review criteria the Finance Board must apply in evaluating a member's community support performance. See 12 CFR part 944. The regulation includes standards and criteria for the two statutory factors -- CRA performance and record of lending to first-time homebuyers. 12 CFR 944.3. Only members subject to the CRA must meet the CRA standard. 12 CFR 944.3(b). All members, including those not subject to CRA, must meet the first-time homebuyer standard. 12 CFR 944.3(c).

Under the rule, the Finance Board selects approximately one-eighth of the members in each Bank district for community support review each calendar quarter. 12 CFR 944.2(a). The Finance Board will not review an institution's community support performance until it has been a Bank member for at least one year. Selection for review is not, nor should it be construed as, any indication of either the financial condition or the community support performance of the member.

Each Bank member selected for review must complete a Community Support Statement and submit it to the Finance Board by the November 21, 2008 deadline prescribed in this notice.

12 CFR 944.2(b)(1)(ii) and (c). On or before October 24, 2008, each Bank will notify the members in its district that have been selected for the 2008-09 third quarter community support review cycle that they must complete and submit to the Finance Board by the deadline a Community Support Statement. 12 CFR 944.2(b)(2)(i). The member's Bank will provide a blank Community Support Statement Form, which also is available on the Finance Board's web site: WWW.FHFB.GOV. Upon request, the member's Bank also will provide assistance in completing the Community Support Statement.

The Finance Board has selected the following members for the 2008-09 third quarter community support review cycle:

**Federal Home Loan Bank of Dallas – District 9**

|                                      |             |          |
|--------------------------------------|-------------|----------|
| Elk Horn Bank & Trust Company        | Arkadelphia | Arkansas |
| FNBC                                 | Ash Flat    | Arkansas |
| Heartland Community Bank             | Camden      | Arkansas |
| Corning Savings and Loan Association | Corning     | Arkansas |
| Merchants and Farmers Bank           | Dumas       | Arkansas |
| Planters & Merchants Bank            | Gillett     | Arkansas |
| Calhoun County Bank                  | Hampton     | Arkansas |
| Community First Bank                 | Harrison    | Arkansas |

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| First Arkansas Bank & Trust                               | Jacksonville | Arkansas  |
| Pulaski Bank and Trust Company                            | Jonesboro    | Arkansas  |
| One Bank & Trust  | Little Rock  | Arkansas  |
| Arkansas Bankers' Bank                                    | Little Rock  | Arkansas  |
| Farmers Bank & Trust Company                              | Magnolia     | Arkansas  |
| Union Bank and Trust Company                              | Monticello   | Arkansas  |
| Diamond Bank  | Murfreesboro | Arkansas  |
| Priority Bank   | Ozark        | Arkansas  |
| First National Bank                                       | Paragould    | Arkansas  |
| Bank of Rogers  | Rogers       | Arkansas  |
| United Bank   | Springdale   | Arkansas  |
| The Bank of Star City                                     | Star City    | Arkansas  |
| Farmers & Merchants Bank                                  | Stuttgart    | Arkansas  |
| Abbeville Building & Loan, a State Chartered Savings Bank | Abbeville    | Louisiana |
| First National Bank USA                                   | Boutte       | Louisiana |
| Community Trust Bank                                      | Choudrant    | Louisiana |

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| Citizens Progressive Bank          | Columbia     | Louisiana |
| Statewide Bank                     | Covington    | Louisiana |
| Beauregard Federal Savings Bank    | DeRidder     | Louisiana |
| United Community Bank              | Gonzales     | Louisiana |
| Central Progressive Bank           | Lacombe      | Louisiana |
| Home Bank                          | Lafayette    | Louisiana |
| First Federal Bank of Louisiana    | Lake Charles | Louisiana |
| The Union Bank                     | Marksville   | Louisiana |
| Bank of New Orleans                | Metairie     | Louisiana |
| MBL Bank                           | Minden       | Louisiana |
| Iberia Bank                        | New Iberia   | Louisiana |
| Fidelity Homestead Savings Bank    | New Orleans  | Louisiana |
| Fifth District Savings Bank        | New Orleans  | Louisiana |
| Dryades Savings Bank, FSB          | New Orleans  | Louisiana |
| Crescent Bank & Trust              | New Orleans  | Louisiana |
| Union Savings and Loan Association | New Orleans  | Louisiana |

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| First Financial Bank & Trust Company      | Plaquemine  | Louisiana   |
| Plaquemine Bank & Trust Company           | Plaquemine  | Louisiana   |
| Citizens Bank & Trust Company             | Plaquemine  | Louisiana   |
| Rayne Building and Loan Association       | Rayne       | Louisiana   |
| Citizens Bank and Trust Company           | Springhill  | Louisiana   |
| Bank of Zachary                           | Zachary     | Louisiana   |
| Magnolia State Bank                       | Bay Springs | Mississippi |
| First Bank & Trust of MS                  | Biloxi      | Mississippi |
| State Bank & Trust Company                | Brookhaven  | Mississippi |
| BankFirst Financial Services              | Columbus    | Mississippi |
| Grand Bank for Savings, fsb               | Hattiesburg | Mississippi |
| The First, A National Banking Association | Hattiesburg | Mississippi |
| Trustmark National Bank                   | Jackson     | Mississippi |
| OmniBank                                  | Jackson     | Mississippi |
| Bank of New Albany                        | New Albany  | Mississippi |
| Bank of Okolona                           | Okolona     | Mississippi |

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| First Federal Savings & Loan              | Pascagoula  | Mississippi |
| First National Bank of Pontotoc           | Pontotoc    | Mississippi |
| Bank of Yazoo City                        | Yazoo City  | Mississippi |
| Bank 34                                   | Alamogordo  | New Mexico  |
| Union Savings Bank                        | Albuquerque | New Mexico  |
| Charter Bank                              | Albuquerque | New Mexico  |
| 1st National Bank                         | Artesia     | New Mexico  |
| The First National Bank of New Mexico     | Clayton     | New Mexico  |
| Western Bank of Clovis                    | Clovis      | New Mexico  |
| Citizens Bank of Las Cruces               | Las Cruces  | New Mexico  |
| Community 1st Bank Las Vegas              | Las Vegas   | New Mexico  |
| The Bank of Las Vegas                     | Las Vegas   | New Mexico  |
| Century Bank                              | Santa Fe    | New Mexico  |
| Firstbank Southwest, National Association | Amarillo    | Texas       |
| Happy State Bank                          | Amarillo    | Texas       |
| Southwest Securities Bank, FSB            | Arlington   | Texas       |

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| Affiliated Bank, FSB                   | Arlington      | Texas |
| Amplify Federal Credit Union           | Austin         | Texas |
| The First National Bank of Beeville    | Beeville       | Texas |
| The Brenham National Bank              | Brenham        | Texas |
| Texas Bank                             | Brownwood      | Texas |
| Shelby Savings Bank, ssb               | Center         | Texas |
| Chappell Hill Bank                     | Chappell Hill  | Texas |
| The First National Bank of Chillicothe | Chillicothe    | Texas |
| First Bank of West Texas               | Coahoma        | Texas |
| The First State Bank                   | Columbus       | Texas |
| First Bank of Conroe, N.A.             | Conroe         | Texas |
| Charter Bank Northwest                 | Corpus Christi | Texas |
| Meridian Bank Texas                    | Corpus Christi | Texas |
| First Security State Bank              | Cranfills Gap  | Texas |
| Citizens National Bank                 | Crockett       | Texas |
| First National Bank of Crockett        | Crockett       | Texas |

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| TrustTexas Bank, SSB                         | Cuero      | Texas |
| Dalhart Federal Savings and Loan Association | Dalhart    | Texas |
| First State Bank                             | Dalhart    | Texas |
| First National Bank in Dalhart               | Dalhart    | Texas |
| Inwood National Bank                         | Dallas     | Texas |
| Preston National Bank                        | Dallas     | Texas |
| Prosperity Bank                              | El Campo   | Texas |
| First Command Bank                           | Fort Worth | Texas |
| Colonial Savings, F.A.                       | Fort Worth | Texas |
| National Bank                                | Gatesville | Texas |
| Gladewater National Bank                     | Gladewater | Texas |
| Henderson Federal Savings Bank               | Henderson  | Texas |
| Franklin Bank, SSB                           | Houston    | Texas |
| Houston Community Bank, N.A.                 | Houston    | Texas |
| Justin State Bank                            | Justin     | Texas |
| Fayette Savings Bank, ssb                    | La Grange  | Texas |

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| National Bank & Trust                | La Grange    | Texas |
| Falcon National Bank                 | Laredo       | Texas |
| Commerce Bank                        | Laredo       | Texas |
| Texas Bank and Trust                 | Longview     | Texas |
| Spring Hill State Bank               | Longview     | Texas |
| East Texas Professional Credit Union | Longview     | Texas |
| First State Bank                     | Louise       | Texas |
| Lubbock National Bank                | Lubbock      | Texas |
| First Bank & Trust Company           | Lubbock      | Texas |
| Angelina Savings Bank, FSB           | Lufkin       | Texas |
| First National Bank of Mount Vernon  | Mount Vernon | Texas |
| Guaranty Bond Bank                   | Mt. Pleasant | Texas |
| First National Bank in Munday        | Munday       | Texas |
| The Morris County National Bank      | Naples       | Texas |
| First Federal Community Bank         | Paris        | Texas |
| Peoples Bank                         | Paris        | Texas |

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| Gulf Coast Educators FCU               | Pasadena        | Texas |
| PointBank                              | Pilot Point     | Texas |
| Pilgrim Bank                           | Pittsburg       | Texas |
| Wood County National Bank              | Quitman         | Texas |
| Woodforest Bank                        | Refugio         | Texas |
| Robert Lee State Bank                  | Robert Lee      | Texas |
| First Community Bank San Antonio, NA   | San Antonio     | Texas |
| Citizens State Bank                    | Sealy           | Texas |
| Alliance Bank                          | Sulphur Springs | Texas |
| First State Bank Central Texas         | Temple          | Texas |
| American National Bank of Texas        | Terrell         | Texas |
| Citizens 1st Bank                      | Tyler           | Texas |
| First Federal Bank Texas               | Tyler           | Texas |
| The First National Bank of Weatherford | Weatherford     | Texas |
| Hill Bank & Trust Company              | Weimar          | Texas |
| American National Bank                 | Wichita Falls   | Texas |