

## Press Releases

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August 29, 1997

OTS 97-60 - OTS Announces CRA Examination Schedule for 4th Quarter 1997

# Office of Thrift Supervision

# NEWS

FOR RELEASE at 1:00 p.m. EDT

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OTS 97-60

For further information

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### **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.

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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

Wilmington, DE 19801-3011

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

Cl overbank

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 08520-2100

NEW YORK

Al bank, 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 321pres9-4641



First South Bank

3233 Thomasville Road

Tallahassee, FL 32312

Sterling Bank, F. S. B.

1661 Congress Avenue

West Palm Beach, FL 33406-5903

Uni bank

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

300 Jackson Street

Vidalia, GA 30474-4708

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

Winnboro, 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

INDIANA

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

INDIANA

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 4pres908-1457

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

MI CH I G A N

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

Gnadenhutten, 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 Hmstd 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

Brairnerd S & LA, a Federal Assn.

Post Office Box 503

Brairnerd, 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 63955-0328

## 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 77805-3758

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 92201-0696

Raymond Federal Savings Bank

Post Office Box 271

Raymond, WA 985pres9-0271

