OTS ANNOUNCES CRA EXAMINATION SCHEDULE FOR 4TH QUARTER 1997

WASHINGTON, D.C., August 29, 1997 -- The Office of Thrift Supervision (OTS) today announced the availability of a list of savings associations scheduled for Community Reinvestment Act (CRA) examinations during the fourth quarter of 1997.

CRA regulations adopted in April 1995 require all federal financial regulatory agencies to publish quarterly CRA examination schedules.

The lists are divided by OTS region and by state within each of the five regions. While the institutions listed are scheduled for examination, unforeseen circumstances can sometimes cause examination dates to change, OTS said. For example, issues might arise that require OTS to spend more time and resources on a specific examination than originally allotted, thus delaying its completion and forcing a rescheduling of other examinations.

If an institution is rescheduled for a subsequent quarter, that information will be included in a later list.

In some cases, an institution may be examined by an OTS region other than the one that includes the state in which the institution is located because of the institution's corporate structure.

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The Office of Thrift Supervision (OTS), a bureau of the U.S. Treasury, regulates and supervises the nation's thrift industry. OTS' mission is to ensure the safety and soundness of thrift institutions and to support their role as home mortgage lenders and providers of other community credit and financial services.

OFFICE OF THRIFT SUPERVISION
EXPECTED CRA EXAMINATION SCHEDULE
4th QUARTER 1997
NORTHEAST REGION

CONNECTICUT

Stamford Federal Savings Bank
999 Bedford Street
Stamford, CT 06905-5609

Windsor Locks, S & LA
Post Office Box 285
Windsor Locks, CT 06096-0285

DELAWARE

Ninth Ward Savings Bank, F.S.B.
400 Delaware Avenue
Wilmington, DE 19801-1543

Wilmington Savings Fund Society, FSB
838 North Market Street
MAINE

First FS & LA of Bath
Post Office Box 208
Bath, ME 04530-0208

Kennebec FS & LA of Waterville
Post Office Box 497
Waterville, ME 04903-0497

Northeast Bank, F.S.B.
232 Center Street
Auburn, ME 04242

MASSACHUSETTS

Bay State Federal Savings Bank
Post Office Box 9101
Brookline, MA 02146-9101

Security Federal Savings Bank
40 Legion Parkway
Brockton, MA  02401-7205

NEW JERSEY

Cloverbank
2501 Merchantville Avenue
Pennsauken, NJ  08110-1846

Dollar Savings Bank
893 Franklin Avenue
Newark, NJ  07107-2807

Ocean Federal Savings Bank
975 Hooper Avenue
Toms River, NJ  08753

Peoples Savings Bank
789 Farnsworth Avenue
Bordentown, NJ  08505-2101

The Freehold S&LA
68 West Main Street
Freehold, NJ  Opres928-2100
NEW YORK

Albany, FSB
10 North Pearl Street
Albany, NY  12207-2702

Amsterdam Federal Bank
161 Church Street
Amsterdam, NY  12010-4242

Atlas S & LA
689 5th Avenue
Brooklyn, NY  11215-6310

Chinatown Federal Savings Bank
172 Canal Street
New York, NY  10013-4502

Elmira Savings & Loan FA
300 West Water Street
Elmira, NY  14901-2915

NEW YORK
Maspeth FS & LA
5618 69th Street
Maspeth, NY 11378-1855

Massena S & LA
Post Office Box 410
Massena, NY 13662-0410

Ponce De Leon Federal Bank
953 Southern Boulevard
Bronx, NY 10459-3428

PENNSYLVANIA

Commonwealth Bank
Two West Lafayette Street
Norristown, PA 19401

Compass Federal Savings Bank
Wilmerding Plaza
Wilmerding, PA 15148-1250

Malvern Federal Savings Bank
42 East Lancaster Avenue
Paoli, PA 19301-1420

Prudential SA
1834 West Oregon Avenue
Philadelphia, PA 19145-4725

St. Edmond's Federal Savings Bank
Post Office Box 18098
Philadelphia, PA 19147-0098

WEST VIRGINIA

First Federal Savings Bank
Post Office Box 187
Sistersville, WV 26175-0187

SOUTHEAST REGION

ALABAMA

Citizens Federal Savings Bank
1700 Third Avenue North
Birmingham, AL 35203-2034

First Federal Savings Bank
1630 4th Avenue North
Bessemer, AL  35020-5711

Gulf Federal Bank, a FSB
901 Springhill Avenue
Mobile, AL  36604-2711

Southbank, a Federal Savings Bank
118 Jefferson Street North
Huntsville, AL  35801-4845

FLORIDA

Comerica Bank & Trust, FSB
1800 Corporate Boulevard, NW
Boca Raton, FL  33431-7341

Federal Trust Bank. A Federal SB
1211 Orange Avenue
Winter Park, FL  32789-4909

First FS & LA of Putnam County
511 Saint Johns Avenue
Palatka, FL  32177-4641
First South Bank
3233 Thomasville Road
Tallahassee, FL 32312

Sterling Bank, F.S.B.
1661 Congress Avenue
West Palm Beach, FL 33406-5903

Unibank
Suite 901
150 Alhambra Circle
Coral Gables, FL 33134-4535

FLORIDA

U.S. Trust Company of Florida
Savings Bank
132 Royal Palm Way
Palm Beach, FL 33480-4254

GEORGIA

Fairburn Banking Company
65 Washington Street
Fairburn, GA  30213-1257

First FS&LA of Valdosta
411 North Patterson Street
Valdosta, GA  31601-4605

Griffin Federal Savings Bank
327 West Taylor Street
Griffin, GA  30223-3028

Mutual Federal Savings Bank
205 Auburn Avenue, NE
Atlanta, GA  30303-2601

Quitman FS & LA
100 West Screven Street
Quitman, GA  31643-2018

South Georgia Bank, FSB
401 South Downing
Musgrove Highway
Glennville, GA  30427-1pres91

Vidalia FS&LA
MARYLAND

Advance FS & LA
1405 East Cold Spring Lane
Baltimore, MD 21239-3913

Ashburton FS & LA, Inc.
463 Baltimore Boulevard
Westminster, MD 21157-5513

MARYLAND

Bay-Vanguard Federal Savings Bank
7114 North Point Road
Baltimore, MD 21219-1220

Kopernick Federal Savings Association
2101 Eastern Avenue
Baltimore, MD 21231-3108
Severn Savings Bank, FSB
1917 West Street
Annapolis, MD 21401-3930

Susquehanna Bank
100 West Road
Baltimore, MD 21204-2331

Wilmington Trust FSB
542 Riverside Drive
Salisbury, MD 21801-5323

NORTH CAROLINA

Ashe Federal Bank
205 South Jefferson Avenue
West Jefferson, NC 28694

Blue Ridge SB, Inc.
20 South Pack Square
Asheville, NC 28801-3521

First Carolina Federal Savings Bank
300 West Mountain Street
Kings Mountain, NC 28086-3316

First S & LA
206 West Center Street
Mebane, NC 27302-2433

Gaston FS & LA
245 West Main Street
Gastonia, NC 28052-4140

SOUTH CAROLINA

Community Federal Savings Bank
110 South Congress Street
Winnsboro, SC 29180-1104

First Piedmont FS & LA of Gaffney
1229 West Floyd Baker Boulevard
Gaffney, SC 29341-1413

Heritage FS & LA
201 West Main Street
Laurens, SC 29360-2940
Peoples FS & LA of South Carolina
1601 11th Avenue
Conway, SC 29526-4136

Perpetual Bank, a FSB
907 North Main Street
Anderson, SC 29621-5526

Pickens S & LA, FA
205 E. Cedar Rock Street
Pickens, SC 29671-2409

Spratt S & LA
121 Saluda Street
Chester, SC 29706-1580

VIRGINIA

Approved Federal Savings Bank
Suite 200
2380 Court Plaza Drive
Virginia Beach, VA 23456
Franklin FS & LA of Richmond
4501 Cox Road
Glen Allen, VA 23060-3381

CENTRAL REGION

ILLINOIS

A.J. Smith Federal Savings Bank
14757 Cicero Avenue
Midlothian, IL 60445-3172

Calumet FS & LA
8905 South Commercial Avenue
Chicago, IL 60617-3202

Central FS & LA
1601 West Belmont Avenue
Chicago, IL 60657-3044

Chesterfield FS & LA of Chicago
10801 South Western Avenue
Chicago, IL 60643-3225

Collinsville B & LA
701 Belt Line Road
Collinsville, IL  62234-4412

First FS & LA of Bloomington
301 Fairway Drive
Bloomington, IL  61701-3403

First FS & LA of Westchester
2121 South Mannheim Road
Westchester, IL  60154-4363

Hemlock Federal Bank of Savings
5700 159th Street
Oak Forest, IL  60452-3106

Illinois-Service FS & LA
4619 South King Drive
Chicago, IL  60653-4107

Iroquois FS & LA
201 East Cherry Street
Watseka, IL  60970-1661

Milford B & LA
131 East Jones Street
Milford, IL  60953-1047

ILLINOIS

Mutual FS & LA of Chicago
2212 West Cermak Road
Chicago, IL  60608-3917

North Federal Savings Bank
100 West North Avenue
Chicago, IL  60610-1303

North Shore Trust and Savings
700 South Lewis Avenue
Waukegan, IL  60085-6173

Prospect Federal Savings Bank
11139 South Harlem Avenue
Worth, IL  60482-1801

St. Paul Federal Bank for Savings
6700 West North Avenue
Chicago, IL  60635-3937
Americantrust Federal Savings Bank
20 West 5th Street
Peru, IN 46970-2143

First Federal Bank, a FSB
1365 North Old Highway 135
Corydon, IN 47112-2007

First Federal Savings
Bank of Marion
100 West 3rd Street
Marion, IN 46952-4033

First Federal Savings Bank
301 East 9th Street
Rochester, IN 46975-1617

Home Building Savings Bank, FSB
200 East Van Trees Street
Washington, IN 47501-2961
Landmark Savings Bank, FSB
54 Monument Circle
Indianapolis, IN 46204-2942

Montgomery SA, a Federal Association
119 East Main Street
Crawfordsville, IN 47933-1710

Peoples B & LA
819 Main Street
Tell City, IN 47586-2105

Permanent Federal Savings Bank
101 Southeast 3rd Street
Evansville, IN 47089-1457

Progressive Federal Savings Bank
215 West Eads Parkway
Lawrenceburg, IN 47025-1175

Scottsburg B & LA
306 West McClain Avenue
Scottsburg, IN 47170-2019
Security Federal Bank, A FSB
9321 Wicker Avenue
Saint John, IN 46373-9403

Security Federal Savings Bank
314 4th Street
Logansport, IN 46947-3107

Shelby County Savings Bank, FSB
29 East Washington Street
Shelbyville, IN 46176-1350

KENTUCKY

Catlettsburg Federal Savings Bank
2717 Louisa Street
Catlettsburg, KY 41129-1113

KENTUCKY

First Federal Bank for Savings
1640 Carter Avenue
Ashland, KY 41101-7631
First Federal Savings Bank
306 North Main Street
Cynthiana, KY 41031-1210

Home FS & LA of Ludlow
202 Elm Street
Ludlow, KY 41016-1522

Madisonville B & LA
240 South Main Street
Madisonville, KY 42431-2558

MICHIGAN

Branch County FS & LA
30 West Chicago Street
Coldwater, MI 49036-1617

First Savings Bank, A FSB
123 Portage Avenue
Three Rivers, MI 49093-1554

Homestead Savings Bank, F.S.B.
415 South Superior Street
Albion, MI  49224-2135

Sterling Bank and Trust, FSB
Suite 1700
#1 Towne Square
Southfield, MI  48076-3729

OHIO

Bethel B & LC
503 West Plane Street
Bethel, OH  45106-1313

Bramble FS & LA
5915 Bramble Avenue
Cincinnati, OH  45227-2959

Deer Park FS & LA
7200 Blue Ash Road
Cincinnati, OH  45236-3626

First FSB of Eastern Ohio
#TH
505 Market Street
Zanesville, OH 43701-3610

First FS&LA
#2 North 2nd Street
Newark, OH 43055-5610

First FS & LA
404 Main Street
Delta, OH 43515-1304

First FS & LA
14806 Detroit Avenue
Lakewood, OH 44107-3910

Greenville FS & LA
690 Wagner Avenue
Greenville, OH 45331

Indian Village FS & LA
100 South Walnut Street
Gnadenhuttten, OH 44629

Industrial S & LA
211 North Sandusky Street
Bellevue, OH 44811-1427

Mutual FSB, A FSB
121 South Ohio Avenue
Sidney, OH 45365-2716

Oak Hills S & L Co., FA
5889 Bridgetown Road
Cincinnati, OH 45248-3142

Peoples FS & LA
211 Lincoln Way E.
Massillon, OH 44646-8415

Peoples FS & LA
101 East Court Street
Sidney, OH 45365-3021

Ripley FS & LA
252 South 2nd Street
Ripley, OH 45167-1205

Security S A
928 Lila Avenue
Milford, OH 45150-1683

Springfield Federal Savings Bank
28 East Main Street
Springfield, OH 45502-1306

The Covington S & LA
117 North High Street
Covington, OH 45318-1307

The Mt. Washington S & L
2110 Beechmont Avenue
Cincinnati, OH 45230-1621

The Peoples B & L Co.
112 East Main Street
Blanchester, OH 45107-1256

The Peoples BL & S Co.
225 Reading Road
Mason, OH 45040-1666

Van Wert Federal Savings Bank
976 South Shannon Street
Van Wert, OH  45891-2243

Warsaw FS & LA
3533 Warsaw Avenue
Cincinnati, OH  45205-1805

TENNESSEE

Financial Federal Savings Bank
#160
1755 Kirby Parkway
Memphis, TN  38120-8300

Highland FS & LA
302 South Main Street
Crossville, TN  38555-4522

Lexington First FSB
19 Natchez Trace Drive
Lexington, TN  38351-1837

Security Federal Savings Bank
632 East Elk Avenue
Elizabethton, TN  37643-3330

Security FSB of McMinnville, TN
306 West Main Street
McMinnville, TN  37110-7027

Union Planters Bank of NW TN FSB
914 East Wood Street
Paris, TN  38242-4323

WISCONSIN

Continental Savings Bank, S.A.
1930 East North Avenue
Milwaukee, WI  53202-1126

East Wisconsin S & LA
109 West 2nd Street
Kaukauna, WI  54130-2440

Ladysmith FS & LA
119 West 4th Street
Box 146
Ladysmith, WI  54848-0146
MIDWEST REGION

ARKANSAS

River Valley SB, FSB
400 West Commercial Street
Ozark, AR 72949-3110

COLORADO

Equitable S&LA
Post Office Box 1726
Sterling, CO 80751-1726

Morgan County FS&LA
Post Office Box 10
Fort Morgan, CO 80701-0010

IOWA

Independence Federal Bank for Savings
Post Office Box 289
Independence, IA 50644-0289

KANSAS
Mutual SA, FSA
Post Office Box 389
Leavenworth, KS  66048-0389

Security Savings Bank, FSB
Post Office Box 1040
Salina, KS  67402-1040

LOUISIANA

Florida Parishes Homestead Assn
Post Office Box 99
Hammond, LA  70404-0099

Mutual S&LA
2900 Clearview Parkway
Metairie, LA  70006-6569

Ponchatoula Homestead Savings, FA
Post Office Box D
Ponchatoula, LA  70454-0719

LOUISIANA
Rayne B & LA
Post Office Box 46
Rayne, LA 70578-0046

Teche Federal Savings Bank
Post Office Box 1031
Franklin, LA 70538-1031

Union S & LA
353 Carondelet Street
New Orleans, LA 70130-3143

MINNESOTA

Brainerd S & LA, a Federal Assn.
Post Office Box 503
Brainerd, MN 56401-0503

Citizens Savings Bank, FSB
Post Office Box 7425
Saint Cloud, MN 56302-7425

Metro Community Bank, FSB
Suite 205
510 Marquette Avenue
Minneapolis, MN  55402-0000

Redwood Falls FS & LA
Post Office Box 317
Redwood Falls, MN  56283-0317

MISSOURI

Clay County S & LA
Post Office Box 2pres9
Liberty, MO  64069-02pres9

First Bank FSB
135 North Meramec Avenue
Clayton, MO  63105-3751

First Federal Bank, FSB
Post Office Box 419194
Kansas City, MO  64141-6194

MISSOURI
Palmyra Saving & Building Assoc., FA
Post Office Box 72
Palmyra, MO  63461-0072

Perry County Savings Bank, FSB
Post Office Box 328
Perryville, MO  63pres95-0328

NEBRASKA

First American SB, FSB
3540 South 84th Street
Omaha, NE  68124-4013

Home FS&LA of Grand Island
Post Office Box 1009
Grand Island, NE  68802-1009

NEW MEXICO

Charter Bank for Savings, FSB
1881 Saint Michaels Drive
Santa Fe, NM  87505-7618
TEXAS

Bluebonnet Savings Bank FSB
Post Office Box 8400
Dallas, TX  75205-0400

First Federal Savings Bank
Post Office Box 3758
Bryan, TX  pres9805-3758

First FS & LA
Post Office Box 2950
Texarkana, TX  75504-2950

Greater South Texas Bank, FSB
Post Office Box 648
Falfurrias, TX  78355-0648

Smithville S & LA
Post Office Box 569
Smithville, TX  78957-0569

WEST REGION

ARIZONA
State Savings Bank, F.S.B.
Suite D
7350 East Evans Road
Scottsdale, AZ 85260-3128

CALIFORNIA

Bank of Stockdale, F.S.B.
5151 Stockdale Highway
Bakersfield, CA 93309-2647

Eurekabank, a FSB
950 Tower Lane
Foster City, CA 94404-2121

First FS&LA of San Gabriel Valley
225 North Barranca Street
West Covina, CA 91791-1605

Home Savings of America, FSB
Building 2520
4900 Rivergrade Road
Irwindale, CA 91706-1404
Tracy Federal Bank, F.S.B.
1003 Central Avenue
Tracy, CA  95376-3914

United Labor Bank, F.S.B.
Suite 110
100 Hegenberger Road
Oakland, CA  94621-1447

Westcoast S & LA
Suite E-3
860 Via De La Paz
Pacific Palisades, CA  90272-3617

HAWAII

American Savings Bank, FSB
915 Fort Street Mall
Honolulu, HI  96813-5602

Territorial S & LA
Post Office Box 1481
Honolulu, HI  96806-1481
MONTANA

First FS & LA of Montana
Post Office Box 1160
Hamilton, MT 59840-1160

First Interstate Bank, FSB
Post Office Box 1668
Hamilton, MT 59840-1668

WASHINGTON

First FS & LA of Port Angeles
Post Office Box 351
Port Angeles, WA 98362-0055

Sterling Savings Assn
111 North Wall Street
Spokane, WA 99201-0696

Raymond Federal Savings Bank
Post Office Box 271
Raymond, WA 98277-0271