

No. **C 139866**

Return to:
SECRETARY OF STATE
700 WEST JEFFERSON
PO BOX 83720
BOISE, ID 83720-0080

**NO FILING FEE IF
RECEIVED BY DUE DATE**

Due no later than Jul 31, 2002

Annual Report Form

1. Mailing Address - Correct in this box, if applicable

AMERICAN BANKERS ASSOCIATION
CORPORATION SERVICE COMPANY
1401 SHORELINE DR STE 2

BOISE, ID 83702

2. Registered Agent and Office **NO PO BOX**

CORPORATION SERVICE COMPANY
1401 SHORELINE DR STE 2

BOISE, ID 83702

3. New Registered Agent Signature

4. Corporations: Enter Names and Business Addresses of President, Secretary and Directors.

Office held Name

Street or P.O. Address

City

State

Zip

SEE ATTACHMENT

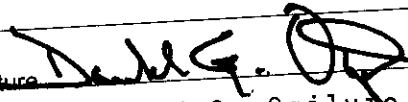
5. Organized Under the Laws of:

DISTRICT OF COLUMBIA
C 139866

6.

Signature

Name (Typed or
Printed)


Donald G. Ogilvie

Date

May 17, 2002

Title

Exec. VP

2808

Board of Directors

OFFICERS

President

James E. Smith

Chairman and CEO
Citizens Union State Bk & Tr
P.O. Box 646, 102 North Second
Clinton, MO 64735
Tel. (660)885-2241
FAX: (660)885-4569
jimsmith@iland.net

President-Elect

Aubrey B. Patterson, Jr.

Chairman and CEO
BancorpSouth
Post Office Drawer 789
Tupelo, MS 38802
Tel. (662)680-2422
FAX: (662)680-2006
aubrey.patterson@bxs.com

First Vice President

C. Kendric Fergeson

Chairman
NBC
P.O. Box 598
Altus, OK 73522
Tel. (580)477-1100
FAX: (580)482-4567
kfergeson@nbcok.com

Chairman of the Nominating Committee

Donald R. Mengedoth

Chairman of the Board
Community First Bankshares Inc
520 Main Avenue
Fargo, ND 58124-0001
Tel. (701)298-5701
FAX: (701)271-6511
don_mengedoth@cfbx.com

Treasurer

Richard C. White

Chairman, President and CEO
Community National Bank
4811 US Route 5
Derby, VT 05829
Tel. (802)334-7915
FAX: (802)334-3484
rwhite@communitynationalbank.com

Executive Vice President

Donald G. Ogilvie

Tel. (202)663-5011
FAX: (202)663-7533
dogilvie@aba.com

BOARD MEMBERS CATEGORY A

1-Year Term

Elizabeth A. Duke

President
Bank of Tidewater
P.O. Box 3368
Virginia Beach, VA 23454
Tel. (757)422-2160
FAX: (757)491-6303
bduke2@worldnet.att.net

Bart R. Lindsey

President and CEO
First Natl Bk of Phillips Cnty
502 Cherry Street, PO Box 160
Helena, AR 72342
Tel. (870)816-1111
FAX: (870)816-1105
blindsey@fnbpc.com

2-Year Term

Michael E. Grove

President
Bank of the Rockies, N.A.
P.O. Box 709
White Sulphur Sp, MT 59645
Tel. (406)547-3331
FAX: (406)547-3335
mgrove@bankoftherockies.com

Norman F. Rodgers

President and CEO
Hillsdale County National Bank
One South Howell Street
Hillsdale, MI 49242
Tel. (517)439-4300
FAX: (517)437-3151
nrodgers@qcnet.net

3-Year Term

Miriam Lopez

President and CEO
TransAtlantic Bank
48 E. Flagler Street
Miami, FL 33131
Tel. (305)347-5233
FAX: (305)371-9707
mlopez@transatlanticbank.com

Earl D. McVicker

Chairman, President and CEO
Central Bank and Trust Co.
PO Box 1366, 101 West Avenue A
Hutchinson, KS 67504-1366
Tel. (620)663-0688
FAX: (620)663-0604
emcvicker@centralbank-kansas.com

(Continued on next)

Board of Directors

(Continued)

CATEGORY B

1-Year Term

Robert F. Lowe
Chairman, President and CEO
Lexington State Bank
P.O. Box 867
Lexington, NC 27293-0867
Tel. (336)248-6500
FAX: (336)249-1589
robert.lowe@lsbnc.com

Barbara Ralston
President and CEO
Camelback Community Bank
2777 E. Camelback Road, #100
Phoenix, AZ 85016
Tel. (602)224-5800
FAX: (602)468-1819
bralsto@camelbackbank.com

2-Year Term

A. James Lavoie
Chairman, President and CEO
Middlesex Savings Bank
6 Main Street, PO Box 358
Natick, MA 01760
Tel. (508)652-3520
FAX: (508)653-8146
jlavoie@middlesexbank.com

William M. Reid
President & CEO
The Mechanics Bank
3170 Hilltop Mall Road
Richmond, CA 94806
Tel. (510)262-7268
FAX: (510)262-7236
william_reid@mechbank.com

3-Year Term

Faye E. Cannon
President and CEO
F & M Bancorp
Farmers & Mechanics Bank
110 Thomas Johnson Drive
Frederick, MD 21702
Tel. (301)694-4078
FAX: (301)698-4622
fcann@fmbn.com

Joe Williams
President
Gold Bank
P.O. Box 721660
Oklahoma City, OK 73172
Tel. (405)507-1141
FAX: (405)784-6886
joewilliams@goldbank.com

CATEGORY C

1-Year Term

James C. Smith
Chairman and CEO
Webster Bank
P.O. Box 191
Waterbury, CT 06720
Tel. (203)578-2214
FAX: (203)755-5539
jsmith@websterbank.com

Barry Fitzpatrick
Chairman
First Virginia Banks, Inc.
6400 Arlington Blvd.
Falls Church, VA 22042-2336
Tel. (703)241-3645
FAX: (703)531-2700
bjf962nd@att.net

2-Year Term

Norman R. Bobins
Chairman, President and CEO
LaSalle Bank
135 S LaSalle Street, STE 325
Chicago, IL 60603
Tel. (312)904-8400
FAX: (312)904-6559
norman.bobins@abnamro.com

Harris H. Simmons
President and CEO
Zions Bancorporation
1 South Main Street
Salt Lake City, UT 84111
Tel. (801)524-4777
FAX: (801)524-4796
harris.simmons@zionsbank.com

3-Year Term

Kelly S. King
President
BB&T Corporation
PO Box 1250
Winston-Salem, NC 27102-1250
Tel. (336)733-2315
FAX: (336)733-2314
ksking@bbandt.com

Martin G. McGuinn
Chairman and CEO
Mellon Financial Corp.
One Mellon Center
Pittsburgh, PA 15258-0001
Tel. (412)234-4966
FAX: (412)234-7525
mcguinn.mg@mellon.com

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Board of Directors

(Continued)

State Association Division Representative

George G. Beattie

Executive Vice President

Nebraska Bankers Association

P.O. Box 80008

Lincoln, NE 68501-0008

Tel. (402)474-1555

FAX: (402)474-2946

gbeattie@nebankers.org

Mathew H. Street

ABA, Corporate Secretary

Associate General Counsel

Office of the General Counsel

Tel. (202)663-5031

FAX: (202)828-4548

mstreet@aba.com