

NR 99-48  
FOR IMMEDIATE RELEASE  
5770  
May 28, 1999

Contact: Janis Smith (202) 874-

OCC Issues Third Quarter 1999 CRA Examination Schedule

WASHINGTON, D.C. -- The Office of the Comptroller of the Currency (OCC) today released its projected schedule of Community Reinvestment Act (CRA) examinations to be conducted in the third quarter of 1999.

The OCC encourages public comment on the national banks scheduled to be examined under the CRA, and suggests that comments be submitted to the institutions themselves or to the appropriate OCC district office prior to (or as early as possible during) the month in which the exam is scheduled. All public comments received prior to the close of the CRA exam will be considered by the OCC.

A copy of the schedule is attached. The OCC's CRA exam schedule is also posted on the Internet at <http://www.occ.treas.gov>.

# # #

The OCC charters, regulates and examines approximately 2,600 national banks and 66 federal branches and agencies of foreign banks in the United States, accounting for 58 percent of the nation's banking assets. Its mission is to ensure a safe, sound and competitive national banking system that supports the citizens, communities and economy of the United States.

OCC Third Quarter 1999 CRA Exam Schedule

CRA

EXAM

STATE  
BANK NAME  
CITY  
DATE

-----  
-----  
-----  
-----

DE  
JCPENNEY CARD BANK, NA  
HARRINGTON  
Sep-99

DE  
BANK OF DELMARVA, NATIONAL ASSOCIATION  
SEAFORD  
Jul-99

MA  
NATIONAL GRAND BANK OF MARBLEHEAD  
MARBLEHEAD  
Aug-99

MA  
MILLBURY NATIONAL BANK  
MILLBURY  
Jul-99

MD  
HARFORD NATIONAL BANK  
ABERDEEN  
Jul-99

MD  
INDUSTRIAL BANK, NATIONAL ASSOCIATION  
OXON HILL  
Sep-99

NH  
FIRST & OCEAN NATIONAL BANK  
SEABROOK  
Aug-99

NJ

AMBOY NATIONAL BANK  
OLD BRIDGE  
Jul-99

NY  
COMMUNITY BANK, N.A.  
CANTON  
Sep-99

NY  
THE FIRST NATIONAL BANK OF DRYDEN  
DRYDEN  
Jul-99

NY  
1ST NAT'L BK OF LONG ISLAND  
HUNTINGTON  
Aug-99

NY  
MAHOPAC NATIONAL BANK  
MAHOPAC  
Sep-99

NY  
EASTBANK, NATIONAL ASSOCIATION  
NEW YORK  
Jul-99

NY  
STERLING N/B  
NEW YORK  
Jul-99

NY  
FIRST NATIONAL BANK OF SCOTIA  
SCOTIA  
Aug-99

OH  
FIRST COUNTY BANK, NATIONAL ASSOCIATION  
CHARDON  
Sep-99

OH  
WHEELING NATIONAL BANK  
ST. CLAIRSVILLE  
Aug-99

OH  
METROPOLITAN NATIONAL BANK  
YOUNGSTOWN  
Aug-99

PA  
EPHRATA NATIONAL BANK  
EPHRATA  
Jul-99

PA  
ADAMS COUNTY NATIONAL BANK  
GETTYSBURG  
Jul-99

PA  
FIRST NATIONAL BANK OF PENNSYLVANIA  
GREENVILLE  
Jul-99

PA  
FIRST NATIONAL BANK OF MARYSVILLE  
MARYSVILLE  
Jul-99

PA  
FIRST NATIONAL BANK OF MINERSVILLE  
MINERSVILLE  
Sep-99

PA  
UNION NATIONAL BANK OF MOUNT CARMEL  
MOUNT CARMEL  
Aug-99

PA  
UNION NATIONAL COMMUNITY BANK  
MOUNT JOY  
Aug-99

PA  
NEW TRIPOLI N B  
NEW TRIPOLI  
Jul-99

PA

SECURITY NATIONAL BANK  
POTTSTOWN  
Aug-99

VT  
VERMONT NATIONAL BANK  
BRATTLEBORO  
Jul-99

VT  
THE NATIONAL BANK OF MIDDLEBURY  
MIDDLEBURY  
Jul-99

AL  
THE CAMDEN NATIONAL BANK  
CAMDEN  
Sep-99

AL  
TOWN-COUNTRY NATIONAL BANK  
CAMDEN  
Jul-99

AL  
FIRST NATIONAL BANK OF HARTFORD  
HARTFORD  
Aug-99

AR  
FIRST NATIONAL BANK  
PARAGOULD  
Sep-99

FL  
EDISON NATIONAL BANK  
FORT MYERS  
Aug-99

FL  
CNB NATIONAL BANK  
LAKE CITY  
Sep-99

FL  
DELTA NB & TRUST CO OF FLORIDA  
MIAMI  
Jul-99

FL  
EXECUTIVE NATIONAL BANK  
MIAMI  
Aug-99

FL  
HEMISPHERE NATIONAL BANK  
MIAMI  
Sep-99

FL  
OCALA NATIONAL BANK  
OCALA  
Jul-99

FL  
FIRST AMERICAN BK OF PENSACOLA, NA  
PENSACOLA  
Sep-99

FL  
COMMUNITY NB SARASOTA COUNTY  
VENICE  
Aug-99

GA  
CHATTAHOOCHEE NATIONAL BANK  
ALPHARETTA  
Aug-99

GA  
GEORGIA FIRST BANK, N. A.  
GAINESVILLE  
Aug-99

GA  
FIRST NATIONAL BANK OF GRIFFIN  
GRIFFIN  
Aug-99

GA  
FIRST SOUTH BANK, NA  
MACON  
Aug-99

GA

FIRST NATIONAL BANK  
ST. MARYS  
Aug-99

GA  
THOMASVILLE NATIONAL BANK  
THOMASVILLE  
Aug-99

MS  
FIRST NATIONAL BANK OF OXFORD  
OXFORD  
Jul-99

SC  
FLORENCE COUNTY NATIONAL BANK  
FLORENCE  
Sep-99

SC  
FIRST COMMUNITY BANK, N. A.  
LEXINGTON  
Aug-99

TN  
PEOPLES NATIONAL BANK OF LA FOLLETTE  
LA FOLLETTE  
Aug-99

TN  
FIRST NATIONAL BANK OF PIKEVILLE  
PIKEVILLE  
Jul-99

TN  
MOUNTAIN NATIONAL BANK  
SEVIERVILLE  
Jul-99

VA  
NATIONAL BANK OF FREDERICKSBURG  
FREDERICKSBURG  
Aug-99

VA  
MARSHALL N B & TR CO  
MARSHALL  
Sep-99

WV  
CITY NATIONAL BANK OF WEST VIRGINIA  
CHARLESTON  
Jul-99

WV  
BANK ONE, WEST VIRGINIA, N.A.  
HUNTINGTON  
Jul-99

WV  
MCDOWELL COUNTY NATIONAL BANK IN WELCH  
WELCH  
Aug-99

IA  
LEE COUNTY BANK & TRUST NA  
FORT MADISON  
Sep-99

IL  
MERCHANTS NATIONAL BANK OF AURORA  
AURORA  
Jul-99

IL  
NATIONAL REPUBLIC BANK OF CHICAGO  
CHICAGO  
Jul-99

IL  
SEAWAY NATIONAL BANK OF CHICAGO  
CHICAGO  
Aug-99

IL  
FIRST NATIONAL BANK & TRUST COMPANY  
CLINTON  
Sep-99

IL  
FIRST NATIONAL BANK OF DECATUR  
DECATUR  
Jul-99

IL



RESOURCE BANK, NATIONAL ASSOCIATION  
DEKALB  
Sep-99

IL  
FIRST NATIONAL BANK OF ELMHURST  
ELMHURST  
Aug-99

IL  
FIRST NB OF ILLINOIS  
LANSING  
Sep-99

IL  
CITIZENS NATIONAL BANK  
MACOMB  
Aug-99

IL  
MARSEILLES BANK N A  
MARSEILLES  
Aug-99

IL  
MASON CITY N B  
MASON CITY  
Jul-99

IL  
1ST MID-ILLINOIS BK & TRUST NA  
MATTOON  
Aug-99

IL  
FIRST NATIONAL BANK OF MOUNT AUBURN  
MOUNT AUBURN  
Aug-99

IL  
MOUNT PROSPECT NATIONAL BANK  
MT. PROSPECT  
Jul-99

IL  
GRAND NATIONAL BANK  
WAUCONDA  
Sep-99

IL  
FIRST NATIONAL BANK OF XENIA  
XENIA  
Aug-99

IN  
CENTRAL N B & TR CO  
ATTICA  
Jul-99

IN  
FIRST NATIONAL BANK OF DANA  
DANA  
Sep-99

IN  
OLD NATIONAL BANK IN EVANSVILLE  
EVANSVILLE  
Sep-99

KY  
WILLIAMSBURG NATIONAL BANK  
WILLIAMSBURG  
Jul-99

MI  
1ST NB OF CALUMET-LAKE LINDEN  
CALUMET  
Aug-99

MI  
MFC FIRST NATIONAL BANK  
IRON MOUNTAIN  
Sep-99

MI  
COMMERCIAL NATIONAL BANK OF L'ANSE  
L'ANSE  
Sep-99

OH  
LIBERTY NATIONAL BANK  
ADA  
Jul-99

OH

HUNTINGTON NATIONAL BANK  
COLUMBUS  
Jul-99

OH  
FDS NATIONAL BANK  
DEERFIELD TOWNS  
Sep-99

OH  
COMMUNITY FIRST BANK NA  
FOREST  
Sep-99

OH  
THE COMMUNITY NATIONAL BANK  
FRANKLIN  
Aug-99

OH  
WORLD FINANCIAL NETWORK NATIONAL BANK  
GAHANNA  
Aug-99

OH  
SECOND NATIONAL BANK  
GREENVILLE  
Sep-99

OH  
LORAIN NATIONAL BANK  
LORAIN  
Aug-99

OH  
CITIZENS NB MC CONNELSVILLE  
MCCONNELSVILLE  
Aug-99

OH  
SPIRIT OF AMERICA NATIONAL BANK  
MILFORD  
Aug-99

OH  
FIRST-KNOX NATIONAL BANK  
MOUNT VERNON  
Aug-99

OH  
CITIZENS NATIONAL BANK NORWALK  
NORWALK  
Aug-99

OH  
AMERICAN NATIONAL BANK  
PARMA  
Jul-99

OH  
SECURITY N B AND TRUST COMPANY  
SPRINGFIELD  
Sep-99

OH  
FIRST NATIONAL COMMUNITY BANK  
ST. CLAIR TOWNS  
Jul-99

OH  
FIRST CITIZENS NB OF UPPER SANDUSKY  
UPPER SANDUSKY  
Aug-99

OH  
FIRST NATIONAL BANK OF WAVERLY  
WAVERLY  
Jul-99

PA  
COMMUNITY NB OF NORTHWESTERN PA  
ALBION  
Sep-99

WI  
BARABOO NATIONAL BANK  
BARABOO  
Aug-99

WI  
THE FIRST NB & TRUST CO. OF BELOIT  
BELOIT  
Sep-99

WI

FIRSTAR BK MILWAUKEE, N.A.  
MILWAUKEE  
Sep-99

WI  
FIRST NATIONAL BANK IN TIGERTON  
TIGERTON  
Aug-99

IA  
FIRST NATIONAL BANK AMES  
AMES  
Jul-99

IA  
FIRSTAR BK IOWA, NATIONAL ASSOCIATION  
DES MOINES  
Sep-99

IA  
FIRST NATIONAL BANK OF PRIMGHAR  
PRIMGHAR  
Aug-99

IA  
FIRST NATIONAL BANK  
SIOUX CITY  
Aug-99

IA  
COMMUNITY NATIONAL BANK  
WATERLOO  
Jul-99

IL  
BRADFORD NATIONAL BANK OF GREENVILLE  
GREENVILLE  
Jul-99

IL  
FIRST NATIONAL BANK IN STAUNTON  
STAUNTON  
Sep-99

KS  
HOME NB  
ARKANSAS CITY  
Aug-99

KS  
PEOPLES BANK NATIONAL ASSOCIATION  
COLDWATER  
Jul-99

KS  
THE COLDWATER NATIONAL BANK  
COLDWATER  
Aug-99

KS  
EXCHANGE NB OF COTTONWOOD FALLS  
COTTONWOOD FALL  
Jul-99

KS  
FIRST NATIONAL BANK OF HOXIE  
HOXIE  
Aug-99

KS  
THE FIRST NATIONAL BANK OF INDEPENDENCE  
INDEPENDENCE  
Jul-99

KS  
MIDAMERICAN BANK & TRUST COMPANY, N.A.  
LEAVENWORTH  
Aug-99

KS  
THE FARMERS NB OF OBERLIN  
OBERLIN  
Jul-99

KS  
PEOPLES NATIONAL BANK & TRUST  
OTTAWA  
Aug-99

KS  
SUNFLOWER BANK, NATIONAL ASSOCIATION  
SALINA  
Sep-99

KS

UMB NB OF AMERICA  
SALINA  
Jul-99

KS  
FIRST NATIONAL BANK OF SUMMERFIELD  
SUMMERFIELD  
Sep-99

KS  
FIRST NATIONAL BANK OF WAMEGO  
WAMEGO  
Jul-99

KS  
FIRST NATIONAL BANK IN WELLINGTON  
WELLINGTON  
Jul-99

KS  
INTRUST BANK, N.A.  
WICHITA  
Sep-99

MN  
THE FIRST NATIONAL BANK OF BEMIDJI  
BEMIDJI  
Jul-99

MN  
THE FNB OF BERTHA-VERNDALE  
BERTHA  
Sep-99

MN  
FIRST NATIONAL BANK OF BOVEY  
BOVEY  
Aug-99

MN  
FIRST NATIONAL BANK OF ELK RIVER  
ELK RIVER  
Aug-99

MN  
FIRST NATIONAL BANK IN MAHNOMEN  
MAHNOMEN  
Aug-99

MN  
NATIONAL CITY BANK OF MINNEAPOLIS  
MINNEAPOLIS  
Aug-99

MN  
PARK NATIONAL BANK  
ST. LOUIS PARK  
Jul-99

MN  
FIRST NATIONAL BANK OF STARBUCK  
STARBUCK  
Sep-99

MN  
ANCHOR BANK N.A.  
WAYZATA  
Jul-99

MO  
BC NATIONAL BANKS  
BUTLER  
Jul-99

MO  
FIRST NATIONAL BANK OF CARROLLTON  
CARROLLTON  
Sep-99

MO  
THE BOONE COUNTY NB OF COLUMBIA  
COLUMBIA  
Jul-99

MO  
STONE COUNTY NATIONAL BANK  
CRANE  
Jul-99

MO  
FIRST NATIONAL BANK OF THE MID-SOUTH  
SIKESTON  
Jul-99

MO



UMB BANK OF ST. LOUIS, NA  
ST. LOUIS  
Aug-99

NE  
FIRST N B & TR CO OF BEATRICE  
BEATRICE  
Sep-99

NE  
COLERIDGE N B  
COLERIDGE  
Jul-99

NE  
FNB & TRUST COMPANY OF COLUMBUS  
COLUMBUS  
Jul-99

NE  
FIRST NATIONAL BANK OF ELWOOD  
ELWOOD  
Aug-99

NE  
AMERICAN NATIONAL BANK  
OMAHA  
Jul-99

NE  
FIRST NATIONAL BANK OF OMAHA  
OMAHA  
Jul-99

NE  
FIRST NATIONAL BANK OF WAYNE  
WAYNE  
Jul-99

SD  
DEUEL COUNTY NATIONAL BANK  
CLEAR LAKE  
Sep-99

SD  
FIRST NATIONAL BANK OF FREDERICK  
FREDERICK  
Jul-99

SD  
UNITED CREDIT NATIONAL BANK  
SIOUX FALLS  
Jul-99

SD  
FIRST NATIONAL BANK OF VOLGA  
VOLGA  
Jul-99

AR  
NB OF ARKANSAS IN NORTH LITTLE ROCK  
NORTH LITTLE RO  
Jul-99

LA  
SECURITY FIRST NATIONAL BANK  
ALEXANDRIA  
Jul-99

LA  
PARISH NATIONAL BANK  
BOGALUSA  
Jul-99

LA  
CITIZENS NB OF BOSSIER CITY  
BOSSIER CITY  
Sep-99

LA  
FIRST NATIONAL BANK OF GONZALES  
GONZALES  
Sep-99

MS  
FIRST NATIONAL BANK OF LUCEDALE  
LUCEDALE  
Sep-99

OK  
U.S NATIONAL BANK  
MIDWEST CITY  
Jul-99

OK

FIRST NATIONAL BANK IN OKEENE  
OKEENE  
Aug-99

OK  
BANK ONE, OKLAHOMA, N.A.  
OKLAHOMA CITY  
Aug-99

OK  
METROBANK NATIONAL ASSOCIATION  
OKLAHOMA CITY  
Jul-99

OK  
FIRST NATIONAL BANK OF OKLAHOMA  
PONCA CITY  
Sep-99

OK  
1ST N B OF PRYOR CREEK  
PRYOR  
Aug-99

OK  
FIRST NATIONAL BANK, SALLISAW  
SALLISAW  
Jul-99

OK  
THE FIRST NATIONAL BANK OF SEILING  
SEILING  
Aug-99

OK  
VALLEY NATIONAL BANK  
TULSA  
Sep-99

OK  
TRI STAR NATIONAL BANK  
TUTTLE  
Aug-99

OK  
FIRST AMERICAN BANK, N.A.  
WOODWARD  
Jul-99

TX  
FIRST STATE BANK, NA  
ABILENE  
Sep-99

TX  
ANAHUAC NATIONAL BANK  
ANAHUAC  
Aug-99

TX  
FIRST NATIONAL BANK OF BASTROP  
BASTROP  
Jul-99

TX  
THE BRENHAM NATIONAL BANK  
BRENHAM  
Aug-99

TX  
FIRST NATIONAL BANK OF BRIDGEPORT  
BRIDGEPORT  
Aug-99

TX  
STATE NATIONAL BANK OF CADDO MILLS  
CADDO MILLS  
Jul-99

TX  
FIRST NATIONAL BANK OF CARTHAGE  
CARTHAGE  
Jul-99

TX  
THE FIRST NATIONAL BANK OF CLAUDE  
CLAUDE  
Aug-99

TX  
FIRST NB IN CLEBURNE  
CLEBURNE  
Aug-99

TX

N B OF DAINGERFIELD  
DAINGERFIELD  
Aug-99

TX  
FIRST NATIONAL BANK IN DALHART  
DALHART  
Jul-99

TX  
BANK ONE, TEXAS, NA  
DALLAS  
Aug-99

TX  
COMMUNITY NATIONAL BANK  
DETROIT  
Jul-99

TX  
THE DUBLIN NATIONAL BANK  
DUBLIN  
Sep-99

TX  
EASTLAND NATIONAL BANK  
EASTLAND  
Aug-99

TX  
FIRST NATIONAL BANK OF EDGEWOOD  
EDGEWOOD  
Sep-99

TX  
FORT HOOD NATIONAL BANK  
FORT HOOD  
Aug-99

TX  
NATIONAL BANK  
GATESVILLE  
Jul-99

TX  
FIRST NATIONAL BANK OF GIDDINGS  
GIDDINGS  
Aug-99

TX  
AMERICAN NATIONAL BANK  
GONZALES  
Aug-99

TX  
FIRST NATIONAL BANK OF GRANBURY  
GRANBURY  
Sep-99

TX  
NORTHWEST BANK, N.A.  
HOUSTON  
Aug-99

TX  
WOODFOREST NATIONAL BANK  
HOUSTON  
Aug-99

TX  
1ST NATIONAL BANK OF HUGHES SPRINGS  
HUGHES SPRINGS  
Jul-99

TX  
FNB OF HUNTSVILLE  
HUNTSVILLE  
Aug-99

TX  
SURETY BANK, NATIONAL ASSOCIATION  
HURST  
Aug-99

TX  
AUSTIN BANK, TEXAS N.A.  
JACKSONVILLE  
Aug-99

TX  
FIRST NATIONAL BANK OF JEFFERSON  
JEFFERSON  
Aug-99

TX

CITY NATIONAL BANK  
KILGORE  
Jul-99

TX  
KRESS NATIONAL BANK  
KRESS  
Aug-99

TX  
BAYSHORE NATIONAL BANK OF LA PORTE  
LA PORTE  
Aug-99

TX  
MARBLE FALLS NATIONAL BANK  
MARBLE FALLS  
Jul-99

TX  
RIO NATIONAL BANK  
MCALLEN  
Jul-99

TX  
MENARD NB  
MENARD  
Aug-99

TX  
FIRST NATIONAL BANK OF NEWTON  
NEWTON  
Jul-99

TX  
FIRST NATIONAL BANK OF PECOS  
PECOS  
Sep-99

TX  
FIRST NATIONAL BANK OF QUITAQUE  
QUITAQUE  
Sep-99

TX  
WOOD COUNTY NATIONAL BANK  
QUITMAN  
Jul-99

TX  
LAKESIDE NATIONAL BANK  
ROCKWALL  
Sep-99

TX  
FARMERS NATIONAL BANK OF RULE  
RULE  
Aug-99

TX  
SAN ANGELO NATIONAL BANK  
SAN ANGELO  
Sep-99

TX  
TEXAS NATIONAL BANK  
SOUTHLAKE  
Sep-99

TX  
FIRST NATIONAL BANK SWEETWATER, TEXAS  
SWEETWATER  
Aug-99

TX  
EXTRACO BANKS, NA  
TEMPLE  
Sep-99

TX  
THE AMERICAN NATIONAL BANK OF TEXAS  
TERRELL  
Aug-99

TX  
CITIZENS NATIONAL BANK  
VICTORIA  
Aug-99

TX  
AMERICAN NATIONAL BANK  
WACO  
Sep-99

TX



WEATHERFORD NATIONAL BANK  
WEATHERFORD  
Sep-99

TX  
FIRST NATIONAL BANK OF WHITEWRIGHT  
WHITEWRIGHT  
Sep-99

TX  
FIRST NATIONAL BANK OF WINNSBORO  
WINNSBORO  
Jul-99

AZ  
BANK ONE, ARIZONA, N.A.  
PHOENIX  
Aug-99

AZ  
DIRECT MERCHANTS CREDIT CARD BANK, N.A.  
PHOENIX  
Jul-99

AZ  
NORTHERN TRUST BANK OF ARIZONA, NA  
PHOENIX  
Jul-99

CA  
REPUBLIC BANK CALIFORNIA NA  
BEVERLY HILLS  
Sep-99

CA  
GOLETA NATIONAL BANK  
GOLETA  
Jul-99

CA  
NORTHERN TRUST BANK OF CALIFORNIA, N.A.  
LOS ANGELES  
Jul-99

CA  
PACIFIC CENTURY BANK, N.A.  
LOS ANGELES  
Aug-99

CA  
U.S. TRUST COMPANY OF CALIFORNIA, NA  
LOS ANGELES  
Aug-99

CA  
MOJAVE DESERT BANK, N.A.  
MOJAVE  
Sep-99

CA  
ORANGE NATIONAL BANK  
ORANGE  
Jul-99

CA  
MERCHANTS NATIONAL BANK OF SACRAMENTO  
SACRAMENTO  
Jul-99

CA  
SEQUOIA NATIONAL BANK  
SAN FRANCISCO  
Jul-99

CA  
COAST NATIONAL BANK  
SAN LUIS OBISPO  
Sep-99

CA  
TAFT NATIONAL BANK  
TAFT  
Sep-99

CO  
FIRST NATIONAL BANK OF FLEMING  
FLEMING  
Sep-99

CO  
FIRST NATIONAL BANK OF STRASBURG  
STRASBURG  
Jul-99

CO

FIRST NATIONAL BANK  
TELLURIDE  
Sep-99

MT  
BLACKFEET NATIONAL BANK  
BROWNING  
Aug-99

NV  
EAGLEMARK BANK, NATIONAL ASSOCIATION  
CARSON CITY  
Jul-99

NV  
NORWEST BANK NEVADA, N.A.  
LAS VEGAS  
Aug-99

UT  
BANK ONE, UTAH, NATIONAL ASSOCIATION  
SALT LAKE CITY  
Aug-99

UT  
ZIONS FIRST NATIONAL BANK  
SALT LAKE CITY  
Jul-99

WA  
HARBOR BANK, NATIONAL ASSOCIATION  
GIG HARBOR  
Sep-99

WA  
REDMOND NATIONAL BANK  
REDMOND  
Sep-99

WA  
BAKER BOYER NATIONAL BANK  
WALLA WALLA  
Jul-99

WY  
RAWLINS NATIONAL BANK  
RAWLINS  
Sep-99