

**OFFICE OF THRIFT SUPERVISION
 EXPECTED CRA EXAMINATION SCHEDULE
 4th QUARTER 1998**

NORTHEAST REGION

Month

Month

CONNECTICUT

Advest Bank & Trust
 90 State House Square
 Hartford, CT 06103

November

NEW HAMPSHIRE

Salem Co-op Bank
 Post Office Box 67
 Salem, NH 03079-0067

December

DELAWARE

Travelers Bank & Trust, FSB
 100 Commerce Drive
 Newark, DE 19713

November

NEW JERSEY

Chatham Federal Savings Bank
 311 Main Street
 Chatham, NJ 07928-2410

October

MAINE

Bar Harbor S&LA
 103 Main Street
 Bar Harbor, ME 04609-1844

October

Crest Savings & Loan Association
 5406 New Jersey Avenue
 Wildwood Crest, NJ 08260-1310

October

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

October

MASSACHUSETTS

Family Federal Savings, FA
 Post Office Box 439
 Fitchburgh, MA 01420-0439

December

Hamilton Savings Bank
 Post Office Box 4357
 Union City, NJ 07087-8357

November

Delanco Federal Savings Bank
 Post Office Box 5128
 Delanco, NJ 08075-4601

December

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NORTHEAST REGION

Month

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NEW YORK

Albion Federal Savings
 & Loan Association
 48 N Main Street
 Albion, NY 14411-1241

October

Reliance Federal Savings Bank
 585 Stewart Avenue
 Garden City, NY 11530-4701

October

Tarrytowns Bank, FSB
 Post Office Box 187
 Tarrytown, NY 10591-0187

October

Goshen Savings Bank
 #1 South Church Street
 Goshen, NY 10924

December

Highland Falls Federal
 Savings & Loan Association
 252 Main Street
 Highland Falls, NY 10928-1711

December

PENNSYLVANIA

First FSLA of New Castle
 Post Office Box 671
 New Castle, PA 16103-0671

October

North Penn Savings
 & Loan Association
 216 Adams Avenue
 Scranton, PA 18503-1602

October

American Eagle Savings
 & Loan Association
 Post Office Box 2188
 Boothwyn, PA 19061-2188

December

Armstrong County B & LA
 935 5th Avenue
 Ford City, PA 16226-1144

December

WEST VIRGINIA

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

November

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SOUTHEAST REGION

Month

Month

ALABAMA

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

December

First FSB of the Glades
205 S W C Owens Avenue
Clewiston, FL 33440-3630

November

Security Federal Savings Bank
301 Third Avenue
Jasper, AL 35501-3757

December

J.P. Morgan Florida FSB
109 Royal Palm Way
Palm Beach, FL 33480-4249

November

DISTRICT OF COLUMBIA

Independence FSB
1229 Connecticut Avenue, NW
Washington, DC 20036-2601

November

Metro Savings Bank, FSB
715 S Goldwyn Avenue
Orlando, FL 32805-2903

November

First Bradenton Bank
5305 26th Street West
Bradenton, FL 34207

December

FLORIDA

Bank of St. Augustine
Ponce De Leon Mall
2121 U.S. 1 South
St. Augustine, FL 32086

October

SOUTHBANK, a Federal
Savings Bank
10891 North Military Trail
Palm Beach Gardens, FL 33410-6515

December

Mackinac Savings Bank, FSB
1301 W Boynton Beach Boulevard
Boynton Beach, FL 33426-3420

October

GEORGIA

First Liberty Bank
201 Second Street
Macon, GA 31201-2772

October

First Federal Savings and Loan
Association of Putnam County
511 Saint Johns Avenue
Palatka, FL 32177-4641

November

Mutual Federal Savings Bank
205 Auburn Avenue, Northeast

October

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SOUTHEAST REGION

Month

Month

Atlanta, GA 30303-2601

Atlanta Internet Bank
Suite 350
950 North Point Parkway
Alpharetta, GA 30005-0000

November

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SOUTHEAST REGION

Month

Month

GEORGIA

Baltimore, MD 21224

Baxley Federal Savings Bank
219 East Parker Street
Baxley, GA 31513-2001

December

Newton Federal Savings
and Loan Association
317 U.S. Highway 278
Covington, GA 30209

December

MARYLAND

Heritage Savings Bank, FSB
1505 York Road
Lutherville, MD 21093-5628

October

Ideal FSB
1629 Druid Hill Avenue
Baltimore, MD 21217-3427

October

Jarrettsville FS&LA
3706 Norrisville Road
Jarrettsville, MD 21084-1419

October

Sykesville FSA
1321 Liberty Road
Sykesville, MD 21784-6412

October

Americasbank
3621 E. Lombard Street

November

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SOUTHEAST REGION

Month

Month

MARYLAND

Colombo SB, FSB
224 Albemarle Street
Baltimore, MD 21202-4455

November

Belmont FS&LA
42 Catawba Street
Belmont, NC 28012-3349

October

OBA FS&LA
18523 N. Frederick Avenue
Gaithersburg, MD 20879-3161

November

Bohemian American FS&LA, Inc.
8056 Philadelphia Road
Baltimore, MD 21237-2622

December

Fullerton FSA
7527 Belair Road
Baltimore, MD 21236-4141

December

Slavie FS&LA
3700 E. Northern Parkway
Baltimore, MD 21206-1535

December

Vigilant FS&LA
518 Eastern Boulevard
Baltimore, MD 21221-6701

December

NORTH CAROLINA

Atlantic States Bank
#5 East Martin Street
Raleigh, NC 27601

October

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SOUTHEAST REGION

Month

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NORTH CAROLINA

First FS&LA of Lincolnton
 320 E. Main Street
 Lincolnton, NC 28092-3398

December

Industrial FSB
 107 W. Center Street
 Lexington, NC 27292-3009

December

South Carolina

Citizens Building and Loan Association
 229 Trade Street
 Greer, SC 29651-0388

October

Newberry Federal Savings Bank
 1735 Wilson Road
 Newberry, SC 29108-0417

October

Oconee Federal Savings Bank
 115 North Second Street
 Seneca, SC 29678-0000

December

VIRGINIA

Bedford FSB
 125 W. Main Street
 Bedford, VA 24523-1940

October

Imperial S&LA, Inc.
 25 W. Church Street
 Martinsville, VA 24112-6217

October

Dominion SB, FSB
 #1 S. Royal Avenue
 Front Royal, VA 22630-3201

November

Fredericksburg S&LA, FA
 400 George Street
 Fredericksburg, VA 22401-5818

November

First Savings Bank of Virginia
 Suite 150
 6551 Loisdale Court
 Springfield, VA 22150-1812

December

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CENTRAL REGION

Month

Month

ILLINOIS

310 South Schuyler Avenue
Kankakee, IL 60901

American Union S&LA
2601 West Division Street
Chicago, IL 60622

September

Hickory Pt. Bank & Trust
1401 West Hickory Point Drive
Decatur, IL 62535

September

LaSalle Bank, FSB
5501 South Kedzie Avenue
Chicago, IL 60629

September

Fidelity Federal Savings Bank
5455 West Belmont Avenue
Chicago, IL 60641

October

Labe Federal Bank for Savings
4343 North Elston Avenue
Chicago, IL 60641-2145

October

Midland Federal S&L Association
8929 South Harlem Avenue
Bridgeview, IL 60455

October

Sterling Federal Bank, FSB
110 East 4th Street
Sterling, IL 61081

October

Kankakee Federal Savings Bank

November

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CENTRAL REGION

Month

Month

ILLINOIS

Connersville, IN 47331

Financial Federal Trust & Savings Bank
21110 Western Avenue
Olympia Fields, IL 60461

December

North Side Federal Savings & Loan
Association of Chicago
5159 North Clark Street
Chicago, IL 60640

December

INDIANA

Home Loan Bank, FSB
132 East Berry Street
Fort Wayne, IN 46802

September

Boonville FSB
123 North 3rd Street
Boonville, IN 47601

October

Mid-Southern Savings Bank, FSB
300 North Water Street
Salem, IN 47167

October

ONB Bloomington, FSB Bank
121 East Kirkwood Avenue
Bloomington, IN 47408

October

Union Savings & Loan Association
730 North Central Avenue

October

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CENTRAL REGION

Month

Month

INDIANA

Citizens Financial Services, FSB
 700 Ridge Road
 Munster, IN 46321

November

First FSB of Frankfort
 216 West Main Street
 Frankfort, KY 40601

November

KENTUCKY

Farmers & Mechanics
 225 East Main Street
 Bloomfield, IN 47424

November

Russell Federal Savings Bank
 404 Ferry Street
 Russell, KY 41169

November

First Federal Bank, A FSB
 101 North 3rd Street
 Vincennes, IN 47591

November

MICHIGAN

Lincoln Federal Savings
 1121 East Main Street
 Plainfield, IN 4616

December

Homestead Savings Bank, FSB
 415 South Superior Street
 Albion, MI 49224

September

Dearborn Federal Savings Bank
 22315 Michigan Avenue
 Dearborn, MI 48124

November

KENTUCKY

First FSB of Harrodsburg
 104 South Chiles Street
 Harrodsburg, KY 40330

September

Eaton Federal Savings Bank
 236 South Cochran Avenue
 Charlotte, MI 48813

November

Middlesboro Federal Bank, FSB
 1431 Cumberland Avenue
 Middlesboro, KY 40965

September

OHIO

Pendleton Federal Savings Bank
 215 West Shelby Street
 Falmouth, KY 41040

October

The Franklin Savings & Loan Co.
 4750 Ashwood Drive
 Cincinnati, OH 45241

September

The Harrison B&L Association

September

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CENTRAL REGION

Month

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10490 New Haven Road
Harrison, OH 45030

Adams County Bank & Loan Co.
201 West Main Street
West Union, OH 45693

October.

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CENTRAL REGION

Month

Month

OHIO

4310 Glenway Avenue
Cincinnati, OH 45205

Clermont Savings Bank, FSB
400 Techne Center Drive
Milford, OH 45150

October

Fairfield Federal S&LA
111 East Main Street
Lancaster, OH 43130

October

First FSB of Ironton
415 Center Street
Ironton, OH 45638

October

Peoples Savings Bank of Troy
635 South Market Street
Troy, OH 45373

October

The Home Building and Company
355 Jefferson Street
Greenfield, OH 45123

October

The Third Savings and Loan Co.
212 North Main Street
Piqua, OH 45356

October

Bridgeport S&L Association
435 Main Street
Bridgeport, OH 43912

November

Cincinnati Federal S&L Association

November

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CENTRAL REGION

Month

Month

OHIO

		Nelsonville, OH 45764	
Eagle Savings Bank 3650 Warsaw Avenue Cincinnati, OH 45205	November	Perpetual Federal Savings Bank 120 North Main Street Urbana, OH 43078	December
Union Savings Bank 8534 East Kemper Road Cincinnati, OH 45249	November		
		<u>TENNESSEE</u>	
First Federal Savings and Loan 601 Clinton Street Defiance, OH 43512	December	Progressive Savings Bank, FSB Highway 127 South Jamestown, TN 38556	October
Nelsonville Home and Savings Association #9 West Columbus Street	December	Jefferson Federal S&L Association 120 Evans Avenue Morristown, TN 37814	November

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CENTRAL REGION

Month

WISCONSIN

Fox Valley Savings & Loan Association
51 East 1st Street
Fond Du Lac, WI 54935

September

St. Francis Bank, FSB
3545 South Kinnickinnic Avenue
Milwaukee, WI 53235

November

Fox Cities Bank
420 South Koeller
Oshkosh, WI 54901

December

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MIDWEST REGION

Month

Month

ARKANSAS

Community Bank
1685 E Joyce Street
Fayetteville, AR 72703-6214

November

Post Office Box 3101
Cedar Rapids, IA 52406-3101

Corning S & LA
Post Office Box 397
Corning, AR 72422-0397

November

COLORADO

Colorado FSB
2805 Dublin Boulevard
Colorado Springs, CO 80918-0000

November

IOWA

Principal Bank
801 Grand Avenue
Des Moines, IA 50392-0040

October

Interstate FS & LA of McGregor
Post Office Box 280
Mc Gregor, IA 52157-0280

November

Northwest Bank & Trust Company
100 E. Kimberly Road
Davenport, IA 52806-0000

November

United Security Savings Bank, FSB

December

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MIDWEST REGION

Month

Month

KANSAS

Home Savings Bank
 Post Office Box 467
 Chanute, KS 66720-0467

October

Liberty Savings Bank, FSB
 111 7th Avenue S
 Saint Cloud, MN 56301-4258

November

LOUISIANA

Greater New Orleans Homestead, FSB
 1600 Veterans Memorial Boulevard
 Metairie, LA 70005-2690

October

Jefferson S & LA, FA
 Post Office Box 17
 Ballwin, MO 63022-0017

October

St Landry Homestead FSB
 Post Office Box 768
 Opelousas, LA 70571-0768

October

Mississippi County S & LA
 Post Office Box 276
 Charleston, MO 63834-0276

October

The Federal SB of Evangeline Parish
 1311 W Lasalle Street
 Ville Platte, LA 70586-2921

October

Central FS & LA of Rolla
 Post Office Box 536
 Rolla, MO 65402-0536

December

Globe Homestead FSA
 4051 Veterans Boulevard
 Metairie, LA 70002-4832

November

Wilkinson County Savings Bank
 Post Office Box 25
 Woodville, MS 39669-0025

November

MINNESOTA

Worthington Federal
 Savings Bank, FSB
 Post Office Box 339
 Worthington, MN 56187-0339

October

NORTH DAKOTA

Gate City Federal Savings Bank
 Post Office Box 2847
 Fargo, ND 58108-2847

November

NEBRASKA

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MIDWEST REGION

Month

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Madison County Bank, FSB
Post Office Box 650
Madison, NE 68748-0650

November

NEW MEXICO

Tucumcari FS & LA
Post Office Box S
Tucumcari, NM 88401-7024

November

Firstbank
Post Office Box 1569
Clovis, NM 88102-1569

December

OKLAHOMA

Local America Bank
of Tulsa, a FSB
Post Office Box 3499
Tulsa, OK 74101-3499

October

Guthrie Federal Savings Bank
Post Office Box 955
Guthrie, OK 73044-0955

November

TEXAS

FirstExcel, FSB
8750 N. Central Expressway
Dallas, TX 75231-0000

October

Guaranty Federal Bank, FSB
8333 Douglas Avenue
Dallas, TX 75225-5845

October

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MIDWEST REGION

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Month

USAA Federal Savings Bank
10750 Robert F McDermott Freeway
San Antonio, TX 78288-0002

October

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WEST REGION

Month

Month

ARIZONA

919 Clement Street
San Francisco, CA 94118

First Arizona Savings, a FSB
Suite 140
4141 N Scottsdale Road
Scottsdale, AZ 85251-3940

October

Bank USA, FSB
Suite 100
3636 North Central Avenue
Phoenix, AZ 85012

November

CALIFORNIA

Bay View Bank
1840 Gateway Drive
San Mateo, CA 94404

October

First FS&LA of San Bernardino
Post Office Box 6227
San Bernardino, CA 92412-6227

October

Hawthorne Savings, FSB
2381 Rosecrans Avenue
El Segundo, CA 90245-4917

October

Trust Bank, FSB
638 S Atlantic Boulevard
Monterey Park, CA 91754-3856

October

Gateway Bank, a FSB

November

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WEST REGION

Month

Month

CALIFORNIA

Hemet FS&LA Post Office Box 12006 Hemet, CA 92546-8006	November	Del Amo SB, FSB 3422 W Carson Street Torrance, CA 90503-5703	December
PFF Bank & Trust Post Office Box 1520 Pomona, CA 91769-1520	November	Luther Burbank S&LA Post Office Box 1783 Santa Rosa, CA 95402-1783	December
Tracy FB, FSB 1003 Central Avenue Tracy, CA 95376-3914	November	Standard SB, FSB 228 W. Garvey Avenue Monterey Park, CA 91754-1603	December

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WEST REGION

Month

HAWAII

International S&LA Ltd.
Suite 902
201 Merchant Street
Honolulu, HI 96813

October

Territorial S&LA
Post Office Box 1481
Honolulu, HI 96806-1482

December

WASHINGTON

Olympia FS&LA
Post Office Box 1338
Olympia, WA 98507-1338

November

Sterling SB
111 N Wall Street
Spokane, WA 99201-0696

December

