

Community Bank Petition to the Financial Accounting Foundation and the Financial Accounting Standards Board

Financial Instruments-Credit Losses-Subtopic 825-15

We, the undersigned community bank chief executive officers, presidents, directors, employees, business partners and customers, hereby submit this petition to urge the Financial Accounting Foundation and the Financial Accounting Standards Board to withdraw their accounting standards proposal concerning credit losses (Financial Instruments-Credit Losses-Subtopic 825-15), which would shift the recognition of credit losses from the current incurred loss model to a much more complicated expected loss model. We urge the FAF and FASB to re-propose a simpler and more straightforward proposal that would not harm the nation's nearly 7,000 community banks and Main Street, USA.

We believe the following:

- Community banks should not be required to front load credit losses when originating portfolio loans.
- Day one loss recognition on newly originated loans does not follow the natural progression of the credit cycle.
- Day one loss recognition penalizes community banks for originating prudently underwritten loans in their communities.
- Any credit loss model that does not consider the unique nature of community bank underwriting and its common sense approach to assessing risk in the local community creates a competitive disadvantage for these institutions.
- The Office of the Comptroller of the Currency estimates that loan loss reserves on average will increase by 30 – 50% with adoption of the proposed expected credit loss model with the impact on some banks much greater; this radical increase in reserves harms community banks, the local economies they support, and the overall U.S. economy.
- Community banks do not have the expertise and resources required to engage in the complex and expensive credit loss modeling that would accompany the adoption of the proposed expected loss credit model.
- Community banks are not prepared to build and maintain the extensive sourcing, warehousing, and administration of the data needed to properly administer a complex modeling framework.
- A loan loss provisioning model that presents a heavy burden and strains a community bank's finite resources is unnecessary to ensure that loan loss reserves are adequate and appropriate.
- Transition to the proposed expected credit loss model would have an immediate adverse impact on common equity tier 1 capital at a time when community banks need to be building up their capital in compliance with the new Basel III capital rules.
- Subchapter S banks and mutual savings institutions will be disproportionately impacted by the proposal because they rely so heavily on retained earnings to meet regulatory capital minimums, build capital levels and pay dividends.

The Financial Accounting Standards Board should re-propose a simpler, more straightforward credit loss approach for all banks and bank holding companies with total consolidated assets of \$10 billion or less. The alternative credit loss model should require a community bank to recognize credit losses ratably over the life of the loan using historical credit losses experienced by the institution or by a peer group. Upon the occurrence of an incurred loss event where the occurrence of a credit loss is probable, the historical credit loss model would be replaced by the incurred loss model for the impaired asset only.

Petition signatures are attached

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Credit Losses Petition Results

Total: 4650

Name	Bank Affiliation	City	State
Jamie Woodward	Virginia Heritage Bank	Sterling	Virginia
Richard Johnson	Virginia Heritage Bank	Sterling	Virginia
Alan Drewer	Virginia Heritage Bank	Tysons Corner	Virginia
Meghan Kelly	Virginia Heritage Bank	Tysons Corner	Virginia
Charles C. Brackett	Virginia Heritage Bank	Vienna	Virginia
Tom Gdowski	Equitable Bank	Grand Island	Nebraska
Lester Leonidas Parker	United Bank of El Paso del Norte	El Paso	Texas
Rusty Hoyt	Bryant Bank	Birmingham	Alabama
Brad Womack	Kleberg First National Bank	Kingsville	Texas
John A. Mize	Bryant Bank	Tuscaloosa	Alabama
Glen Randall	Bryant Bank	Tuscaloosa	Alabama
Carl Albright	Bryant Bank	Birmingham	Alabama
David C. Agee	Bryant Bank	Birmingham	Alabama
Matt Pavlick	Bryant Bank	Tuscaloosa	Alabama
Don Calcote	Bryant Bank	Daphne	Alabama
Bill Gray	Bryant Bank	Hoover	Alabama
Billy Jones	Bryant Bank	Columbiana	Alabama
Brian Ethridge	Bryant Bank	Birmingham	Alabama
Gregory E. Strachan	Bryant Bank	Daphne	Alabama
Whitney Lee	First National Bank Bagley	Bagley	Minnesota
Paul Bryant, Jr	Bryant Bank	Tuscaloosa	Alabama
Fred Wollmann	Kleberg First National Bank	Kingsville	Texas
Dick D Behl	The Farmers and Merchants State Bank	Scotland	South
Randall W. Jordan	Bryant Bank	Birmingham	Alabama
Ken Watson	Bryant Bank	Huntsville	Alabama
Charles Maddy	Summit Community Bank	Moorefield	West
Jake Brustuen	Citizens Alliance Bank	Lake Lillian	Minnesota
Gregory R Anderson	President - First State Bank of Van Orin	Van Orin	Illinois
ROBERT A. STOVER	THE PEOPLES BANK CO.	COLDWATER	Ohio
Irv Mitchell	Wilson State Bank	Wilson	Kansas
KAREN A HONERMANN	ADRIAN STATE BANK	ADRIAN	Minnesota
Michael D. Yorba	Gibbsland Bank and Trust	Shreveport	Louisiana
Vickie Keller	Metamora State Bank	Sylvania	Ohio
Douglas R. Raupp	Union Saving Bank	Freeport	Illinois
Deb Stutelberg	Citizens Alliance Bank	Clara City	Minnesota
Todd M. Tallman	Southbridge Savings Bank	Southbridge	Massachusetts
Stacy Fladeboe	Citizen's Alliance Bank	Clara City Mn.	Minnesota
Darwin Forkrud	Citizens Alliance Bank	Clara City	Minnesota
Robert D. McGovern	Great Lakes Bankers Bank	Worthington	Ohio

Philip Forstrom	Citizens Alliance Bank	Clara City	Minnesota
Daniel Pieper	Citizens Alliance Bank	Clara City	Minnesota
Ken Grotbo	Citizens Alliance Bank	Watertown	Minnesota
Chad Forkrud	Citizens Alliance Bank	Clara City	Minnesota
Paul Peterson	Citizens Alliance Bank	Clara City	Minnesota
Paula Perry	Citizens Deposit Bank	Arlington	Kentucky
Joseph A. Dahl	Citizens Alliance Bank	Echo	Minnesota
Terry Fasching	Citizens Alliance Bank	Howard Lake	Minnesota
Brian Barber	Citizens Alliance Bank	Granite Falls	Minnesota
Ryan Epema	Citizens Alliance Bank	Clara City	Minnesota
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Brad Peterson	Citizens Alliance Bank	Granite Falls	Minnesota
KAY F. MEINDERS	UNION SAVINGS BANK	FREEPORT	Illinois
Kevin Grande	Union Savings Bank	Freeport	Illinois
Jeffrey Berghuis	Citizens Alliance Bank	Clara City	Minnesota
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Kathleen Stake	Union Savings Bank	Freeport	Illinois
SHERRI KORNFEIND	UNION SAVINGS BANK	FREEPORT	Illinois
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Cliff Simon	First Minnesota Bank	Minnetonka	Minnesota
Dale Williams	Progressive Bank	Monroe	Louisiana
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Michael Bresnahan	First National Bank Minnesota	Saint Peter	Minnesota
Debra Palmer	Metamora State Bank	MetAMORA	Ohio
David A Eickhoff	Adrian State Bank	Adrian	Minnesota
William C. Rosacker II	First National Bank Bagley	Bagley	Minnesota
Chad Kozuch	The Farmers Bank	Frankfort	Indiana
Craig Soehner	Wray State Bank	Wray	Colorado
Thomas R. Walsh	Northwest Bank of Rockford	Rockford	Illinois
Frederick Gaines Ramsey, III	Wayne County Bank	Waynesboro	Tennessee
Joseph R. Shimala	Liberty Savings Bank, FSB	Whiting	Indiana
Ric W. Bucklew	Tri-County Bank	Brown City	Michigan
Douglas W. Smith	President/CEO	Griggsville	Illinois
George J Bowen	Tioga State Bank	Owego	New York
M. Scott Hedden	Heritage Bank of Central Illinois	Trivoli	Illinois
Cheryl Rodocker	Fairfield Natkional Bank	Grayville	Illinois
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Deborah Poulin	Ballston Spa National Bank	Ballston Spa	New York
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Hyman D. Sauer	First National Bank of Eldorado	Eldorado	Texas

John Aldridge	CB&S Bank	Russellville	Alabama
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Tammy Lee Morell	First National Bank of Bagley, Fosston, Wilton	Bagley	Minnesota
Kirk Stonerock	Metamora State Bank	Sylvania	Ohio
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Joey Hungerford	Fairfield National Bank	Fairfield	Illinois
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Sandy Anderson	New Accounts Officer	Winfield	Alabama
Jenifer Harbin	Secretary	Winfield	Alabama
Tamra Trull	Vice President	Winfield	Alabama
Phillip Howard	Compliance Officer	Winfield	Alabama
Russell Carothers	CEO	Winfield	Alabama
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Jason Cox	The First National Bank of Sterling City	Sterling City	Texas
Lisa Walsh	F&M Bank & Trust	Burlington	Iowa
Steve Kraayenbrink	Marion County State bank	Pella	Iowa
Harold H. Hams	Iowa Prairie Bank	Brunsville	Iowa
John Schroeder	Two Rivers Bank & Trust	Burlington	Iowa
Kevin Halterman	Peoples Bank	Indianola	Iowa
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Kim Davis	Standard Bank	Monroeville	Pennsylvania
Dale Gahm	The Milton Banking Company	Wellston	Ohio
Bill Thiele	Yoakum National Bank	Yoakum	Texas
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Katherine Jendrzey	Yoakum National Bank	Yoakum	Texas
Anthony McLean	Border State Bank	Greenbush	Minnesota
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Patricia Regier	Farmers & Merchants National Bank	Fairview	Oklahoma
Sandra Morkovsky	Yoakum National Bank	Yoakum	Texas
Charles E.Comer	Bank of the West	Forth Worth	Texas
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Karey Glover	Farmers & Merchants National Bank	Fairview	Oklahoma
Jesse Lee Haggard III	First National Bank of Trinity	Trinity	Texas
Darlene Renken	Yoakum National Bank	Yoakum	Texas
Drew Mankin	Allegiance Bank Texas	Houston	Texas
Jacqueline Ilse	Kleberg First National Bank	Kingsville	Texas
Jennifer Nall	First National Bank of Hugo	Hugo	Colorado
Karen Stephenson	The Stock Exchange Bank	Woodward	Oklahoma
Terry A Carrpll	First State Community Bank	Perryville	Missouri
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Scott Bailey	Success Bank	Bloomfield	Iowa

Kylie Nebel	Success Bank	Bloomfield	Iowa
Chris Barnard	First Bank of Celeste	Celeste	Texas
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FRED DUNMIRE	STATE BANK OF SPRING HILL	SPRING HILL	Kansas
Linda Ramon, SVP	First State Bank of Uvalde	Uvalde	Texas
Amanda J. Lee	First State Bank of Purdy	Monett	Missouri
Jeff Smith	First Southern State Bank	Higdon	Alabama
Bill Wood	Bank of the West	Irving	Texas
Greg A. Rosser	First Southern State Bank	Centre	Alabama
George McIntyre, III	Merchants Bank	Jackson	Alabama
Justin Mayhew	First Southern State Bank	Scottsboro	Alabama
Jeff Vorhies	Fort Madison Bank & Trust	Fort Madison	Iowa
Brien Maginnis	MutualOne Bank	Framingham	Massachusetts
Donald J. Boyer	Carolina Trust Bank	Lincolnton	North Carolina
Larry E Smith	Bank of The West	Lewisville	Texas
Gisela Naranjo	Community Bank of Broward	Hollywood	Florida
Robert J Larson	North Country Bank	Underwood	North Dakota
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Brady Allison	Fisher Natinal Bank of Mahomet	Mahomet	Illinois
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Carol Shipley	Community Development Bank, fsb	Ogema	Minnesota
Jordan Anderson	Security Bank USA Audit/Compliance	Bemidji	Minnesota
Trey Bowman	Security Bank USA	Bemidji	Minnesota
David J. Patterson	NorthSide Community Bank	Gurnee	Illinois

Lois Anderson	Security Bank USA	Bemidji	Minnesota
Debra Larson	Security Bank USA	Bemidji	Minnesota
Leslie Heinonen	Security Bank USA	Bemidji	Minnesota
Judy Ratliff	First National Bank	Alamogordo	New Mexico
Neil Hayslett	Farmers & Merchants Bank	Timberville	Virginia
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Rebecca Hochgesang	Spencer County Bank	Santa Claus	Indiana
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Mark Hewitt	Northwoods Bank of MN	Park Rapids	Minnesota
Mickey Thomas	South Louisiana Bank	Houma	Louisiana
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Craig Lowrimore	The Farmers State Bank	Quinton	Oklahoma
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Lynn J. Joyce	Southern States Bank	Anniston	Alabama
Robert Clair	American State Bank of Pierre	Pierre	South Dakota
Dave Morton	Community First Bank	Harrison	Arkansas
Steven A. Mabbott	1st National Community Bank	East Liverpool	Ohio
Neal J. Searle	Lotus Bank / Lotus Bancorp, Inc.	Novi	Michigan
Jack A. Wagner	Adrian Bank	Adrian	Missouri
Terry Taylor	Oak Bank	Fitchburg	Wisconsin
DEBORAH L JACKSON	BANK OF THE BLUEGRASS & TRUST CO	LEXINGTON	Kentucky
Tristan Rudd	Merchants and Planters Bank	Newport	Arkansas
Wanda Mueller	Merchants & Planters Bank	Newport	Arkansas
Harley Hanson Chairman	First National Bank Mahnomen Twin Valley	Mahnomen	Minnesota
Frances L. Robertson	Merchants & Planters Bank	McCrory	Arkansas
Kelly Cave	Cattaraugus County Bank	Dunkirk	New York
Bryan M. Stokes	Texas First Bank	Kemah	Texas
David Righter	First Neighborhoodbank	Parkersburg,	West Virginia
Jean Lupkes	Star Bank	Graceville	Minnesota
David J. Temple	TIB-The Independent BankersBank	Irving	Texas
Mike Briggs	USNY Bank	Geneva	New York
Joseph Camp	Citizens Bank of Morgantown	Morgantown	West Virginia
Charles G. Nelson	CerescoBank	Ceresco	Nebraska
Robert Irwin	Guaranty Bond Bank	Texarkana	Texas
Ben Susman	Bank of Mount Hope	Mount Hope	West Virginia
Brian F. Thomas	Clear Mountain Bank	Bruceton Mills	West Virginia
Ashley Lucas	Teller- Bank of Vernon	Vernon	Alabama
Dale G Deiters	Germantown Trust and Savings Bank	Breese	Illinois
Ralph Lassa	H.F. Gehant Banking Co.	West Brooklyn	Illinois
Bridget Swafford	Merchants and Planter Bank	Newport	Arkansas
Jennifer Bateman	Northwoods Bank of Minnesota	Park Rapids	Minnesota
Christopher Barton	Community Bank-Wheaton/Glen Ellyn	Glen Ellyn	Illinois
Megan Glueck	First Bank of the Lake	Osage Beach	Missouri
Walt Weiland	Union National Bank	Sparta	Wisconsin
Dana Bockstahler	Bank of Agriculture & Commerce	Stockton	California
Bernard Gaytko	First National Bank of Waseca	Waseca	Minnesota
Sanna Griffith	Merchants & Planter Bank	Newport	Arkansas
Krystal Kelley	Freedom Bank	Buckhannon	West Virginia

Ken Pekola	Thurston First Bank	Olympia	Washington
Arthur Smith	Senior Vice President	Fairfax	Virginia
Russell Porter	Mountain West Bank	Coeur d'Alene	Idaho
JOANN FUSSELL	FREEDOM BANK	BELINGTON	West
Sabrina Corley Thomas	Merchants and Planters Bank	Newport	Arkansas
Chrissy O'Brien	Freedom Bank	Philippi	West
Kathy Wall	Citizens Bank of Clovis	Clovis	New Mexico
Carla Skidmore	Freedom Bank	Belington	West
Chuck Hunt	First National Bankers Bank	Little Rock	Arkansas
Martha Edwards	Merchants & Planters Bank	Newport	Arkansas
Martin L Haggard	Wayne County Bank	Waynesboro,	Tennessee
Chris davis, pres	Farmers bank of Willards	Willards	Maryland
Christine Harris	American Bank of Texas	Seguin	Texas
Dancy Sykes	Great Southern National Bank	Meridian	Mississippi
Carol Sizemore	Pioneer Community Bank	laeger	West
J. K. Jameson	Heartland Bank	Bryant	Arkansas
Angela Jesse	First Bank of the Lake	Osage Beach	Missouri
royce g ogle	peoples independent bancshares	boaz	Alabama
Samantha Buie	Merchants and Planters Bank	Newport	Arkansas
Amber Slagley	Employee	Newport	Arkansas
Pam Heigle	Merchants and Planters Bank	Newport	Arkansas
Pat Davis	Merchants and Planters Bank	Newport	Arkansas
Paula Campbell	Merchants and Planters Bank	Des Arc	Arkansas
Thomas O'Brien	NorthSide Community Bank	Riverwoods	Illinois
Gary Strobe	The Maries County Bank	Vienna	Missouri
Sharon Wilson	Merchants and Planters Bank	Des Arc	Arkansas
Pat Cordell	M & P Bank	Newport	Arkansas
Rena Sanders	Merchants and Planters Bank	Batesville	Arkansas
Randy Miller	Freedom Bank	Belington	West
Richard G. Busch	Royal Bank	Gays Mills	Wisconsin
Albert C. Christman	Guaranty Bank and Trust Company of Delhi	Delhi	Louisiana
Paul Dickson	Merchants & Planters Bank	Des Arc	Arkansas
Jane A Hinson	Merchants and Planters Bank	Des Arc	Arkansas
Brenda A Sagert	Choice Financial Group	Fargo	North
Regina B Lake	Merchants and Planters Bank	Newport	Arkansas
Mark Rewerts	Stae Bank of Toulon	Kewanee	Illinois
Elizabeth Canard	Merchants & Planters Bank	Newport	Arkansas
Randy Cross	Merchants and Planters Bank	Newport	Arkansas
Autumn Bittner	First Bank of the Lake	Osage Beach	Missouri
Alexis Hall	Merchants & Planters Bank	Newport	Arkansas
Nancy Righman	Freedom Bank	Belington	West
Leslie Lowery	Merchants and Planters Bank	Newport	Arkansas
Ronald Marrs	NorthSide Community Bank	Gurnee	Illinois
Daniel Larson	Merchants and Planters Bank	Newport	Arkansas
Timothy A. Prince	American Bank & Trust	Miller	South
Sharon Ball	Freedom Bank	Belington	West
Erin Hudak	Tioga State Bank	Spencer	New York
Michael T. Casey	Grand Bank of Texas	Grand Prairie	Texas
James R Nichol	Thomaston Savings Bank	Thomaston	Connecticut

Sallylyn Williams	Bank of the Bluegrass & Trust Co.	Lexington	Kentucky
Valerie Williams	Freedom Bank	Belington	West
Ryan Svoboda	Citizens State Bank	Sealy	Texas
Courtney A Olson	NorthSide Community Bank	Riverwoods	Illinois
Patricia Powell	Freedom Bank	Belington	West
Karen Cunningham	Freedom Bank	Bridgeport	West
Wayne A. Cottle	Dean Bank	Franklin	Massachusetts
Kate Kristan	NorthSide Community Bank	Mundelein	Illinois
Roberta L Spencer-Curran	Freedom Bank	Belington	West
Keith Crews	United Bank of Union	Union	Missouri
Thomas G caldwell	The Middlefield Banking Co.	Middlefield	Ohio
Valerie Hurst	Freedom Bank	Belington	West
PATRICIA CLAUSEN	NORTHSIDE COMMUNITY BANK	RIVERWOODS	Illinois
Kayla Bush	Accounting Firm	Newark	Ohio
Laura Swenson	Peoples National Bank	Mora	Minnesota
Jeannette L Ottman	Dixon Davis Bagent & Co	Groveport	Ohio
Matthew J Bagent	Auditor	Granville	Ohio
James Black	Citizens Community Bank	South Hill	Virginia
Robert Schick	The Lyons National Bank	Lyons	New York
Matt Howrey	North Salem State Bank	North Salem	Indiana
R. K. Thompson, BS, RN	Miner County Bank	Howard	South
Susan Ogilvie	The Citizens Bank of Clovis	Clovis	New Mexico
Jessica Norrell	First Bank of the Lake	Osage Beach	Missouri
Maurice Reiner	Eastwood Bank	Rochester	Minnesota
Richard Rabbe	Odin State Bank	Odin	Minnesota
Tammy K Ledet	Community Bank	Raceland	Louisiana
Brittany Rouse	First Bank of the Lake	Osage Beach	Missouri
Michael Probasco	First Bank of the Lake	Osage Beach	Missouri
Robert Williams	First Bank of the Lake	Osage Beach	Missouri
Ron Brazil	First State Bank	Clute	Texas
Jim Aholt President CEO & CFO	Tri-County Trust Co	Glasgow	Missouri
Bill Mullins	Security State Bank	Algona	Iowa
paula scott	Bank of the Bluegrass & Trust Co	Lexington	Kentucky
Richard B. Francis	First State Community Bank	Hillsboro	Missouri
Kathy Brown	Citizens National Bank	Henderson	Texas
Josh Herren	Bank of the Bluegrass	Lexington	Kentucky
Steve Wheeler	First Security Bank	Bozeman	Montana
Connie Graham	Bank of the Bluegrass & Trust Co.	Lexington	Kentucky
nellie fulton	bank of the bluegrass and trust co	lexington	Kentucky
Chris French	Bank of the Bluegrass & Trust	Lexington	Kentucky
Chrissy	Bank of the Bluegrass	Lexington	Kentucky
Gay Huntsman	Bank of The Bluegrass	Lexington	Kentucky
Geri Miller	Bank of the Bluegrass & Trust Co	Lexington	Kentucky
Chris Boaz	Bank of the Bluegrass	Lexington	Kentucky
Tracy Witt	Bank of the Bluegrass & Trust Co.	Lexington	Kentucky
Cindy Logan	Bank of the Bluegrass & Trust Co.	Lexington	Kentucky
Joan Sybolt	Bank of the Bluegrass and Trust Co	Lexington	Kentucky
Lisa Clemons	Bank of the Bluegrass & Trust Company	Lexington	Kentucky
W. Kelly Montgomery	Bank of the Bluegrass & Trust	Lexington	Kentucky

Karen Whitman	Bank of the Bluegrass & Trust Co.	Lexington	Kentucky
Donna Guy	Bank of the Bluegrass & Trust Co.	Lexington	Kentucky
Mark Herren	Bank of the Bluegrass & Trust Co.	LEXINGTON	Kentucky
Jeff Schriefer	Bank of the Bluegrass & Trust Co.	Lexington	Kentucky
Stacy Mills	Bank of the Bluegrass & Trust Co.	Lexington	Kentucky
Charles H. Nelson	Pine River State Bank	Pine River	Minnesota
BEVERLY WALKER	BANK OF THE BLUEGRASS & TRUST	LEXINGTON	Kentucky
Robert J Hager, CEO	Border State Bank	Greenbush	Minnesota
Josh Harman	Bank of the Bluegrass	Lexington	Kentucky
Woody C. Schick	Citizens National Bank, N.A.	Bossier City, Louisiana	Louisiana
Laurie Vitzthum	Iowa State Bank	Algona	Iowa
Gary Sipiorski	Citizens State Bank of Loyal	Loyal	Wisconsin
Thomas J. Chmelik	MainStreet Bank	Fairfax	Virginia
Chris Byrne	Tioga State Bank	Owego	New York
Susan Diel	Charter Bank Eau Claire	Eau Claire	Wisconsin
David A Linaburg	TIB-the Independent Bankersbank	Irving	Texas
Dennis Sweno, CFO	Farmers & Merchants Union Bank	Columbus	Wisconsin
George D. Weaver III	TIB - The Independent Bankersbank	Irving	Texas
Michael Phlaum	Community West Bank	Goleta	California
Mark Francis	Golden Valley Bank	Chico	California
Marian B Creel	West Valley National Bank	Goodyear	Arizona
Earl R. Withers, Jr.	The Citizens National Bank	Putnam	Connecticut
Nancy Nelson	The First National Bank of Eagle Lake	Eagle Lake	Texas
Devon J. Goetz	Security First Bank of North Dakota	Mandan	North Dakota
Ron D. Boyd	Security State Bank	Basin	Wyoming
todd j. wentz	tib the independent bankersbank	irving	Texas
Steven Ausdemore	Citizens State Bank	Wisner	Nebraska
David Vaselaar	Winona National Bank	Winona	Minnesota
Robert P. Wurl	Lincoln State Bank	Hankinson	North Dakota
C. Scott Greer	Citizens Bank	Elizabethton	Tennessee
Kimberly Barnes	The Callaway Bank	Fulton	Missouri
Michael Brecht	Cattaraugus County Bank	Little Valley	New York
Rachel E MacCaskill	Tioga State Bank	Spencer	New York
Fred A. O'Dell	North Valley Bank	Zanesville	Ohio
steven Hickey	Tioga State Bank	Spencer	New York
kevin quattrone	cattaraugus county bank	little valley	New York
Mitch Borneman	Heritage Bank of Central IL	Peoria	Illinois
Reid Molzen	First National Bank of Sullivan	Sullivan	Illinois
Kevin Larson	Choice Financial Group	Fargo	North Dakota
Amanda Porter	Tioga State Bank	Spencer	New York
Cynthia Ayers	The Citizens National Bank	Putnam	Connecticut
Kathie K. Stevens	Tioga State Bank	Spencer	New York
Debora A. Micka	Phoenixville Federal Bank & Trust	Phoenixville	Pennsylvania
Cliff Meinwieser	Millington Savings Bank	Millington	New Jersey
Mr. D. Shannon Blakley	Banner Banks	Birnamwood	Wisconsin
Dianne Williams	Citizens National Bank	Putnam, CT	Connecticut
Michael Steen	The Community Bank	Zanesville	Ohio
Betty Eichel	Farmers State Bank	West Salem	Ohio
Neil J Beckman	Gogebic Range Bank	Ironwood	Michigan

Tom Bolfig	Banker	Taylorville	Illinois
Jennifer Drake	Tioga State Bank	Spencer	New York
Ed Kennedy	Peoples Bank of Commerce	Cambridge	Minnesota
Troy Cloutier	MidSouth Ban	Lafayette	Louisiana
Patrick Justofin	Tioga State Bank	Spencer	New York
James R. Milroy	1st State Bank	Saginaw	Michigan
Chris DiBenedetto	MSB	Marlborough	Massachuse tts
Jill Catlett	Bruning State Bank	Bruning	Nebraska
Barry E Miller	The Ephrata National Bank	Ephrata	Pennsylvania
John G Jones	The Milton Banking Company	Wellston	Ohio
Mark R. Fleck	Mercer Savings Bank	Celina	Ohio
Mark R. Haranas	MutualOne Bank	Framingham	Massachuse tts
Harril Whitehurst	Village bank	Midlothian	Virginia
Terry House	The Farmers State Bank	New Madison	Ohio
David	Reiling	St. Paul	Minnesota
Steve Roberts	TIB- The Independent BankersBank	Irving	Texas
CHARLES L COOK	DIRECTOR- BANK OF VERNON	VERNON	Alabama
Kevin	Kutcher	Moorestown	New Jersey
Andrew Murr	Junction National Bank	Junction	Texas
Timothy K. Zimmerman	Standard Bank	Monroeville	Pennsylvania
Kevin S Shaw	Citizens National Bank	Putnam	Connecticut
DONALD W. KING	CITIZENS NATIONAL BANK	PUTNAM	Connecticut
Barbara Aldrich	Tioga State Bank	Binghamton	New York
James E Graham	Woodsville Guaranty Savings Bank	Woodsville	New Hamnshire
Peter K. Illig	Cattaraugus County Bank -- Director	Little Valley NY	New York
Matt Kelley	Centennial Bank	Plainview	Texas
Lisa D. Pritchard	MainStreet Bank	Fairfax	Virginia
Stephanie Brown	Cattaraugus County Bank	Little Valley	New York
Randy L. Jordan	Centennial BANK	Lubbock	Texas
ESTHER MARTINEZ	AMERICAN NATIONAL BANK	OAKLAND PARK	Florida
Jonathan Ward	Tioga State Bank	Owego	New York
John R. Robinson	Centennial Bank	Lubbock	Texas
Cheryl Frederes	Cattaraugus County Bank	Jamestown	New York
Charles Archambault	Ciizens National Bank	Putnam,	Connecticut
Natalie Kouterick	Tioga State Bank	Spencer	New York
Max R. Pickard	Cattaraugus County Bnak	Little Valley	New York
Kathleen Westgate	Tioga State Bank	Spencer	New York
Ronald D. Jasion	Saint Casimirs Savings Bank	Baltimore	Maryland
Derek B. Williams	Columbus Community Bank	Columbus	Georgia
J. David Williams	Centennial Bank	Lubbock	Texas
Rebeca Romero Rainey	Centinel Bank of Taos	Taos	New Mexico
Brian Aldrich	Cattaraugus County Bank	Dunkirk	New York
Lesa Mosher	Tioga State Bank	Owego	New York
Robert Irwin	Cattaraugus County Bank	Little Valley	New York
Laurie O'Leary	Cattaraugus County Bank	Little Valley	New York
Joni J Simcick	Cattaraugus County Bank	Little Valley	New York
Robert Mattison	Cattaraugus County Bank	Little Valley	New York
Yvonne Bettinger	Cattaraugus County Bank	Springville	New York
Catherine R Riley	Cattaraugus County Bank	South Dayton	New York

Gregory J Wojtowicz	Cattaraugus County Bank	Little Valley	New York
Jeffrey A. Reimer	Securant Bank & Trust	Milwaukee	Wisconsin
Tracy Rowe	Tioga State Bank	Waverly	New York
Penny Tucker	Citizen's Tri-County Bank	Dunlap	Tennessee
Paul Gillespie	Citizens Federal S&L	Bellefontaine	Ohio
David R Allen, PhD	Tioga State Bank	Owego	New York
Todd Asbury	New Peoples Bank	Honaker	Virginia
Meredith Ssgor	Tioga State Bank	Spencer	New York
Anne Catalano	Tioga State Bank	Owego	New York
Anita Rylander	First State Bank of Ashby	Ashby	Minnesota
Twyla Stierlen	First State Bank of Ashby	Ashby	Minnesota
Evelyn Lang	First State Bank of Ashby	Ashby	Minnesota
Deanna Mobley	TIB - BBCS	Lawrenceville	Georgia
Larry F. Maassel	The Hamler State Bank	Hamler	Ohio
Doran L. Christoffels	State Bank of Chandler	Chandler	Minnesota
Ann Main	Community First Bank	Harrison	Arkansas
Jennifer Brockner	Tioga State Bank Employee	Spencer	New York
Matt Oliver	Tioga State Bank	Newfield	New York
Derrick W. Hermann	Waldo State Bank	Waldo	Wisconsin
Larry Hamilton	TIB-The Independent BankersBank	Irving	Texas
Christine Baker	Tioga State Bank	Spencer	New York
Jeffrey Mattoon	Tioga State Bank	Willseyville	New York
Danielle Duffek	Tioga State Bank	Owego	New York
Jenette Taylor	Tioga State Bank	Spencer	New York
Julie Mattoon	Tioga State Bank	Willseyville	New York
Chuck Hudspeth	TIB	Irving	Texas
Kevin Conklin	Tioga State Bank	Spencer	New York
Kim Niznik	Tioga State Bank	Spencer	New York
James O. Hansen	Elysian Bank	Elysian	Minnesota
Roderick J. Heneman	SECURITY STATE BANK OF WARROAD	WARROAD	Minnesota
Jody Bensley	Tioga State Bank	Spencer	New York
Michael A, Capodanno	Quinnipiac Bank	Hamden	Connecticut
Alissa Harmon	Tioga State Bank	Spencer	New York
Nicole	Tioga State Bank	Spencer	New York
Sandra L Root	Tioga State Bank	Owego	New York
Claire Benoit	Rayne Building and Loan Association	Rayne	Louisiana
Tom Keen	Clackamas County Bank	Sandy	Oregon
Amy Foster	Tioga State Bank	Spencer	New York
Matthew Dilmore	Tioga State Bank	Spencer	New York
Jacqueline Winnick	Tioga State Bank	Spencer	New York
Ann L Pulkinen	Tioga State Bank	Spencer	New York
Laura Ryan	Tioga State Bank	Spencer	New York
Brittany Watros	Tioga State Bank	Newfield	New York
Janet Teeter	Tioga State Bank	Spencer	New York
Michael S Miller	Tioga State Bank	Owego	New York
Kim Clark	Tioga State Bank	Spencer	New York
Dustin Nichols	Colorado East Bank and Trust	Buena Vista	Colorado
Jayne Flick	Tioga State Bank	Spencer	New York
Alicia Garrison	TIB	Irving	Texas

Trent Gregory	TIB	Smyrna	Tennessee
Cindy Gilbert	TIB-The Independent Bankers Bank	Irving	Texas
Janet Rickman	TIB-The Independent BankersBank	Irving	Texas
Adam Wright	First United Bank	Lubbock	Texas
Debra Getchell	Kennebec Savings Bank	Augusta	Maine
Robert K. McCall	Bank of Labor	Kansas City	Kansas
Eric E Stalter	Fisher National Bank	Fisher	Illinois
Ronald L Hart	The Clay City Banking Company	Clay City	Illinois
Jay Gober	First State Bank	Graham	Texas
Rick Hatcher	Citizens Federal Savings and Loan	Bellefontaine	Ohio
Jon King	Fidelity Bank & Trust	Oelwein	Iowa
Matt Crable	Texas First Bank	Texas City	Texas
Amy Rowlen	First Citizens Bank	Fort Deposit	Alabama
Billy M Bolton	Community Spirt Bank	Red Bay	Alabama
ALAN RHUDY	COMMUNITY SPIRIT BANK	RUSSELLVILLE	Alabama
Mac McCreless	Traders and Farmers Bank	Haleyville	Alabama
Robert Blatter	Pinnacle Bank	Morgan Hill	California
Greg Marrs	First American Bank	Artesia	New Mexico
Tracy Mobley	Community Spirit Bank	Red Bay	Alabama
Lorinda McCollister	Community Spirit Bank	Red Bay	Alabama
Charri Lindsay	Community Spirit Bank	Red Bay	Alabama
RHONDA HARDIN	COMMUNITY SPIRIT BANK	RED BAY	Alabama
Ruth C. Ginn	Community Spirit Bank	Red Bay	Alabama
Keith Melson	First Community Bank	Batesville	Arkansas
Randy Whitehead	PeoplesTrust Bank	Hamilton	Alabama
JUDY THRASHER	COMMUNITY SPIRIT BANK	RED BAY	Alabama
TAMMY MONTGOMERY	COMMUNITY SPIRIT BANK	RED BAY	Alabama
Alex Brown	Bank of Vernon	Vernon	Alabama
Eric Poe	PeoplesTrust Bank	Hamilton	Alabama
PHYLLIS HAITHCOCK	COMMUNITY SPIRIT BANK	RED BAY	Alabama
Mona Neighbors	Community Spirit Bank	Red Bay	Alabama
Emily Mays	Community Spirit Bank/Marketing Director	Russellville	Alabama
Rhonda Gresham	Community Spirit Bank	Red Bay	Alabama
Mark Bain	First United Bank	Lubbock	Texas
Charles Babb	PeoplesTrust Bank	Hamilton	Alabama
Paul Dusenbury	VistaBank	Aiken	South Carolina
Joseph P Shaw	Champlain National Bank	Willsboro	New York
Shannon Santiago	Community Spirit Bank Head Teller Russellville Branch	RUSSELLVILLE	Alabama
KELLY JONES	COMMUNITY SPIRIT BANK	RED BAY	Alabama
LINDA PETTY	COMMUNITY SPIRIT BANK	RED BAY	Alabama
Sherrie Tackett	COMMUNITY SPIRIT BANK	RED BAY	Alabama
Adrienne Payne	Teller	Belmont	Mississippi
LATASHA PALMER	COMMUNITY SPIRIT BANK	RED BAY	Alabama
ERNESTINE HARRISON	COMMUNITY SPIRIT BANK	RED BAY	Alabama
Karla Wright	Community Spirit Bank	Red Bay	Alabama
CHRISSEY LEWEY	LOAN PROCESSOR	RED BAY	Alabama
Jessica Harris	Community Spirit Bank Compliance Officer	Red Bay	Alabama
Kendra Lindsay	Teller/ Customer	Red Bay	Alabama
Brente Jeffreys	Employee	Red Bay	Alabama

Dena Moses	Community Spirit Bank	Red Bay	Alabama
Andrew Payne	Community Spirit Bank	Red Bay	Alabama
Brooke Bennett	Bank Employee	red bay	Alabama
AMY RHODES	COMMUNITY SPIRIT BANK	RED BAY	Alabama
Joel Hunt	PrimeSouth Bank	Wetumpka	Alabama
Andrew T. Trainor	1st National Bank of Scotia	Scotia	New York
eva holt	bank of frankewing	frankewing	Tennessee
Richard D. Hadley	The Citizens Bank of Clovis	Clovis	New Mexico
Bill Rogers	Jonah Bank of Wyoming	Casper	Wyoming
Eddie Stanfield	Citizens Bank of Clovis	Clovis N. Mex.	New Mexico
Stephen Lange Ranzini	University Bank	Ann Arbor	Michigan
Stephen	Citizens Bank of Batesville	Batesville	Arkansas
Roger D. Stewart	Heritage Bank of Central Illinois	Peoria	Illinois
Brad Grant	Calumet County Bank	Brillion	Wisconsin
E. Fred Moore, CCO	Independence National Bank	Greenville	South Carolina
Allen Thorberg	Petersburg State Bank	Petersburg	Nebraska
Mike Cann	Business Bank	burlington	Washington
Janice Baldridge	Citizens Bank of Clovis	Clovis	Nebraska
Donna Stephenitch	H.F. Gehant Banking Co.	West Brooklyn	Illinois
Neal Davies	First American Bank & Trust (Ret.)	Athens	Georgia
Bruce A. Olness	CornerStone State Bank	Le Sueur	Minnesota
Daniel G. Rees	Legacy State Bank	Loganville	Georgia
Jamey Jones	Richland State Bank	Rayville	Louisiana
Jean Kaiser	First Option Bank	Paola	Kansas
Colleen Butterfield	Northern Hancock Bank & Trust Co.	Newell	West Virginia
Marc Hock	Pinnacle Bank	Omaha	Nebraska
Linda Oliver	Bank Employee	Vernon	Alabama
Timothy C. Schueler	Cleveland State Bank	Cleveland	Wisconsin
Steven Arends	Bank Plus	Estherville	Iowa
Daryl Flager	The Kansas State Bank	Ottawa	Kansas
Robert J. Schmucker	Oak Creek Valley Bank	Valparaiso	Nebraska
Tammy R. Cantrel	Bank of Vernon	Vernon	Alabama
MARK BLAZEK	OAK CREEK VALLEY BANK	VALPARAISO	Nebraska
David J. Wheeler	Easton Bank & Trust - Director	Easton	Maryland
Laura Harvill	Bank of Vernon	Vernon	Alabama
Arvol McDaniel	Bank of Vernon	Vernon	Alabama
Stan Pinkham	Valley National Bank	Tulsa	Oklahoma
Joseph A. Filice	Pinnacle Bank	Gilroy	California
J Fredrick Heaton DMD	Easton Bank and Trust	Easton	Maryland
Jessica Chavez	Pinnacle Bank	Morgan Hill	California
Laura Edwards	Texas Bank and Trust Company	Longview	Texas
Earl Mainwaring	Citizens Bank and Trust CO	Harlowton	Montana
Don Callaway	Bank of Vernon	Columbus,Ms	Mississippi
H. Hugh Dawkins, Jr	Director Easton Bank & Trust	Easton	Maryland
Stephen Lewis	First National Bank of Coffee County	Douglas	Georgia
Lee McCubbin	Citizens State Bank	Grainfield	Kansas
Clifford E. Lewis, Vice President	First National Bank of Waynesboro	Waynesboro	Georgia
J. C. Palmer, IV, Vice President	First National Bank of Waynesboro	Waynesboro	Georgia
Breneda Mathis	Texas Bank and Trust	Longview	Texas

Mark hERRMANN	EASTON BANK &Trust	Easton	Maryland
J. C. Palmer, III, President	First National Bank of Waynesboro	Waynesboro	Georgia
H. Stewart Fitz Gibbon III	Wayne Savings Community Bank	Wooster	Ohio
DAVID J. SCOFFONE	PINNACLE BANK	GILROY	California
Helene L. James	Jonah Bank	Cheyenne	Wyoming
Lauryn Beckham	PrimeSouth Bank	Tallassee	Alabama
Judy Lawton	Heartland Bank	Little Rock	Arkansas
Tracy Lednum	Easton Bank and Trust	Easton	Maryland
Karen Mitchell	Security State Bank	Centralia	Washington
Stephanie Licata	Easton Bank & Trust	Easton	Maryland
Dave Baggett	PrimeSouth Bank	Tallassee	Alabama
Yolanda Sedillo	Western Bank	Alamogordo	New Mexico
Bradley Klay Peters	Primesouth Bank	Tallassee	Alabama
Denise Brown	Pinnacle Bank	Morgan Hill	California
Todd Mote	PrimeSouth Bank	Pike Road	Alabama
Pamela A. Mussenden	Easton Bank & Trust Company	Easton	Maryland
Samuel F Johnson	Bank of Vernon	Vernon	Alabama
Robert Stevens	Mission Community Bank	San Luis Obispo	California
Sharon Carroll	First Capital Bank	Quanah	Texas
Rebecca L Johnson	The Bank of Vernon	Vernon	Alabama
Zac Parker	R Bank	Austin	Texas
Wes Matthews	PrimeSouth Bank	Wetumpka, AL	Alabama
Jimmy Stubbs	River Bank & Trust	Prattville	Alabama
Jacqueline D Wilson	Easton Bank & Trust Co	Easton	Maryland
R. Michael S. Menzies, Sr., President	Easton Bank & Trust Company	Easton	Maryland
Ron E. Samford, Jr.	Metairie Bank & Trust Co.	New Orleans	Louisiana
Casey Baynard	Easton Bank & Trust	Easton	Maryland
Clark Yolitz	Dairy State Bank	Menomonie	Wisconsin
Doug Axon	Country Club Bank	Kansas City	Missouri
Alan D Emshoff	Generations Bank	Exeter	Nebraska
Jimmy A. Monk	PrimeSouth Bank	Wetumpka	Alabama
Jodi Turner	PrimeSouth Bank	Tallassee	Alabama
Glenn Renken	Yoakum National Bank	Yoakum	Texas
Susan Black	Pinnacle Bank	Gilroy	California
Greg Stubbs	Incommons Bank, NA	Mexia	Texas
Tena Ainsworth	D.L. Evans Bank	Twin Falls	Idaho
Brad Butler	Incommons Bank, NA	Mexia	Texas
Faye Hamerl	Border State Bank	Roseau	Mississippi
Brian Blehm	Valley Bank & Trust	Hudson	Colorado
Richard E. Hart	Mountain West Bank, N.A.	Helena	Montana
Larry Huggins	The Bank of Vernon	Vernon	Alabama
Greg Wartman	Johnson State Bank	Ulysses	Kansas
Charles Field	Johnson State Bank	Johnson	Kansas
Katherine Zovlonsky	Heritage Bank	Jonesboro	Georgia
Chris Padgett	Arkansas Community Bankers Association	Little Rock	Arkansas
Douglas T Luce	Century Bank	Lucedale	Mississippi
Cathy F. Trudel	National Bank of Middlebury	Middlebury	Vermont
Christine Standish	Heritage Bank	Stockbridge	Georgia
Marjorie Pullin	First State Bank	Gainesville	Texas

angie collier	Bank of Vernon	Vernon	Alabama
Michael Kerr	Heritage Bank	Jonesboro	Georgia
SARAH NETHERY	BANK OF VERNON	VERNON	Alabama
Melissa Hodges	Western Bank	Alamogordo	New Mexico
Mary Jo Jester	Heritage Bank	Jonesboro	Georgia
Patsy Wilson	Bank of Vernon	Vernon	Alabama
Larry W Clark	Bank of Vernon	Vernon	Alabama
ASHLEY LANN	BANK OF VERNON	VERNON	Alabama
Larry McGraw	Home Federal Savings Bank	Rochester	Minnesota
Wendy Gault	Bank of Vernon	Vernon	Alabama
Amanda Freeman	Bank of Vernon	Vernon	Alabama
Angela McNees	Bank of Vernon	Vernon	Alabama
Joy Spencer	Bank of Vernon	Vernon	Alabama
John Turner	TIB-The Independent BankersBank	Irving	Texas
Marsha Granen	Bank of Vernon	Vernon	Alabama
Barbara Ciccanti	Iron Workers Bank	Aston	Pennsylvania
Selena Shelnut	Bank of Vernon	Vernon,	Alabama
Leah Edwards	Bank of Vernon	Vernon	Alabama
J. Andrew Rottner	North Texas Bank, N.A.	Decatur	Texas
Barbara Bass	Bank of Vernon	Vernon	Alabama
Julie Redfern	Union Bank & Trust Company	Evansville	Wisconsin
Greyson E Tuck	Gerrish McCreary Smith	Memphis	Tennessee
Brian L Schroeder	First Farmers State Bank	Minier	Illinois
Beth Martin	Industry Bancshares	Industry	Texas
James R. McLemore	MidSouth Bank	Lafayette	Louisiana
Douglas Bean	Home State Bank, National Association	Crystal Lake	Illinois
Cynthia L Tauriac	Western Bank	Alamogordo	New Mexico
Melody P. Kline	Madison Square Federal Saving Bank	Baltimore	Maryland
P. Mark Graff	McCook National Bank	McCook	Nebraska
Erika Choffel	The Independent Bankers Bank	Irving	Texas
Kevin Sacket	Sunrise Bank	Cocoa Beach	Florida
Arlo M. Hintz	CorTrust Bank NA	Aberdeen	South
Marcus McCain	Summit Bank	Arkadelphia	Arkansas
Janice MacDonald	Seneca Federal Savings & Loan Association	Baldwinsville	New York
Jimmy . Dubberly	South Georgia Bank	Glennville	Georgia
Anne McKenna	Tioga State Bank	Spencer	New York
Robert Duke	First Farmers Bank & Trust	Converse	Indiana
ken osowski	first national bank river falls	river falls	Wisconsin
Dean J. Miller	First National Bank of Bellevue	Bellevue	Ohio
Glenn L. Copeland	Citizens Community Bank	Valdosta	Georgia
Gerald E. Lewis	Bank of Wrightsville	Wrightsville	Georgia
Scott T. Weaver	PeoplesBank, A Codorus Valley Company	York	Pennsylvania
Steve Kimbrell	South Georgia Bank	Glennville	Georgia
Evelyn Craig	Citizens National Bank	Henderson	Texas
Sergio Jaramillo	Chelsea Bank	Chelsea	Massachusetts
Jerry C Walker	Independent Community Bankers Assn of New Mexico	Aztec	New Mexico
Bob Southworth	HomeTown Bank	St. Peter	Minnesota
Angela Waterman	TIB-The Independent BankersBank	Irving	Texas
Melinda Martin	Citizens National Bank	Longview	Texas

Barbara Carney	TIB	Irving	Texas
Chris Grill	First National Bankers Bank	Baton Rouge	Louisiana
Al North	First Montana Bank	Missoula	Montana
Lisa Corrigan	First Montana Bank	Missoula	Montana
Ronnie Brooks	RBank	Bertram	Texas
Carrie Smith	R Bank	Bertram	Texas
Joseph M. Vinard	Chelsea Bank	Chelsea	Massachusetts
John T. Giblin, Jr.	First Montana Bank, Inc.	Missoula	Montana
Amanda B. Gosnell	First City Bank	Fort Walton Beach	Florida
David K. Moore	Bank of Tampa	Tampa	Florida
STEPHEN C MANLEY`	FIRST CITY BANK OF FLORIDA	FT WALTON BCH	Florida
Gary Weirauch	Citizens State Bank of Loyal	Loyal	Wisconsin
Dabsey Maxwell	Progress Bank and Trust	Huntsville	Alabama
Charles A. Hardin	Dedicated Community Bank	Darlington	South Carolina
Lauri Wood	The Peoples Bank	Biloxi	Mississippi
Ley Jean	Bank of Lincoln County	Fayetteville	Tennessee
Elaina Echols	TIB- The Independence Bankersbank	Irving	Texas
JEFFERY BROWN	COLLECTIONS ASSOCIATE	IRVING	Texas
Joe Kesler	First Montana Bank	Missoula	Montana
David Woessner	Savings Bank of Danbury	Danbury	Connecticut
Iris Walton	First City Bank of Fl	Fort Walton Beach	Florida
Wilma van Leeuwen	First City Bank of Florida	Fort Walton Beach	Florida
William H. Tinsley	First City Bank	Fort Walton Beach	Florida
Greg Aldridge	First City Bank of Florida	Fort Walton Beach	Florida
Edith Libbenga	First City Bank	Fort Walton Beach	Florida
Martin Carpenter	First National Banking Company	Ash Flat	Arkansas
Robert Perryman	First State Bank	Clute	Texas
scott Pettit	teh first national bank in Wadena	Wadena	Minnesota
Kaylene Beck	R Bank	Austin	Texas
Nancy Myers	R Bank Texas	Round Rock	Texas
John H Luton	First National Bank	Granbury	Texas
Stacy Mooney	Employee	Winchester	Tennessee
Dale Kooima	Peoples Bank	Rock Valley	Iowa
Sergio Sanchez	TIB	Irving	Texas
James Claus	TIB - The Independent Bankers Bank	Irving	Texas
Tom J. McSpadden, Executive Vice President	Texas Community Bank, N.A.	Laredo	Texas
Megan McCollister	R Bank	Georgetown	Texas
Kenneth Holt	Union State Bank	Uniontown	Kansas
Mary Fran Semmes	TIB-The Independent Bankers Bank	Irving	Texas
James Hollis Bone	R Bank Texas	Round Rock	Texas
Katie Woods	R Bank	Bertram	Texas
Reese Ryan	R Bank Chairman	Round Rock	Texas
Andy Mann	Progress Bank & Trust	Florence	Alabama
Linda Rousseau	Mission Valley Bank	Sun Valley	California
John Morris	The Dart Bank	Mason	Michigan
Mark Ross	Cumberland Security Bank	Somerset	Kentucky
christy fortner	first state bank & trust co., Inc.	caruthersville	Missouri
Tamara Gurney	Mission Valley Bank	Sun Valley	California
Terrie Burns	R Bank	Bertram	Texas

Brad Burttschell	Citizens State Bank	Sealy	Texas
Michelle Heinrich	R Bank	Round Rock	Texas
Debbie Mauldin	The American Bank	Wagoner	Oklahoma
R Terrell Gurley	R Bank	Bertram	Texas
Emily Whitfield	Personal Banker	Rollingwood	Texas
Ed Monteagle	TIB The Independent BankersBank	Irvin	Texas
Barbara S. Driggers	Madison County Community Bank	Madison	Florida
Landy Warren	R Bank	Round Rock	Texas
Temple Aday	R Bank	Round Rock	Texas
Mike Bass	TIB (The Independent Bankers Bank)	Indianapolis	Indiana
Amy Leiferman	community banker	Round Rock	Texas
Bret Burgin	First National Bank	Spearman	Texas
Bernadette Reed	The Independant Banker Bank	Irving	Texas
Bradley D. Boerner	Peoples Trust & Savings Bank	Clive	Iowa
Bobby Miller	First State Bank of Odem	Odem	Texas
Larry B. Day	Texas Bank and Trust Company	Longview	Texas
Richard T. Merker, President	Inter-State Federal Savings & Loan	Kansas City	Kansas
Mike Shaw	R Bank	Round Rock	Texas
Kelly Randle	R Bank	Round Rock	Texas
Bertha Olsen	R Bank	Round Rock	Texas
Steven Stinson	R Bank	Georgetown	Texas
Iliana McNair	R Bank	Round Rock	Texas
Lisa Mascaro	R Bank	Round Rock	Texas
Deborah Crossland	R Bank	Round Rock	Texas
Bo Rodman	R Bank	Austin	Texas
Chrystal Judge	Citizens Community Bank	Winchester	Tennessee
paul clarke	TIB/TheIndependentBankersBank	Irving	Texas
Silvia Flores	TIB- The Independent Bankers Bank	Irving	Texas
Kimberly H. Eudy	First National Bank	Quitaque	Texas
Rick Day	Platinum Bank	Lubbock	Texas
Carmelita Wheatley	TIB-The Independent BankersBank	Springfield	Illinois
Donna Rowland	Cendera Bank NA	Bells	Texas
Scott Kooiman	Iowa State Bank	Orange City	Iowa
Steve Stapp	R Bank	Round Rock	Texas
Teresa Aubrey	TIB - The Independent Bankers Bank	Irving	Texas
PJ Wharton	Yampa Valley Bank President	Steamboat Springs	Colorado
Mary Symens	First Bank Hampton	Hampton	Iowa
Thomas H. Henseler	Heritage Bank	Spencer	Wisconsin
Alexis Khamphavong	TIB	Dallas	Texas
Donald Grossart Jr	TIB - The Independent BankersBank	Irving	Texas
Pam Helton	Muleshoe State Bank	Muleshoe	Texas
John C. Hambrick	Capital Bank of Texas	Carrizo Springs	Texas
Roy Thompson	Bandera First State Bank	Bandera	Texas
Connie Beth Land	CornerBank NA	Winfield	Kansas
Mary Robinson	The Independent BankersBank	Irving	Texas
Keith Sims	TIB	Dallas	Texas
Courtney White	The Independent Bankers Bank	Irving	Texas
Mark Haas	The Fountain Trust Company	Covington	Indiana
Gary B. Taylor	Texas Bank and Trust	Longview	Texas

Kyle Irwin	Gruver State Bank	Gruver	Texas
Scott Conant	Damariscotta Bank & Trust	Damariscotta	Maine
Susan Davis Smith	The American National Bank of Texas	Terrell	Texas
Timothy K. Belstra	DeMotte State Bank	DeMotte	Indiana
Menza Dudley	Phenix-Girard Bank	Phenix City	Alabama
Jerry Hauff	Cornerstone Bank	Bismarck	North Dakota
Richard L. Junkermann	The Bank of Tampa	Tampa	Florida
Brandon Patry	Bank of Whitewater	Whitewater	Kansas
Manjur Ahmed	MainStreet Bank	Fairfax	Virginia
BOBBY J GOLDSMITH	TEXAN BANK	SUGARLAND	Texas
Cheryl Kennedy	First National Bankers Bank	Baton Rouge	Louisiana
Gene Maxwell	First United Bank	Lubbock	Texas
Donna Purser	community Spirit Bank	Red Bay	Alabama
Keith Anderson, SVP	New Century Bank, NA	Belleville	Kansas
Jimmy Rasmussen	HomeTown Bank, N.A.	Galveston	Texas
David Bird	TIB	Irving	Texas
Amelia Proctor	Texas Bank and Trust	Tyler	Texas
Thomas H. Olson, Jr.	Points West Community Bank	Julesburg	Colorado
Stuart Campbell	Security Stae Bank of Kenyon	Kenyon	Minnesota
LANCY MANSFIELD	FIRST STATE BANK AND TRUST CO, inc.	CARUTHERSVILLE	Missouri
Nancy Boyington	First Bank Hampton	Hampton	Iowa
Bill James	Muleshoe State Bank	Muleshoe	Texas
Charles Phelan	TIB-The Independent BankersBank	Irving	Texas
Brent Wiedeman	Farmers & Merchants Bank of Colby	Colby	Kansas
Lyle E Walden	TIB- The Independent BankersBank	Irving	Texas
R. B. Summitt II	Sevier County Bank	Sevierville	Tennessee
Sharon Jackson	MainStreet Bank	Fairfax	Virginia
Michael Trujillo	AmBank	Silver City	New Mexico
Dusty Clayton	Muleshoe State Bank	Muleshoe	Texas
Troy Robinson	BankTexas	Quitman	Texas
David Murrell	MainStreet Bank	McLean	Virginia
Shannon Kirby	First National Bankers Bank	Baton Rouge	Louisiana
Steve Wilcoxon	First Community Bank	Batesville	Arkansas
Lloyd Smegner	TIB-The Independent BankersBank	Irving	Texas
Michael Bress	WPS Community Bank	Madison	Wisconsin
Derek Prater	Muleshoe State Bank	Muleshoe	Texas
Craig Berry	TIB	Irving	Texas
Robert Gaddis	Spring Hill State Bank	Longview	Texas
Terry Hoover	TIB-The Independent BankersBank	Irving	Texas
Bill Becker	TIB - The Independent BankersBank	Springfield	Illinois
Richard T. Harris	State Bank & Trust of Kenmare	Kenmare	North Dakota
Stephanie Carpenter	TIB The Independent BankersBank	Irving	Texas
Cidne Skavdahl	Jonah Bank of Wyoming	Casper	Wyoming
CARL HAHN	MULESHOE STATE BANK	MULESHOE	Texas
William C Greenhaw	The Independent Bankers Bank	Irving	Texas
Jeff Barfield	First Natl Bank of Lake Jackson	Lake Jackson	Texas
Rick Hays	Bank Director	Helena	Montana
Chad Golden	TIB-The Independent BankersBank	Irving	Texas
Edith Stevens	Heritage Bank	Jonesboro	Georgia

Karen Lord	Eastern Michigan Bank	Croswell	Michigan
Callan Stapleton	TIB - The Independent BankersBank	Springfield	Illinois
Patsy I rust	Main street bank	Fairfax	Virginia
Debra Crawford	TIB The Independent BankersBank	Irving	Texas
Terri L. Morgan	Employee	Irving	Texas
Diane Francis	TIB-The Independent BankersBank	Irving	Texas
pam hammond	coastal community bank	everett	Washington
Robin Emerson	TIB-The Independent BankersBank	Irving	Texas
Dwayne Dale	Muleshoe State Bank	Muleshoe	Texas
Robin Wood	TIB-The Independent BankersBank	Irving	Texas
Olivia Bajaj	TIB - The Independent BankersBank	Irving	Texas
R. Kevin Drew	TIB - The Independent Bankersbank	Irving	Texas
Vink Miller	TIB	Irving	Texas
Catherine Wood-Smith	TIB - The Independent BankersBank	Irving	Texas
Tom Bradford	TIB	Irving	Texas
Margie Angell	TIB-The Independent BankersBank	Irving	Texas
Gena Batson	The Independent Bankers Bank	Irving	Texas
Carolyn Long	Community State Bank of Rock Falls	Rock Falls	Illinois
Tandy Hix	TIB-The Independent Bankers Bank	Irving	Texas
Melba Kelsey	TIB Mortgage	Irving	Texas
Deborah Nelson	TIB-The Independent BankersBank	Irving	Texas
Kathleen M. Gunning	TIB-The Independent BankersBank	Irving	Texas
Geoff Collins	TIB	Irving	Texas
Laney Freeman	TIB	Irving	Texas
Don J Briscoe Jr	TIB	Irving	Texas
Erika Rockett	TIB	Irving	Texas
Elizabeth Meyers	TIB - The Independent BankersBank	Irving	Texas
John Dews	Citizens Bank	Batesville	Arkansas
Cooper Glover	Citizens Bank	Tucumcari	New Mexico
Kirsti Jeffers	Jonah Bank of Wyoming	Casper	Wyoming
Bart LeBon, EVP & CCA	Mt. McKinley Bank	Fairbanks	Alaska
Terry Saeger	MainStreet Bank Fairfax. Va	Fairfax	Virginia
Bruce Pylant	Progress Bank and Trust	Huntsville	Alabama
Brian Esgar	Stillman BancCorp, N.A.	Rockford	Illinois
Gary M. Madison, SVP	Valley Bank of Kalispell	Kalispell	Montana
Donna T Guerra	Hibernia Bank	New Orleans	Louisiana
Francis C. Broccolino	Slavie Federal Savings Bank	Bel Air	Maryland
Jan Jones	First National Bank and Trust Co. of Newtown	Newtown	Palau
JUDY DIANE PAYNE	FIRST STATE COMMUNITY BANK	PORTAGEVILLE	Missouri
Catherine Fitzgerald	Fresno First Bank	Fresno	California
Anne Reaves	Wheeler County State Bank	Dublin	Georgia
Danielle M Heaton	Jonah Bank of Wyoming	Casper	Wyoming
Dale A Klein	Starion Financial	Bismarck	North
Gary Schneck	The Neffs National Bank	Neffs	Pennsylvania
David Peshek	Belmont Bank & Trust	Chicago	Illinois
mark desrochers	mainstreet bank	Herndon	Virginia
B. Windol Cook	TIB - The Independent BankersBank	Jacksonville	Texas
Amesha Brown	Merchants and Planters Bank	Newport	Arkansas
Ron Banks	Belmont Bank & Trust Company	Chicago	Illinois

Mike McCorkill	Bank of Ash Grove	Ash Grove	Missouri
Loretta McCain	Community National Bank	Midland	Texas
Philip Logan	Slavie Federal Savings Bank	Bel Air	Maryland
Kirk McLaughlin	Vista Bank	Ralls	Texas
April Antrim	Jonah Bank of Wyoming	Casper	Wyoming
Madelyne Carpenter	The Merchants National Bank of Sacramento	Sacramento	California
Anna Maria Brennneman	Libwerty Natioanl Bank	Ada	Ohio
Briana King	Jonah Bank of Wyoming	Cheyenne	Wyoming
Don Ashley	Madison County Community Bank	Madison	Florida
Lori Anderson	First National Bankers Bank	Baton Rouge	Louisiana
Ronald F Braseth	The Goose River Bank	Mayville	North Dakota
Betsy Johns	MainStreet Bank	Fairfax	Virginia
Pornsawan Krause	MainStreet Bank	Fairfax	Virginia
James J. Herring	First Capital Bank	Wichita Falls	Texas
Eric Neeley	First State Community Bank	Kennett	Missouri
Thomas Sciarretta	MBank	Gresham	Oregon
Trinh Ton	MainStreet Bank	Fairfax	Virginia
Jim Meredith	First National Bank Texas	Killeen	Texas
Charles D. Epperson	First State Community Bank	Rolla	Missouri
Amber Burton	Jonah Bank of Wyoming	Casper	Wyoming
Brigit Booth	Jonah Bank	Casper	Wyoming
Donovan A Bertsch	Starion Financial	Bottineau	North Dakota
Marie Hubbard	Jonah Bank of Wyoming	Casper	Wyoming
Richard Sledge	Farmers Bank	Fort Collins	Colorado
Wendy Blankespoor	Premier Bank	Rock Valley	Iowa
Alison Broughton	First Citizens Community Bank	Mansfield	Pennsylvania
Kerri Blunn	Jonah Bank of Wyoming	Cheyenne	Wyoming
AnnMarie Powers	MainStreet Bank	Fairfax	Virginia
Sharon Ricciardi	MainStreet Bank	Fairfax	Virginia
Ronda Hanson	Jonah Bank of Wyoming	Casper	Wyoming
Jaikaran Dhillon	Mainstreet Bank	Herndon	Virginia
Lloyd Davis	The Citizens Bank	Batesville	Arkansas
Michael Stombock	MainStreet Bank	Herndon	Virginia
Teren Prater	Banker	Casper	Wyoming
Kelly McSpadden	Citizens Bank	Batesville	Arkansas
Melissa Brown	MainStreet Bank	Herndon	Virginia
Patti Pierson	MSB	Fairfax,	Virginia
Joe Wegner	Fullerton National Bank	Fullerton	Nebraska
Darrell Green	Main Street Bank	Fairfax	Virginia
Taylor Stockwell	CornerStone State Bank	Le Sueur	Minnesota
David M Cordingley	MainStreet Bank	Fairfax	Virginia
Michael R. Hinkle	Charlevoix State Bank	Charlevoix	Michigan
Robert D. McBride	First Northern Bank of Wyoming	Buffalo	Wyoming
Bill Cox	MainStreet	Fairfax	Virginia
michael Ferrell	MainStreet Bank	Fairfax	Virginia
Ladene Bray	The Citizens Bank	Batesville	Arkansas
Michael J. Rudolph	MainStreet Bank	Fairfax	Virginia
Susan Paoli	The First National Bank of Niagara	Niagara	Wisconsin
Greg Shaver	The Citizens Bank	Batesville	Arkansas

William McCarty	Belmont Bank & Trust	Chicago	Illinois
Jeffrey S. Day	MainStreet Bank	Fairfax	Virginia
Monte Thiebaud	The Dublin National Bank	Dublin	Texas
Ronda Gilmore	First State Community Bank	Hayti	Missouri
Renee Long	Merchants and Planters Bank	Batesville	Arkansas
Joseph E. Gore	First State Bank	Wrens	Georgia
Evangelina Rios	MainStreet Bank	Falls Church	Virginia
Thomas Cary	MainStreet Bank	Arlington	Virginia
Maria Hasan	MainStreet Bank	Arlington	Virginia
Kamaljit Brar	Regional Branch Manager	Fairfax	Virginia
Greg Niska	Northern State Bank of Virginia	Virginia	Minnesota
Cindy Thomas	Jonah Bank of Wyoming	Cheyenne	Wyoming
Abdul Hersiburane	Main Street Bank	Fairfax	Virginia
Chris Carmichael	MainStreet Bank	Fairfax	Virginia
Eric Dosch, CFO	First Guaranty Bank	Hammond	Louisiana
Travis Tate	Mainstreet Bank	Fairfax	Virginia
Randy Myers	First Federal S & L Assoc.	Van Wert	Ohio
Frannie Assadi	MainStreet Bank	Fairfax	Virginia
Jeffrey Swiger	Mainstreet bank	Fairfax	Virginia
Billy Freesmeier	MainStreet Bank	Fairfax	Virginia
Crystal Angel	MainStreet Bank	Fairfax	Virginia
Paul Harrington	MainStreet Bank	Fairfax	Virginia
DOUG HALEY	DEWITT BANK AND TRUST CO	DEWITT	Iowa
Tom Lackey	MainStreet Bank	Fairfax	Virginia
Kevin Atwood	Bank of Cadiz & Trust Co.	Cadiz	Kentucky
Farnaz Eftekhari	Mainstreet Bank	McLean	Virginia
Regina Dioquino	MainStreet Bank	Fairfax	Virginia
Jeff Agee	First Citizens National Bank	Dyersburg	Tennessee
Muhammad Shamsuzzaman	MainStreet Bank	McLean	Virginia
Matthew McCrory	MainStreet Bank	Farifax	Virginia
Kristin Foltz	Bank of Clarke County	Berryville	Virginia
Jeff W. Dick	MainStreet Bank	Fairfax	Virginia
Brent Myers	State Bank of Davis	Davis	Illinois
Scott Jones	The Bankers' Bank of Kentucky	Frankfort	Kentucky
Donald R Johnson	First National Bank of Gillette	Gillette	Wyoming
Christopher Johnston	MainStreet Bank	Fairfax	Virginia
Chris Johnson	First National Bank	Dumas	Texas
Jason Jones	The First National Bank of Woodsboro	Woodsboro	Texas
Robert Fandrey	Greenleaf Wayside Bank	Greenleaf	Wisconsin
Steven Hoog	Officer	Castroville	Texas
Shanna Hanley	Citizens National Bank of Cheboygan	Chebygan	Michigan
Donald E. Hall	DeMotte State Bank/Chief Financial Officer	DeMotte	Indiana
Lee R. Hoekenschneider	Progress Bank and Trust	Huntsville	Alabama
Betty Germany	Citizen National Bank	Henderson	Texas
Karen S. Reynolds	Community State Bank of Rock Falls	Sterling	Illinois
Joyce E Bethea	Madison County Community Bank	Madison	Florida
Nancy A Taylor	Cornerstone Bank	Overland Park	Kansas
Tony Gambaiani	Jackson County Bank	Columbus	Indiana
Michael T Cross	First Federal Savings and Loan Association	Van Wert	Ohio

David Nast	Progress Bank	Huntsville	Alabama
Kevin Beedy	First National Bank	Spearman	Texas
John Doull	Cornerstone Bank	Overland Park	Kansas
Howard O. Phillips	Madison County Community Bank	Madison	Florida
Steven Gonzalo	First National Bank of Ottawa	Ottawa	Illinois
J Andrew Czajkowski	1St Federal Savaings & Loan	Van Wert	Ohio
Doug Morstad	Hilltop National Bank	Casper	Wyoming
M. Greg Griggs	Highland Commercial Bank	Marietta	Georgia
Kenneth Brown	First United BaNK	Lamesa	Texas
Francine Race	Seneca Federal Savings and Loan	Baldwinsville	New York
Barbara J. Britenriker	Farmers & Merchants State Bank	Archbold	Ohio
Tom Neaves, Senior Vice President	Farmers State Bank	Mountain City	Tennessee
Nancy Knaub	Jonah Bank of Wyoming	Cheyenne	Wyoming
Lori Brennan	Jonah Bank of Wyoming	Cheyenne	Wyoming
Michelle F. Rodgers	Wheeler County State Bank	Alamo	Georgia
Tim Otto	Mason State Bank	Mason	Michigan
J M MALINOWSKI	Palmetto State Bank	BEAUFORT	South Carolina
Dorothy H. SHupe	Farmers State Bank	Mountain City	Tennessee
John Sabol	Saint Casimirs Savings Bank	Baltimore	Maryland
Thomas W Cook	The Bank of Landisburg	Landisburg	Pennsylvania
Randy Andrews	Texas Bank and Trust Co.	Longview	Texas
Randall Hoover	Legend Bank, NA	Bowie	Texas
Lisa Spang	Charlevoix State Bank	Charlevoix	Michigan
Karen Morgan	The First National Bank of Dryden	Dryden	New York
Curt Walth	Starion Financaill	Bismarck	North Dakota
Robert M. Fisher	Lake-Osceola State Bank	Baldwin	Michigan
J. Neal Anderson	Anderson Brothers Bank	Mullins	South Carolina
Chris Triplett	Newport Federal Bank	Newport	Tennessee
Nathan Winch	Kinderhook Bank	Hudson	New York
Brian Avril	Gulfstream Business Bank	Stuart	Florida
Wayne Beck	Blue Grass Savings Bank	Blue Grass	Iowa
Jonathan Davis	Dean Bank	Franklin	Massachusetts
Daniel C Yates	Brattleboro Savings & Loan	Brattleboro	Vermont
Charles Dixon	The Pataskala Banking Company	Pataskala	Ohio
James R. Bosley, Jr.	Farmers and Merchants Bank	Upperco	Maryland
ELAINE CATHCART	ATHENS FED. COMMUNITY BANK	ATHENS	Tennessee
Adam Bolinger	Shelby County State Bank	Shelby County State Bank	Illinois
Kelly Barclay	Ozona National Bank	Ozona	Texas
Chuck Rosebrough	First Graham Bancorp	Graham	Texas
Robley R Bruce jr.	United Legacy Bank	Winter Park	Florida
J. Mark Halvorson	Yampa Valley Bank, Director	Steamboat Springs	Colorado
Patti Ark	Home City Federal Savings Bank	Springfield	Ohio
Becky Cronin	Choice Financial Group	Fargo	North Dakota
Mark Zaback	Jonah Bank of Wyoming	Casper	Wyoming
William L Berry	Community Bank of Delaware	Lewes	Delaware
Stephen Thompson	Shelby County State Bank	Shelbyville	Illinois
Dale L Leighty	First National Bank of Las Animas	LasAnimas	Colorado
Leah Kremer	Osgood State Bank	Osgood	Ohio
R E Miller	Ga Banking Co	Atlanta	Georgia

Greg Mastrud	First International Bank & Trust	West Fargo	North Dakota
Barry L. Pflueger, Jr.	First National Bank & Trust of Newtown	Newtown	Pennsylvania
Garland L Humphries	Bank of Botetourt	Buchanan	Virginia
David Jansen	Valley Bank & Trust	Brighton	Colorado
A. Brannon Kroll	Independent Banker in San Antonio, Texas	San Antonio	Texas
Brandon Berkley	State Bank of Downs	Englewood	Colorado
Linda Allen	Texas Bank and Trust Company	Longview	Texas
Jenny Taylor	Texan Bank	Sugar Land	Texas
Randy Pullin	Texan Bank	Houston	Texas
Gene Michaelson	Community Bank Owatonna	Owatonna	Minnesota
Kenneth Koncaba	Texan Bank	Sugar Land	Texas
Angela Wilcoxon	The Citizens Bank	Batesville	Arkansas
Terri Brown	Citizens National Bank	Marshall	Texas
Karen Shaw	The Citizens Bank	Batesville	Arkansas
John Kaye	Bank of Luxemburg	Luxemburg	Wisconsin
Tasha K Carter	TIB-The Independent BankersBank	Irving	Texas
Steven Brower	Shelby State Bank	Shelby	Michigan
DeWitt Booth	Bank of Frankewing	Pulaski	Tennessee
Scott LeDuc	Choice Financial Group	Grand Forks	North Dakota
James Halvorsen	Old Mission Bank	Sault Ste Marie	Michigan
julio cortez	community national bank	midland	Texas
Al Vermeer	Peoples Bank	Rock Valley	Iowa
Mike Vessels	TIB	Irving	Texas
Iselda Gay	TIB-The Independent BankersBank	Irving	Texas
Tricia Nowak	TIB	Irving	Texas
Renee Rivera	Community National Bank	Midland	Texas
William H Walker III	Franklin State Bank & Trust Co.	Winnsboro	Louisiana
Gary F. Clifton	Kentucky Home Bank	Bardstown	Kentucky
Thomas A Boggs	Citizens National Bank NA	Bossier City	Louisiana
Chris Bond	Morris Bank	Dublin	Georgia
Dustin Wilkinson	Texas Bank and Trust	Longview	Texas
Carrie Harris	Citizens Bank of Edmond	Edmond	Oklahoma
Michael George	First State Bank	Waynoka	Oklahoma
Charly Henry	Citizens National Bank of Park Rapids	Park Rapids	Minnesota
Billy M. Yarbro	Legend Bank	Bonham	Texas
CLAY PRICKETT	COMMUNITY NATIONAL BANK	MIDLAND	Texas
Stanley Byrne	Mutual Savings Association	Leavenworth	Kansas
Daniel L. Heeren, President and CEO	Union State Bank	Clay Center	Kansas
Felicity Ours	Summit Community Bank	Moorefield	West Virginia
Sandy Perra	Bank of Zumbrota	Zumbrota	Minnesota
dewey e. jones	Richland State Bank	Bastrop, La.	Louisiana
Debi Vordick	Compliance officer	San Marcos	Texas
Stacey Morris-Potter	First United Bank	Lubbock	Texas
Rob Spiller	Junction National Bank	Eagle River	Alaska
Jeff Brooks	Legend Bank	Whitesboro	Texas
Rob Roy Spiller	Junction National Bank	Junction	Texas
RICHARD A. BEALL	PEOPLES STATE BANK OF VELVA	VELVA	North Dakota
Barbara C Spiller	Junction National Bank	Junction	Texas
Kari Reents	The Eastern Colorado Bank	Burlington	Colorado

Rosanne Wilson	1st Independent	Beaverton	Oregon
Mike L. Boren	Citizens Bank & Trust Co.	Tunica	Mississippi
Kip Bowler	The Village Bank	St. George	Utah
Aaron Rawson	State Bank of Cross Plains	Cross Plains	Wisconsin
Dan Nicol	Richwood Banking Company	Delaware	Ohio
Patrick Kennedy	Cross County Savings Bank	Middle Village	New York
Jerry Parker	Garrett State Bank	Garrett	Indiana
Rick Forte	Cross County Savings Bank	Middle Village	New York
Sam Vallandingham	The First State Bank	Barboursville	West Virginia
Steven Salsberg	Cross County Savings Bank	Middle Village	New York
Paolo Racli	Cross County Savings Bank	Middle Village	New York
Gary Graham	CNB Bank & Trust	Carlinville	Illinois
Thomas L Van Overbeke	Iowa State Bank	Algona	Iowa
Tim Trembl	Bank of Luxemburg	Luxemburg	Wisconsin
Lela Robbins	First Capital Bank	Quanah	Texas
Thomas Caruso	Cross County Savings Bank	Middle Village	New York
Lily T Yuzon	Buckeye Community Bank	Lorain	Ohio
Thomas D. Budd	Rockford Bank and Trust Company	Rockford	Illinois
Jim Rush	First United Bank	Amarillo, Texas	Texas
Tim Middleton	Belgrade State Bank	Belgrade	Missouri
Scott Dickerson	Texas Bank & Trust	Longview	Texas
Leigh Taylor	American National Bank	Mount Pleasant	Texas
Toni Simmons	Legend Bank	Fort Worth	Texas
John Ory	Community National Bank	Midland	Texas
John Harper	Summit Community Bank	Moorefield	West Virginia
Michael S. Metz	F&M Trust	Chambersburg	Pennsylvania
Kurt Brossman	The Eastern Colorado Bank	Cheyenne Wells	Colorado
Terry L. Williams	Texas Bank and Trust	Longview	Texas
Richard Dorsch	MCS Bank	Lewistown	Pennsylvania
Gaylene Leonard	Texas Bank and Trust	Longview	Texas
Paula Gunn	Texas Bank and Trust Company	Longview	Texas
Anthony Milone	Cross County Savings Bank	Middle Village	New York
David McLeod	United Legacy Bank	Longwood	Florida
Monique Tatsch	Legend Bank	Bonham	Texas
Renee Lewis	Legend Bank	Nocona	Texas
David Smith	Texas Bank and Trust	Longview	Texas
Jessica Hughes	Texas Bank and Trust Company	Longview	Texas
Sarah Tharp	Texas Bank and Trust	Longview	Texas
mike Taylor	Legend Bank	Bowie	Texas
Scott Bentley	First United Bank	Amarillo	Texas
Christin Lee	Farmers Trust and Savings Bank	Spencer	Iowa
Evan Hughes	Legend Bank	Fort Worth	Texas
Matthew H Clemmer	Legend Bank	Bowie	Texas
Christie Johnson	Legend Bank	Fort Worth	Texas
Jeffrey A. Soma	First SE Bank	Harmony	Minnesota
Maureen Arthur	Valley Bank & Trust	Brighton	Colorado
Russ Turk	PremierBank	Fort Atkinson	Wisconsin
Marcus Scarborough	Citizens Bank	Tulia	Texas
Mindy Mitchell	Legend Bank	Fort Worth	Texas

Charles Maddy	Summit Community Bank	Moorefield	West
Brian Mantzey	Legend Bank	Bonham	Texas
JT SKARDA	CITIZENS BANK OF CLOVIS	CLOVIS	New Mexico
Chrisley Deines	Legend Bank	Bowie	Texas
Todd McMurray	Legend Bank	Bowie	Texas
John Lee	Legend Bank, N. A.	Bowie	Texas
Tim Lambert	Legend Bank	Bowie	Texas
Greg Warren	The First National Bank of Granbury	Granbury	Texas
Elizabeth J. Towles	Legend Bank	Decatur	Texas
Delaina Henderson	Legend Bank, N.A.	Bowie	Texas
Sharnise Jones McCollums	Legend Bank	Bowie	Texas
Mickey Faulconer	Legend Bank	Bowie	Texas
Carrie Vincent	Legend Bank	Decatur	Texas
Nathan Bayless	Legend Bank, N.A.	Fort Worth	Texas
Bret Meekins	Legend Bank	Bowie	Texas
Jay Bearden	Legend Bank	Bowie	Texas
Gregory Lawrence	ValueBank Texas	Richmond	Texas
Bryan K. Haun	TrustTexas Bank, SSB	Cuero	Texas
Stephanie Coleman	Texas Leadership Bank	Royse City	Texas
Bob Becker	Black River Country Bank	Black River Falls	Wisconsin
Amanda Mangrum	Texas Leadership Bank	Royse City	Texas
Gary M. Parker	First United Bank	Seagraves	Texas
Gary Flemmons	Texas Leadership Bank	Royse City	Texas
Cynthia A. VanLuven	Old Mission Bank	Saut Ste. Marie	Michigan
Daniel J Schmitt	One World Bank	Dallas	Texas
HARLAN HEITKAMP	VALUEBANK TEXAS	CORPUS CHRISTI,	Texas
Michelle Adams	First National Bankers Bank	Baton Rouge	Louisiana
Ginger Pittman	First National Bank	Spearman	Texas
Nancy Mueller	Osgood State Bank	Osgood	Ohio
William L. Lindsey	The First National Bank of Hughes Springs	Hughes Springs	Texas
Melissa Davidson	Texas Leadership Bank	Royse City	Texas
John Gertson	First National Bank of Eagle Lake	Eagle Lake	Texas
Charles Saeman	State Bank of Cross Plains	Cross Plains	Wisconsin
Stanley Wong	The Berkshire Bank	New York	New York
Dionne Smith	First National Bankers Bank	Baton Rouge	Louisiana
Annette W. Sorrells	First National Bank	Hebbronville	Texas
Michael S. Lee, CPA	Morgan Federal Bank	Fort Morgan	Colorado
Milton McGee	Texas Leadership Bank	Royse City	Texas
Fred Smith	Old MissionBank	Sault Ste. Marie	Michigan
Chip Voss	NewFirst National Bank	El Campo	Texas
DeAnna Tittel	Bank of Luxemburg	Luxemburg	Wisconsin
Dora Evans	First Unitex Bank	Amarillo	Texas
Donna Dillon	CommunityBank of Texas	Beaumont	Texas
Rachel H. Gannon, CFO	Davis Trust Company	Elkins	West
Scott Fagin	First United Bank	Lubbock	Texas
Mavis Arambula-Medellin	Vantage Bank Texas	San Antonio	Texas
Chad Zummach	Gunnison Bank and Trust	Gunnison	Colorado
Stacy James	Bridge City Bank	Bridge City	Texas
Ashley Burt	The Gunnison Bank and Trust Company	Gunnison	Colorado

William Nix	Comanche National Bank	Comanche	Texas
Joni Gonzales	Preferred Bank	Houston	Texas
James Andrade Sanchez	Vantage Bank Texas	San Antonio	Texas
Vikki Goates	American National Bank of Mt. Pleasant	Mt. Pleasant	Texas
Eric Alexander	Happy State Bank	Amarillo	Texas
Richard Jackson	First United Bank	Dimmitt	Texas
Diane Ramey	State Bank of Waterloo	Waterloo	Illinois
Sharon Schamberger	Peoples State Bank	Hoxie	Kansas
C,M,Beard	First State Of Randolph County	Cuthbert	Georgia
Drew Springer	Ballinger National Bank	Ballinger National Bank	Texas
Paul R. Meier	Calumet County Bank	Brillion	Wisconsin
Glen Thurman	First National Bank of Moody	Moody	Texas
Patrick Justiss	Coleman County State Bank	Coleman	Texas
Coleena Woods	Leonardville State Bank	Manhattan	Kansas
David E. Firack	Old Mission Bank	Sault Ste. Marie	Michigan
Riley Tully	First United Bank	Seagraves	Texas
LISA SANDLIN	JUNCTION NATIONAL BANK	JUNCTION	Texas
Roy Eon	Texas Bank and Trust	Longview	Texas
Maurita Myers	Texas Bank and Trust	Longview	Texas
Ryan Pederson	Peoples State Bank of Velva	Velva	North Dakota
William A. Cunningham	Dalhart Federal Savings & Loan Association, SSB	Dalhart	Texas
Sandra Bickham	Bridge City State Bank	Bridge City	Texas
Keith Owens	First United Bank	Dimmitt	Texas
Lance Broadhurst	First United Bank	Littlefield	Texas
Brian Niblett	American National Bank	Mount Pleasant	Texas
Shelley Bills	First United Bank	Dimmitt	Texas
James R Barlow	Hondo National Bank	Bandera	Texas
Codi Cleavinger	First United Bank	Dimmitt	Texas
Angie Wilson	Junction National Bank	Junction	Texas
Michael H. Hill	First United Bank	Lubbock	Texas
Amy L Emshoff	Generations Bank	Exeter	Nebraska
Rick C. Boyd	First United Bank	Lubbock	Texas
C. Brant Lundgren	First United Bank	Lubbock	Texas
Clay Carr	First United Bank	Sudan	Texas
Connie Milligan	Texas Bank and Trust	Longview	Texas
Jeffrey Norris	Lubbock National Bank	Lubbock	Texas
Rodney Ruthart	First United Bank	Amarillo	Texas
Jennifer Crymes	TIB-The Independent Bankersbank	Irving	Texas
Melodie	Jackson County Bank	Seymour	Indiana
Howard Hackney	Texas Bank and Trust	Longview	Texas
Noah Garcia	Vantage Bank Texas	San Antonio	Texas
Kim Timmons	Happy State Bank	Lubbock	Texas
Phillip M. York	First United Bank	Earth	Texas
Gregory Jones	Progress Bank and Trust	Huntsville	Alabama
Ana P. Valdez	Falcon International Bank	Laredo	Texas
CONNIE RATLIFF, EVP	HAPPY STATE BANK	AMARILLO	Texas
Joe Mauel	Bank of Luxemburg	Luxemburg	Wisconsin
Austin W. Bryan	Texas Star Bank, S.S.B.	Georgetown	Texas
Linda J Deen	First National Bank Rotan	Rotan	Texas

Sue Magers	The Comanche National Bankc	Comanvche	Texas
Stan Peavy, III	First National Bank in Graham	Graham	Texas
Nathan Brown	First State Bank of Burnet	Burnet	Texas
Steve Brunson	First United Bank	Amarillo	Texas
Paul D. Thornton	Vantage Bank Texas	San Antonio	Texas
Chad Garrard	The Farmers Bank	Fishers	Indiana
JOSEPH J. KALIL, SR.	THE FARMERS BANK	FISHERS	Indiana
Brookes B. Worthington	FNB Santo	Cool	Texas
Ron Abigail	First United Bank	Amarillo	Texas
Adam Bandy	First United Bank	Canyon	Texas
Kyle Peavy	First National Bank in Graham	Graham	Texas
Claude E Henry	Texas Bank and Trust	Tyler	Texas
Robert Posey	First National Bank, Rotan	Rotan	Texas
Joseph H Neely	First National Bankers Bank	Ridgeland	Mississippi
Quinn Alexander	First United Bank	Canyon	Texas
D. Kurt Coor	First United Bank	Lamesa	Texas
Andrew A. Reid	The Bank of San Antonio	San Antonio	Texas
Kevin Carson	First United Bank	Lubbock	Texas
Monty Long	Centennial Bank	Lubbock	Texas
Justin Farmer	First National Bank in Graham	Graham	Texas
Joe Strong	First United Bank	Lubbock	Texas
Chad Andrews	First United Bank	Seminole	Texas
K E Partee	Texas Bank and Trust	Longview	Texas
Shawn Main	Vantage Bank Texas	San Antonio	Texas
Jeff Greenhill	First United Bank	Lubbock	Texas
Jim Kuykendall	First United Bank	Sudan	Texas
Steven C. Cox	First United Bank	Seminole	Texas
William J. Goetz, CPA	Jefferson Bank	San Antonio	Texas
Jason A Hahn	Texas Financial Bank	Rankin	Texas
Doug Bready	Regional President Vantage Bank Texas	McAllen	Texas
John Slatky	Bank of Luxemburg	Luxemburg	Wisconsin
Patty Terry	Vantage Bank Texas	San Antonio	Texas
Jason P. Loeffler	Junction National Bank	Junction	Texas
Thomas "Sandy: Stroud	State National bank of Texas	Iowa Park/Wichita Falls	Texas
Sallye Long	First State Bank of Burnet	Burnet	Texas
Rogers Pope, Jr.	Texas Bank and Trust Company	Longview	Texas
Darlene Gonzalez	Vantage Bank TEXas	San Antonio	Texas
Kathy OBrien	Vantage Bank Texas	San Antonio	Texas
Steve Bartley	Aledo National Bank	Aledo	Texas
Tindle Ramon	First National Bank	Spearman	Texas
Cary Johnson	First State Bank of Burnet	Burnet	Texas
Laura Miller	Farmers State Bank	Quinton	Oklahoma
Antonio Hernandez	Amistad Bank	Del Rio	Texas
JaneAnne Newton	First National Bank of Winnsboro	Winnsboro	Texas
David Blackburn	First United Bank	Lubbock	Texas
Brian Pohlmeier - President	Centennial Bank	Lubbock	Texas
Charlene Smith	First National Bank	Graham	Texas
Timothy Morris	Vantage Bank Texas	San Antonio	Texas
David Corpus	CommunityBank of Texas, N.A.	Houston	Texas

Robert Simper	Lone Star Bank, SSB	Moulton	Texas
Mark W Hamilton	Peoples State Bank	Shepherd	Texas
patricia brazil	First national bankers bank	little rock	Arkansas
John Mills	Citizens State Bank	Tyler	Texas
Kevin Piette	State Bank of Cross Plains	Cross Plains	Wisconsin
Bill R. Hall	Texas Star Bank, ssb	Rockdale	Texas
Jeff Wilkinson	Pioneer Bank	Dripping Springs	Texas
Carl H. Frietsch	American Bank of Texas	Sherman	Texas
Lesla Story	Texas Bank and Trust Company	Longview	Texas
James E. Skehan	Ozona National Bank	Ozona	Texas
James G Smith	Bank of the West	Grapevine	Texas
Stephanie Rankin	Libertad Bank SSB	Austin	Texas
Jerry D. Sanders	Community National Bank & Trust of Texas	Corsicana	Texas
Lorie Evans	First National Bankers Bank	Baton Rouge	Louisiana
Barbara Harley	TIB	Irving	Texas
Carol Hopper	Citizens National Bank	Henderson	Texas
Robert A. Coleman, Jr.	First National Bank in Graham	Graham	Texas
Jerry Woolverton	Texas Bank and Trust	Tyler	Texas
Philip R. Cecil	Liberty National Bank	Paris	Texas
Robert L. Walker	First Community Bank	Brownsville	Texas
John Koch	The Bankers Bank	Oklahoma City	Oklahoma
Lisa Hobbs, AVP	Texas Heritage National Bank	Ore City	Texas
Jeannette Knezek	Yoakum National Bank	Yoakum	Texas
Scott Cook	Investor/ Adv. Bd Member	CRAIG	Colorado
Pat Ratcliff	Citizens National Bank	Henderson	Texas
Susan Brooks	First Bank	Wichita Falls	Texas
Kevin M Hood	Texas Bank and Trust	Longview	Texas
Josh Wood	First National Bank of Hereford	Hereford	Texas
Mike Baustert	First National Bank of Chillicothe	Chillicothe	Texas
Michael White	Woodforest National Bank	The Woodlands	Texas
Keith Purvis	Texas Bank and Trust	Longview	Texas
Michael R. Moores	Citizens National Bank	Henderson	Texas
A.J. SANCHEZ	AMERICAN NATIONAL BANK OF MT. PLEASANT	MT. PLEASANT	Texas
Billy J. Fleming	Texas Star Bank, S.S.B.	Lott	Texas
Tom Burress	Eden Financial Corporation	San Angelo	Texas
Bob	Modern Banking Systems	Ralston	Nebraska
Sandra Maroon	Commercial National Bank of Texarkana	Texarkana	Texas
Clay Hermann	First State Bank	Yoakum	Texas
Reed Bateman	TIB - The Independent BankersBank	Dallas	Texas
James L. Smith	Citizens Bank	Humble	Texas
Larry R. Davis, Jr.	The Bank & Trust, ssb	Del Rio	Texas
Scott E. Tschirhart	Castroville State Bank	Castroville	Texas
Karen Gill	First National Bankers Bank	Little Rock	Arkansas
David R. Kapavik	Lone Star Bank S.S.B	Moulton	Texas
Sergio L San Pedro	United Central Bank	Garland	Texas
Ken Dysert	Citizens National Bank of Bluffton	Bluffton	Ohio
Christy Hester	Texas Bank and Trust Company	Longview	Texas
Greg Baldock	Farmers State Bank, LPO	Nacogdoches	Texas
Doyle Cooper	Texas Leadership Bank	Royse City	Texas

Anne Broumley	Grandview Bank	Cleburne	Texas
Bruce Price	Community Bank & Trust	Waco	Texas
Wesley Byrd	First National Bank	Groesbeck	Texas
Kevin Malone	Centennial Bank	Lubbock	Texas
Greg Wyatt	First State Bank, Brownsboro	Brownsboro	Texas
Jay Lee	AimBank	Littlefield	Texas
Rick Tatum	Ozona National Bank	San Antonio	Texas
Peter Bennis	Pinnacle Bank	Keene	Texas
Linda Holland	First State Bank of Burnet	Burnet	Texas
Sheila Donnelly	American National Bank	Mt. Pleasant	Texas
Fran Pack	Citizens State Bank	Somerville	Texas
Peter Kubacki	Dart Bank	Mason	Michigan
Jackie Carmichael	Bank Of Lincoln County	Fayetteville	Tennessee
Dianne Diffie	TIB-The Independent BankersBank	Irving	Texas
Deborah M Smith	First American Bank	Hudson	Wisconsin
Dr. Neal Logan	Success Bank	Bloomfield	Iowa
Peter R. Spahn	Park State Bank & Trust	Woodland Park	Colorado
Pam Deal	First National Bank of River Falls	River Falls	Wisconsin
David DeRose	Yampa Valley Bank	Steamboat Springs	Colorado
Edward R. Ermine	Washington Financial Bank	Washington	Pennsylvania
Kevin Shaw	Valey Bank & Trust	Commerce City	Colorado
Keith Thompson	TIB-The Independent BankersBank	Salem	Oregon
Carolyn C Dyer	First National Bankers Bank	Baton Rouge	Louisiana
LINDA SHIPP	CITIZENS BANK	CLAUDE	Texas
first national bank river falls, wi.	director	river falls	Wisconsin
Carlos Padron	Citizens National Bank	Henderson	Texas
Melissa Torres	State Bank of Cross Plains	Cross Plains	Wisconsin
Kari Torgerhagen	Prairie Sun Bank	Milan	Minnesota
Kathy Barnes	First National Bank of Groton	Groton	New York
Stephen Eberhart	First Federal Bank	Fort Payne	Alabama
Dennis R. Bohnert	First State Community Bank	Perryville	Missouri
Linda Rock	Bank of Denver	Denver	Colorado
Bridget Krueger	State Bank of Cross Plains	Oregon	Wisconsin
Michael Selfe	Planters Bank	Hopkinsville	Kentucky
Michael J Curran	First Mountain Bank	Big Bear Lake	California
Reaves Crabtree	The First National Bankers Bank	Birmingham	Alabama
Edward Hobbs	First National Bankers Bank	Birmingham	Alabama
Philip Earnest	First National Bankers Bank	Birmingham	Alabama
Gabriel Nuevo	Valley Bank & Trust	Brighton	Colorado
Wesley Caudell	First National Bankers Bank	Birmingham	Alabama
Tina Jourdan	TIB-The Independent BankersBank	Irving	Texas
Q. Dean Brosious	Yampa Valley Bank	Steamboat Springs	Colorado
JIM BLACK	FNBB CAPITAL MARKETS	BIRMINGHAM	Alabama
Eric Allen	TIB	Irving	Texas
Debra Murphy	First Western Bank & Trust	Eden Prairie	Minnesota
Lloyd Erickson	Whidbey Island Bank	Lynnwood	Washington
Sheila Lyon	First National Banker's Bank	Baton Rouge	Louisiana
Sheila K. Thom;son	First National Bankers' Bank	Birmingham	Alabama
Mark Kandilas	Valley Bank & Trust	Commerce City	Colorado

ronald g chamberlin	eitzen state bank	caledonia	Minnesota
Blake Tolbird	First National Bankers Bank	Baton Rouge	Louisiana
Michele McMillan	Kalamazoo County State Bank	Schoolcraft	Michigan
Andrew Delvan Irwin	First National Bankers Bank	Baton Rouge	Louisiana
Greg Lee	First National Bank Talladega	Talladega	Alabama
Alisa Krieg	TIB - The Independent BankersBank	Dallas	Texas
charles kown	first national bankers bank	birmingham	Alabama
Tammi Strutt	Peoples State Bank	Colby	Kansas
Donna Latch	FNBB	Little Rock	Arkansas
Perry Key	First National Bankers Bank	Baton Rouge	Louisiana
Alan Hubbard	Small Town Bank	Wedowee	Alabama
Michael E. Malone	First National Banker's Bank	Ridgeland	Mississippi
John Kliewer	First National Bank & Trust Co.	Weatherford	Oklahoma
Kim Langlois	First National Bankers Bank	Baton Rouge	Louisiana
rene' julian	FNBB	Little rock	Arkansas
Dianne Haberman	Gunnison Bank and Trust Company	Gunnison	Colorado
Kent H. Brewster	First National Bankers Bank-Arkansas Region	Little Rock	Arkansas
Joshua Welsh	F&M Trust	Chambersburg	Pennsylvania
Maria Wilke	First National Bankers Bank Officer	Paducah	Kentucky
Clyde R. Nelson	State Bank of Florence	Florence	Wisconsin
Carly Roubique	First National Bankers Bank	Baton Rouge	Louisiana
Mark Snyder	The Eastern Colorado Bank	Burlington	Colorado
KRISTI HARRINGTON	STATE BANK OF NEW RICHLAND	NEW RICHLAND	Minnesota
Tammy C. Purcell	Seneca Federal Savings & Loan Association	Baldwinsville	New York
Chris Annas, CEO	Meridian Bank	Malvern	Pennsylvania
Chelsea Suszko	First National Bank of Newtown	Newtown	Pennsylvania
Shirley Tyler	United Legacy Bank	Longwood	Florida
Ryan Strawbridge	First National Bankers Bank	Ridgeland	Mississippi
Liz Estrada	Citizens Bank	Tucumcari	New Mexico
Susan A Swenson	First National Bank of River Falls	River Falls	Wisconsin
Brandy Wheeler	First National Bankers Bank	Baton Rouge	Louisiana
Allen David	First National Bankers Bank	Baton Rouge	Louisiana
Faye Pratts	TIB Employee	Atlanta	Georgia
Deborah W. Wright	The Richwood Banking Company	LaRue	Ohio
Charles J. Fehlig, Jr.	CresCom Bank	Myrtle Beach	South Carolina
Nona M Dailey	First National Bankers Bank	Shreveport	Louisiana
Amee Goodhew	FNBB	Birmingham	Alabama
Brenda Gomez	Valley Bank and Trust	Brighton	Colorado
Sandra Flynn	First National Bankers Bank	Baton Rouge	Louisiana
Stephen N. Sherrill	Citizens Bank	Claude	Texas
Chad Wilson	First National Bankers Bank	Marietta	Georgia
Mary Bryant	First National Bankers Bank	Little Rock,	Arkansas
Skyla Comer	First National Bankers Bank	Baton Rouge	Louisiana
Ross Scott	First Florida Bank	Destin	Florida
Jerry L Rexroad	CresCom Bank	Charleston,	South Carolina
Christen Legleu	First National Bankers Bank	Baton Rouge	Louisiana
Erica L Arbour	First National Bankers Bank	Baton Rouge	Louisiana
Susan Harris	First National Banker's Bank, AL	Birmingham	Alabama
Beverly Texada	TIB-The Independent BankersBank	Irving	Texas

Steve Graham	Planters BANK	Hopkinsville	Kentucky
Natalie M. Hollenbeck	TIB	Irving	Texas
Eyvette Sellers	Planters Bank, Inc	Hopkinsville	Kentucky
Margaret G. Murphy	Community & Southern Bank	Atlanta	Georgia
Doug Scherrer	Valley Bank & Trust	Brighton	Colorado
Joseph F. Quinlan, III	First National Bankers Bank	Baton Rouge	Louisiana
Suzette Goecke	Valley Bank & Trust	Brighton	Colorado
Stephen Johnson	Bay View FSLA	Milwaukee	Wisconsin
Kelli Ritenour	Mutual Savings Bank	Hartsville	South Carolina
Kimberly Hengehold	United Legacy Bank	Longwood	Florida
Ashley J King	Three Rivers Bank of Montana	Kalispell	Montana
Penni Livingston	TIB - The Independent BankersBank	Irving	Texas
Martha Brown	Independence Bank of Georgia	Braselton	Georgia
C. William Harkins	United Legacy Bank	Longwood	Florida
Denise Dodini	Summit Bank	Oakland	California
Michael H Mercer	First Security Bank of Kentucky	Central City	Kentucky
David G. Brewick	Evergreen National Bank	Evergreen	Colorado
Misty Brantley	Citizens Community Bank	Winchester	Tennessee
Steve Schafer	PremierBank	Fort Atkinson	Wisconsin
Diana Fisher	TIB - The Independent BankersBank	Irving	Texas
E. Gilson	First National Bank & Trust Co. of Newtown	Newtown	Pennsylvania
Jennifer Winters	TIB-The Independent BankersBank	Irving	Texas
Jason Drum	The First National Bank and Trust Company of Newtown	Newtown	Pennsylvania
Steve Plötz	Bank of Prairie du Sac	Prairie du Sac	Wisconsin
Todd Stewart	Rock Canyon Bank	Provo	Utah
David L. Russell	PremierBank	Fort Atkinson	Wisconsin
Valerie Escatel	Valley Bank & Trust	Brighton	Colorado
Connie A Ruppert	First National Bank of River falls	River Falls	Wisconsin
Katie Simon	State Bank of Cross Plains	Cross Plains	Wisconsin
Pam Reynolds	The Richwood Banking Company	Marysville	Ohio
Cindy Steber	State Bank of Florence	Florence	Wisconsin
Janna Schinke	The Rawlins National Bank	Rawlins	Wyoming
Tom Pechacek	First National Bank	River Falls,	Wisconsin
Jackie Moseley	Citizens National Bank	Longview	Texas
Betty Dawkins	Delta Bank	Vidalia	Louisiana
Lisa C Ammon	Coatesville Savings Bank	Coatesville	Pennsylvania
Amy Bush	The Richwood Banking Company	Plain City	Ohio
Debra L Polsin	State Bank of Reeseville	Reeseville	Wisconsin
Judy Hayes	First State Bank of Purdy	Cassville	Missouri
Vernon Wendt	State Bank of Cross Plains	Cross Plains	Wisconsin
Steve Owens	State Bank of Whittington	Benton	Illinois
Matt Lee	Premier Bank	Fort Atkinson	Wisconsin
Jessica Carroll	The New Washington State Bank	Charlestown	Indiana
James Hudson	TIB	Irving	Texas
Mark Catton	PremierBank	Sullivan	Wisconsin
Joshua D Meyer	Valley Bank & Trust	Brighton	Colorado
Eva McGowan	Blue Ridge Bank	Walhalla	South Carolina
Brian Armstrong	PremierBank	Fort Atkinson	Wisconsin
Angela Putman	Bank of Frankewing	Pulaski	Tennessee

James B van Lieshout	PremierBank	Fort Atkinson	Wisconsin
Sherry McKee	PremierBank	Fort Atkinson	Wisconsin
Susan Polk	PremierBank	Fort Atkinson	Wisconsin
Susan Zander	State Bank of Cross Plains	Cross Plains	Wisconsin
Lucy Hill	Citizens community Bank	Winchester	Tennessee
Theresa R Copp	PremierBank	Fort Atkinson	Wisconsin
Sanford Baumgardner	The Andover BAnk	Andover	Ohio
Kenneth R. Kramer	coatesville Savings Bank	Coatesville	Pennsylvania
Donna Jackson	First National Bank of Dryden	Dryden	New York
Jamie Bennett	SSBBank	Stockbridge	Michigan
Peter Reichardt	Farmers & Merchants Bank	Tomah	Wisconsin
Sara Gammill	Merchants & Marine Bank	Pascagoula	Mississippi
Rex Bostwick	Citizens Bank	Amarillo	Texas
Roy Budlong	PremeirBank	Fort Atkinson	Wisconsin
BETHANY PIECHOWSKI	STATE BANK OF CROSS PLAINS	CROSS PLAINS	Wisconsin
Sheila Grant	Mutual Savings Bank	Hartsville	South Carolina
Joy McAfee	Richwood Banking Company	Richwood	Ohio
Eugene Richardson	Community State Bank	Starke	Florida
Jeffrey Biegel	Charter Bank	Eau Claire	Wisconsin
Joseph Thorne Angell	Kalamazoo County State Bank	Schoolcraft	Michigan
Kenneth Dunaway	TIB - The Independent Bankers Bank	Dallas	Texas
Patty Best	Citizens National Bank	Henderson	Texas
Patrick L Ryan	First Bank	Hamilton	New Jersey
Terry L. Foster	MCS Bank	Lewistown	Pennsylvania
Alan F Wright	BankORION	Orion	Illinois
James M.	First National Bank	River Falls	Wisconsin
tom duggan	director	tampa	Kansas
Maria D. Larouco	Seamen's Bank	Provincetown	Massachusetts
Kelly Peterson	First International Bank & Trust	Watford City	North Dakota
Jutta Codori	St Landry Homestead	Opelousas	Louisiana
Barry Lake	Champion Bank	parker	Colorado
Thomas Waymire	Castle Rock Bank	Castle Rock	Colorado
Kenneth Horton	First Capital Bank	Quanah	Texas
Noel Bolinger	Shelby County State Bank	Shelbyville	Illinois
George Taylor	Champion Bank	Parker	Colorado
Peter Stenehjem	First International Bank & Trust	Fargo	North Dakota
Greg Colquitt	Citizens National Bank	Longview	Texas
William Eickhoff	Plaza Park Bank	Waite Park	Minnesota
Bill Blackmon	First Community Bank	Chatom	Alabama
R. Michael Bell	Pine River Valley Bank	Bayfield	Colorado
Mark DeBiasio	State Bank of Cross Plains	Cross Plains	Wisconsin
Frances Nubla	TIB-THE INDEPENDENT BANKERSBANK	IRVING	Texas
Narvel Casas	Vice President	Castle Rock	Colorado
David Paulson	Security State Bank	Warroad	Minnesota
Thomas J. Miller	Castle Rock Bank	Castle Rock	Colorado
Dale L. Morris	Forrest Vity Bank	Forrest City	Arkansas
Vonda Coleman	First State Bank of Randolph County	Cuthbert	Georgia
Perry Forstrom	Citizens Alliance Bank	Clara City	Minnesota
Coralee Demers	Choice Financial Group	Fargo	North Dakota

Jeff Marsho	Bay View Federal Savings and Loan Association	Milwaukee	Wisconsin
Scott McComb	Heartland Bank	Gahanna	Ohio
John N Cullen	First National Bank of River Falls	River Falls	Wisconsin
George Robichaux	South Louisiana Bank	Houma	Louisiana
Danny L. White	First National Bank of Liberal	Liberal	Kansas
William Flori	TIB	Irving	Texas
Scott Kelley	TIB - The Independent BankersBank	Irving	Texas
Bill Owens	Union State Bank of Fargo	Fargo	North Dakota
Kevin Jones	First State Bank of Purdy	Monett	Missouri
Donald Dresser	First National Bank Northwest Florida	Panama City	Florida
Carolyn M. Concannon	AmeriServ Financial Bank	Johnstown	Pennsylvania
Bill Sheffer	The First National Bank & Trust Co. of Newtown	Newtown	Pennsylvania
BEVERLY CLARK	CITIZENS COMMUNITY BANK	WINCHESTER	Tennessee
Matt Mueller	First International Bank & Trust	Fargo	North Dakota
Rebecca Easton	TIB-The Independent Bankers Bank	Irving	Texas
Robert B Helvey	State Bank of Cross Plains	Mount Horeb	Wisconsin
Renee Veith	First State Bank of Purdy	Monett	Missouri
Glendon Olson	First International Bank & Trust	Williston	North Dakota
Thomas Laufenberg	State Bank of Cross Plains	Cross Plains	Wisconsin
Jon Saxen	Welcome State Bank	Welcome	Minnesota
Gale Fossatti	TIB-The Independent BankersBank	Irving	Texas
Sandra A. Wurm	First National Bank of River Falls	River Falls	Wisconsin
J. Stephen Blazek	First International bank & Trust	Fargo	North Dakota
Arlene Albarado	First National Bank of Louisiana	Crowley	Louisiana
peter huck	Community State Bank	Union Grove	Wisconsin
Laura Thompson	First National Bank of River Falls	River Falls	Wisconsin
James J. Fenlason	Rocky Mountain Bank and Trust	Florence	Colorado
Kaydi Peterson	First National Bank of River Falls	River Falls	Wisconsin
BRISHA CLEMONS	TIB	IRVING	Texas
Terri Blanton	TIB-The Independent BankersBank	Irving	Texas
Kent Kramer	The Richwood Banking Company	Delaware	Ohio
Chad Hoffman	The Richwood Banking Company	Richwood	Ohio
Daniel J. Imhoff	State Bank of Cross Plains	Cross Plains	Wisconsin
Jessica Casey	Employee	Frankewing	Tennessee
Debra Sickler	TIB	Irving	Texas
Carol Radtke	Security Bank	Springfield	Illinois
John Stibbe	First International Bank and Trust	Fargo	North Dakota
KARLEEN HOULE	FIRST INTERNATIONAL BANK & TRUST	MINOT	North Dakota
Terry Stevens	Alliance Bank	Francesville	Indiana
George Manning	Community First Bank	Keosauqua	Iowa
CHARLES A. CURRY	First State Bank of Randolph County ,Cuthbert,Georgia	CUTHBERT	Georgia
Bruce A. Taylor	TIB - The Independent BankersBank	Irving	Texas
Lori Palmgren	TIB- The Independent BankersBank	Irving	Texas
Jane Damron	Citizens Communtiy Bank	Winchester	Tennessee
si tarighi	tib	irving	Texas
Drew Schultz	TIB - The Independent BankersBank	Irving	Texas
Mary Fier	First National Bank of Volga	Volga	South Dakota
Jerry Sullivan	Granite Mountain Bank	Philipsburg	Montana
Erica Peters	Century Bank	Santa Fe	New Mexico

Betty J. Bendix	The Independent Bankers Bank	Springfield	Illinois
Dan Anderson	State Bank of Cross Plains	Waunakee	Wisconsin
Amanda Traywick	Citizens National Bank	Longview	Texas
Albert Hodges	Employee of a bank	Irving	Texas
Darlene Pence	TIB	Plano	Texas
Cheryl Westermann	Consumer bank customer	Flower Mound	Texas
Thomas B. Sipp	TIB-The Independent BankersBank	Irving	Texas
Michelle Byrne	First National Bank & Trust Company of Newtown	Newtown	Pennsylvania
Ed Rarick	High Plains Bank	Flagler	Colorado
Philip Reed	Swisher Trust & Savings Bank	Swisher	Iowa
kelly bearden	TIB	dallas	Texas
John Docken	First International Bank & Trust	Fargo	North Dakota
Andy Castle	TIB - The Independent BankersBank	Irving	Texas
John Con	First Metro Bank	Muscle Shoals	Alabama
Tracy R. Foster	The First National Bank and Trust Company of Newtown	Newtown	Pennsylvania
Barry Renfro	TIB - The Independent BankersBank	Irving	Texas
Jack Kleinecke	TIB- The Independent BankersBank	Dallas	Texas
Curtis Bull	TIB-The Independent BankersBank	Amarillo	Texas
Jeffrey Johnson	First International Bank & Trust	Fessenden	North Dakota
Olivia Walker	Guardian Bank	Valdosta	Georgia
Lyriel Shaffer	TIB - The Independent BankersBank	Irving	Texas
Carroll Putnam	The Independent BankersBank	Irving	Texas
Paul Taylor	TIB The Independent BankersBank	Irving	Texas
Rachel Tennyson	TIB	Irving	Texas
Michael A. Johnson	TIB - The Independent BankersBank	Irving	Texas
Wanda Dame	TIB	Jacksonville	Illinois
Donald Rhodes	United Legacy Bank	Longwood	Florida
Traci Shore	TIB- the Independent BankersBank	Irving	Texas
Kacey Ware	TIB - The Independent BankersBank	Irving	Texas
Tom Bradford	TIB	Amarillo	Texas
daniele van horn	tib	irving	Texas
Travis Brooks	TIB - The Independent BankersBank	Irving	Texas
Drew Allbright	TIB The Independent BankersBank	Irving	Texas
Alan Abney	TIB The Independent Bankers Bank	Irving	Texas
Earl W. Schouweiler	Peoples State Bank	Fairmount	North Carolina
David Terrell	TIB-The Independent BankersBank	Irving	Texas
Dawn Sweet	TIB	Irving	Texas
David Poffenbarger	TIB-The Independent BankersBank	Irving	Texas
Travis Stephens	TIB- The Independent BankersBank	Irving	Texas
Greg Todd	TIB	Dallas	Texas
Charles H. Arnold	Westbound Bank	Katy	Texas
Cheryl Dukeman	Pikes Peak National Bank	Colorado Springs	Colorado
Donald E. Rusk	The Farmers Bank	Frankfort	Indiana
Laurie Heffernan	The First National Bank of Newtown	Newtown	Pennsylvania
Tonya Harden	First International Bank & Trust	Minot	North Dakota
Paul BRIARDY	Grand Valley Bank	Heber City	Utah
John Allee	The Tipton Latham Bank, NA	Tipton	Missouri
Bill Kitchen	Valley Business Bank	Visalia	California
Meghan Folkerts	Citizens Alliance Bank	Clara City	Minnesota

Mary A Egan	State Bank of Cross Plains	Verona	Wisconsin
Danielle Rogers	Merrimac Savings Bank	Newton	New Hampshire
James Weidner	Southern Bank & Trust	Clarksville	Georgia
Melissa Hardy	Operations	Frankewing	Tennessee
Scott Andrews	Citizens National Bank	Overton	Texas
Neilson Davis	Farmers State Bank	Center	Texas
NANCY FULMER	CITIZENS COMMUNITY BANK	WINCHESTER	Tennessee
Randy Erdmann	Citizens State Bank of Roseau	Roseau	Minnesota
David Ludwig	Security First Bank	Bismarck	North Dakota
Jason A. Kuerschner	Citizens State Bank Norwood Young America	Norwood Young America	Minnesota
Thomas M Seale, III, CPA	Citizens National Bank	Tyler	Texas
Lois Jones	Citizens National Bank Henderson	Henderson	Texas
Lynette Sazama	State Bank of Cross Plains	Cross Plains	Wisconsin
Candice Freese	Citizens Alliance Bank	Clara City	Minnesota
dawn ferguson	state Bank of cross plains	cross plains	Wisconsin
Ronald D. Cooley	The Peoples Savings Bank	New Matamoras	Ohio
Kathy Davids	Citizens Alliance Bank	Clara City	Minnesota
John Forstrom	Citizens Alliance Bank	Clara City	Minnesota
Cathy Janssen	Citizens Alliance Bank	Maynard	Minnesota
Eileen Donner	First International Bank	Fargo	North Dakota
Donna Slaney	State Bank of Cross Plains	Cross Plains	Wisconsin
Rohit Khiani	Merchants Commercial Bank	St Thomas	Virgin Islands
Kevin VonBank	First Minnetonka City Bank	Minnetonka	Minnesota
Betty Nonn	State Bank of Cross Plains	Cross Plains	Wisconsin
Al Johnson	Westbound Bank	Katy	Texas
Sarah Getzlaff	Security First Bank of North Dakota	Mandan	North Dakota
Tanya Haverland	State Bank of Cross Plains	Madison	Wisconsin
Cynthia E. Albertson	State Bank of Cross Plains	Cross Plains	Wisconsin
Kevin Cashen	Bay bank	Baltimore	Maryland
John Pechan	State Bank of Cross Plains	Cross Plains	Wisconsin
David Jessup	Dewitt Bank and Trust Co	DeWitt	Arkansas
Brian G. Rykhus	Community Resource Bank	Northfield	Minnesota
Steven Condon	Citizens Alliance Bank	Clara City	Minnesota
Julie Ross	State Bank of Cross Plains	Cross Plains	Wisconsin
Jeffrey A. Zwettler	State Bank of Cross Plains	Middleton	Wisconsin
Kari Davis	State Bank of Cross Plains	Waunakee	Wisconsin
Carolyn Haney	Brookville National Bank	Brookville	Ohio
TAMARA STOKER	CITIZENS NATIONAL BANK	LONGVIEW	Texas
Joseph McDonie	Rock Branch Community Bank, Inc.	Nitro	West Virginia
Gordon H. Hoffner	The Union Bank	Beulah	North Dakota
william keller	Community Bank of the Bay	Oakland	California
Larry J. Dewhirst	First International Bank & Trust	Gilbert	Arizona
Max Ross	Sterling Bank	Poplar Bluff	Missouri
Jon W. Pope	Leonardville State Bank	Manhattan	Kansas
Andy Goodson	First State Bank of Purdy	Monett	Missouri
Stan D Henne	Roxbury Bank	Roxbury	Kansas
Dan Billingsley	Planters Bank	Hopkinsville	Kentucky
Betty Miller	United Legacy Bank	Longwood	Florida
Michael Robinson	The Peoples Bank	Iva	South Carolina

Marcus Payne	Citizens National Bank	Huntsville	Texas
Rick Thompson	First State Bank of Purdy	Purdy	Missouri
Michelle Eck	First State Bank of Purdy	Monett	Missouri
Mickey Dunbar	Planters Bank	Sebree	Kentucky
John Hemak	New Tripoli Bank	Orefield	Pennsylvania
kathleen whelehan	upstate national bank	rochester	New York
Chris Alexander	Union State Bank	Birmingham	Alabama
ROBERT CRISS	Williamstown Bank	Williamstown	West Virginia
Donald Downum	Citizens State Bank	Jasper	Tennessee
Keith Wallace	Director, First Federal of Northern Michigan	Alpena	Michigan
Ron Smith	First State Bank of Purdy	Monett	Missouri
Kelly Jacobs	Kalamazoo County State Bank	Schoolcraft	Michigan
Ralph Burchianti	Community Bank	Carmichaels	Pennsylvania
Ben Peterson	Citizens Alliance Bank	Clara City	Minnesota
Shea Zook	Citizens Alliance Bank	Clara City	Minnesota
Greg Weed	The Eastern Colorado Bank	Cheyenne Wells	Colorado
Lance Joyner	Planters Bank	Hopkinsville	Kentucky
Arlene Meister	First State Bank of Purdy	Monett	Missouri
Paula Caldwell	Citizens Alliance Bank	Murdock	Minnesota
Steve Mousseau	FFNM	Alpena	Michigan
tim farley	citizens national bank	henderson	Texas
Richard Hamblin	FNB BANK INC	Romney	West Virginia
Jessica Young	The First National Bank and Trust Co. of Newtown	Newtown	Pennsylvania
Carol Schaardt	The Bank of Steinauer	Steinauer	Nebraska
Toni Umphreyville	Community Valley Bank	El Centro	California
Emma Shafer	The First National Bank of Newtown	Newtown	Pennsylvania
Vicki Karpyak	First International Bank & Trust	Watford City	North Dakota
Eileen M Budnick	First Federal of Northern Michigan	Alpena	Michigan
Patti Fitzgerald	Citizens National Bank	Henderson	Texas
Emily Herdt	Highland Commercial Bank	Marietta	Georgia
john h anderson	quad city bank and trust company	bettendorf	Iowa
Jerome Tracey	First Federal of Northern Michigan	Alpena	Michigan
John Eimon	Great Midwest Bank	Brookfield	Wisconsin
Nancy Baerwald	American Bank Center	Cando	North Dakota
Diana Wagner	First International Bank & Trust	Watford City	North Dakota
RICK D TURNER	THE FARMERS & MERCHANTS BANK	CALDWELL, OHIO	Ohio
Emily Medvecky	Planters Bank	Clarksville	Tennessee
Brent McColgin	TriCounty Bank & Trust	Roachdale	Indiana
Jim Kangerga	Citizens National Bank	Henderson	Texas
Stacy Schober	Blissfield State Bank	Blissfield	Michigan
diane barton	community national bank & trust	corsicana	Texas
Sheila Dixon	Senior Vice President	Tyler	Texas
Dan Byers	Farmers Bank	Fort Collins	Colorado
David M. Heuberger	First Bank Hampton	Hampton	Iowa
Brett T Weeks	Citizens National Bank	Henderson	Texas
Andy Collins	Commercial Bank and Trust	Paris	Tennessee
Daniel J. Ravenscroft	Royal Bank	Hillsboro	Wisconsin
Courtney Foss	First International Bank & Trust	Fessenden	North Dakota
Lynn Goetz	Citizens National Bank	Henderson	Texas

Rondi Deaver	First International Bank & Trust	Minot	North
Mary A. Bomkamp	Highland State Bank	Highland	Wisconsin
Andy Doyle	Great Midwest Bank	Brookfield	Wisconsin
Jessica Shaw	Planters Bank, Inc.	Clarksville	Tennessee
Landan Stallons	Planters Bank	Hopkinsville	Kentucky
Mark Kelly	Delta Bank, National Association	Manteca	California
Mark Friedt	First International Bank and Trust	Harvey	North
Craig M. Ealy	First International Bank & Trust	Phoenix	Arizona
Meagan Evans	Planters Bank	Hopkinsville	Kentucky
Kayla Lilly Brashears	Planters Bank	Hopkinsville	Kentucky
Steven Palmer	Bank of Richmondville	Richmondville	New York
Kyle Luther	Planters Bank	Clarksville	Tennessee
Carl M Axness	Union Bank of Blair	Blair	Wisconsin
David Litton	Citizens National Bank	Henderson	Texas
Dennis Doyle	Great Midwest Bank	Brookfield	Wisconsin
Kelley C. Workman	Planters Bank, Inc.	Hopkinsville	Kentucky
Brian Metcalfe	Citizens Community Bank	Winchester	Tennessee
Shane J. Lange	Landmands Bank	Audubon	Iowa
Jeffrey E Koski	First Security Bank	Bozeman	Montana
Jamie Kibler	The Richwood Banking Company	Richwood	Ohio
Tod Jeffers	Scott State Bank	Bethany	Illinois
Tom Bolt	Merchants Commercial Bank	St. Thomas	Virgin
Dennis Walsh	First International Bank & Trust	Harvey	North
Jeff Longlett	North Adams State Bank	Ursa	Illinois
Kevin Lycklama	Riverview Community Bank	Vancouver	Washington
Robert C. Dickins	SSBBank	Stockbridge	Michigan
Edward Cooney	Affinity Bank	Atlanta	Georgia
James D. MacPhee, CEO	Kalamazoo County State Bank	Schoolcraft	Michigan
Michael W Estes	The Fisher National Bank	Fisher	Illinois
Ken Poteet	Sterling Bank	St. Louis	Missouri
Robert Hemsath	Security First Bank	Fresno	California
Wayne Courtright	Harmony Bank	Millstone Township	New Jersey
Allen F. Weisbeck	Bank of North Dakota	Bismarck	North
Cheryl L Schultz	Exchange State Bank	Sandusky	Michigan
Anne Marie Williams	Merchants Commercial Bank	St.Thomas	Virgin
Tom Cutter	Iowa State Bank	Clarksville	Iowa
Michael J Gargaro	Coulee Bank	La Crosse	Wisconsin
Melody D. Godbold	Bank of Pine Hill	Pine Hill	Alabama
Jill F. Gregory	Franklin Bank & Trust Company	Franklin	Kentucky
Dennis D. Nelson	First International Bank & Trust	Watford City	North
Brian Borini	1st National Bank of Scotia	Scotia	New York
Seth Shasserre	1st Advantage Bank	St. Peters	Missouri
Judy C Campbell	Bank of Lincoln County	Fayetteville	Tennessee
Daniel Owen	Citizens National Bank	Henderson	Texas
Gregory Darga	Royal Bank	Spring Green	Wisconsin
Joel Maxcy	The Eastern Colorado Bank	Kit Carson	Colorado
Brett E. Legg	The Eastern Colorado Bank	Cheyenne Wells	Colorado
Ben Jackson	Bank of Frankewing	Pulaski	Tennessee
Alan Chi	California Pacific Bank	San Francisco	California

Jason Schneider	First International Bank and Trust	Harvey	North
Robert D. Balch	First Bank of Clewiston	Clewiston	Florida
Thomas Glanz	Farmers State Bank	Marion	Iowa
L.J. Folse	Coastal Commerce Bank	Houma	Louisiana
Carol Hamm	Farmers & Merchants Bank	Waterloo	Alabama
Hurbert Cashwell	F&M Bank and Trust Company	Manchester	Georgia
Joe Colella	First National Bank & Trust Company Of Newtown	Warminster	Pennsylvania
Kristen Martinez	The Bank of Beaver City	Beaver	Oklahoma
Megan Harmon	The Eastern Colorado Bank	Colorado Springs	Colorado
June Walker	Bank of Lincoln County	Fayetteville	Tennessee
John B Eberly	Stanton State Bank	Stanton	Nebraska
James Loe	Pioneer Bank of Wisconsin	Ladysmith	Wisconsin
Lonnie Iholts	Siuslaw Bank	Florence	Oregon
Gary Butler	Farmers Bank	Ault	Colorado
Brenda Lange	Bitterroot Valley Bank	Lolo	Montana
Ashley White	The Bank of Harlan	Harlan	Kentucky
Fred T. Ruff	FMS Bank	Fort Morgan	Colorado
Stacey Russell	The Bank of Beaver City	Beaver	Oklahoma
Sue Faller	Kindred State Bank	Kindred	North
JOHN G. SCHMID	GRANT COUNTY STATE BANK	CARSON	North
Fred Siemers	River Cities Bank	Wisconsin Rapids	Wisconsin
Justin Harwell	Bank of Lincoln County	Fayetteville	Tennessee
Michelle Presley	Community National Bank & Trust of Texas	Corsicana	Texas
Vickie Hargrove	Bank of Lincoln County	Fayetteville	Tennessee
THERESA VANDERPOOL	THE FIRST NATIONAL BANK & TRUST COMPANY OF NEWTOWN	NEWTOWN	Pennsylvania
BARBARA MILLER	THE FIRST NATIONAL BANK & TRUST CO. OF NEWTOWN	NEWTOWN	Pennsylvania
Leslea Oelke	Peoples State Bank	Hoxie	Kansas
Cindy Houston	Citizens Community Bank	Winchester	Tennessee
Brandy Vanderpool	Bank of Lincoln County Teller	Fayetteville	Tennessee
Renee Hurt	Citizens Community Bank	Winchester	Tennessee
Danielle R. Wasson	Peoples State Bank	Colby	Kansas
Michael A. Moore	The First National Bank of Mifflintown	Mifflintown	Pennsylvania
Carla Buchanan	BOLC teller	Fayetteville	Tennessee
Steve Anderson	North Texas Bank, N.A.	Decatur	Texas
BONNIE C HEREFORD	BANK OF LINCOLN COUNTY	FAYETTEVILLE	Tennessee
Steven R. Lane	Security Savings Bank	Gowrie	Iowa
CLIFF DUDLEY	BANK OF SULLIVAN	SULLIVAN	Missouri
Jay D. Krcmar	Farmers State Bank of Waupaca	Waupaca	Wisconsin
Joyce Welch	The Bank of Beaver City	Beaver	Oklahoma
Katie Templeton	Bank of Lincoln County	Fayetteville	Tennessee
Vikki Smith	Bank of Lincoln County	Fayetteville	Tennessee
Cheri Ashby	Bank of Lincoln County	FAYETTEVILLE	Tennessee
Debbie Kohl	Broward Bank of Commerce	Fort Lauderdale	Florida
KELLI WILKERSON	CSR/LOAN PROCESSOR	FAYETTEVILLE	Tennessee
Doug Martin	Livingston State Bank	Livingston	Wisconsin
Marc Hanneman	Andover Bank	Jefferson	Ohio
Greg Miskovsky	First International Bank & Trust	Scottsdale	Arizona
Laura Mullins	North Alabama Bank	Hazel Green	Alabama
KATIE J SODERBERG	FIRST INTERNATIONAL BANK AND TRUST	WILLISTON	North

Gregory Turner	First Southeast Bank	Canton	Minnesota
Becky Allen	Farmers & Merchants Bank	Waterloo	Alabama
Tim Clark	Bank of Lincoln County	Fayetteville	Tennessee
Matthew T. Hoffman	The Richwood Banking Company	Richwood	Ohio
Barry L. Slider	First South Bank	Spartanburg	South Carolina
Matthew E. Merboth	Spring Valley City Bank	Spring Valley	Illinois
Gregory L. Butts	First National Bank of Nash	Nash	Oklahoma
CHRIS SEAGROVE	BANK OF LINCOLN COUNTY	FAYETTEVILLE	Tennessee
Glen S. Hughes	Community State Bank of Rock Falls	Dixon	Illinois
Sandi Hansen	Peoples State Bank	Hallettsville	Texas
Lisa J. McNamee	Richwood Banking Company	Richwood	Ohio
Tammie Cline	The Bank of Beaver City	Beaver	Oklahoma
David	Jennings	Delano	Minnesota
Jeff Williamson	Star Bank	Eden Prairie	Minnesota
Becky Tanner	Citizens National Bank	Henderson	Texas
David W Hardy	Director	Bayfield	Colorado
Colette Tope	First National Bank of Ava	Ava	Illinois
Billy L Gann	First National Bank Northwest Florida	Panama City	Florida
Worth E. Whitworth	First National Bank of Tahoka	Tahoka	Texas
Jennifer Reese	Bank of Frankewing	Frankewing	Tennessee
Karen M. Dolton	The First National Bank of Newtown	Newtown, Bucks County	Pennsylvania
Connie Fain	Citizens National Bank	Palestine	Texas
David Carson	First National Bank of Newtown	Newtown	Pennsylvania
David W. Barnes	Bank of Frankewing	Frankewing	Tennessee
Roland Velvin	First-Lockhart National Bank	Lockhart	Texas
Steve Zeman	Union State Bank of West Salem	West Salem	Wisconsin
Arlyn Maifeld	Iowa State Bank	Clarksville	Iowa
Betty Chapman	Community Resource Bank	Northfield	Minnesota
Signe Lunde	Farmers State Bank	Waupaca	Wisconsin
James A Park	Buckeye Community Bank	Lorain	Ohio
Lawrence Safarek	Home Federal Savings and Loan Association of Niles	Niles	Ohio
Kim Cook	Farmers Bank	Princeton	Kentucky
Tim Cassels	Bank of Fairfield	Fairfield	Washington
Linda Rosencrance	New Tripoli Bank	New Tripoli	Puerto Rico
Janet T Verneuille	Empire National Bank	Islandia	New York
Colleen Heldt	Iowa Trust & Savings Bank	Emmetsburg	Iowa
Brad Bolton	Community Spirit Bank	Red Bay	Alabama
Joe Morgan	New Washington State Bank	Charlestown	Indiana
Donavon Kuehnast	community resource bank	northfield	Minnesota
James W. Duncan	Sterling Bank	Clayton	Missouri
larry franklin	CNB Bank & Trust N A	Alton	Illinois
Don Preston	Citizens National Bank	Jefferson	Texas
Michael E. Stewart	Farmers Bank & Trust Company	Princeton	Kentucky
Michael Schutz	State Bank of Cross Plains	Cross Plains	Wisconsin
Russell T. Kosch	First Bank of Utica	Friend	Nebraska
Martin Reinhart	Heritage Bank	Spencer	Wisconsin
Staci Bluestein	Stonegate Bank	Fort Lauderdale	Florida
Steven Ehni	Harvest Bank	Kimball	Minnesota
Greg Hohl	Wahoo State Bank	Wahoo	Nebraska

Bradley R. Meredith	Legacy Bank of Florida	Boca Raton	Florida
james d massee	president	appleton	Minnesota
Terry L. Tyson	Citizens National Bank	Henderson	Texas
Bill McDonald	Greenwoods State Bank	Lake Mills	Wisconsin
ERIN GRISWOLD	CITIZENS COMMUNITY BANK	WINCHESTER	Tennessee
Megan Wagner	FIRST NATIONAL BANK & TRUST CO. OF NEWTOWN	NEWTOWN	Pennsylvania
David Hoppes	Mutual Savings Association	Leavenworth	Kansas
Heather ODonnell	The First National Bank & Trust Company of Newtown	Newtown	Pennsylvania
RUBEN ROBLEDO	PRESIDENT/CEO	SAN ANTONIO	Texas
Ceil Higginbotham	Citizens National Bank	Henderson	Texas
Rickj Jones	Meramec Valley Bank	Ellisville	Missouri
Sandy Halas	The First National Bank and Trust Company of Newtown	Newtown	Pennsylvania
Dennis P McManus	Eureka Bank	Pittsburgh	Pennsylvania
Justin Dinovo	Citizens Federal Savings and Loan Association	Bellefontaine	Ohio
Barbara McCullough	First National Bank Northwest FL	Panama City	Florida
Gerard Iervolino	Sunnyside Federal Saving and Loan Association	Irvington	New York
Joseph G Slemmer II	Fidelity Savings of Bucks County	Bristol	Pennsylvania
Kathryn Palopoli	The First National Bank & Trust Co. of Newtown	Levittown	Pennsylvania
Michelle L Viso	The First National Bank & Trust Co. of Newtown, PA	Richboro	Pennsylvania
William M. Ellis	Blissfield State Bank	Blissfield	Michigan
Jeremy Schall	Indiana First Savings Bank	Indiana	Pennsylvania
Beverly M. Magri	Exchange State Bank	Carsonville	Michigan
Marjorie J. Wagner	Citizens National Bank	Henderson	Texas
Timothy Karsky	Starion Financial	Bismarck	North Dakota
Terry W. Frydenlund	1st Bank Yuma	Yuma	Arizona
Eddie Fewell	Bank of Travelers Rest	Travelers Rest	South Carolina
Marlene Keenan	Fidelity National Bank	West Memphis	Arkansas
John Philippou	Stonegate Bank	Fort Lauderdale	Florida
Charmaine Harvey	First National Bank of Newtown	Newtown	Pennsylvania
John Ezell	Redstone Bank	Centennial	Colorado
Julie Statler	First National Bank of Mercersburg	Mercersburg	Pennsylvania
keri helton	bank of frankewing	pulaski	Tennessee
Sharon Jones	Stonegate Bank	Fort Lauderdale	Florida
James Severson	Foresight Bank	Plainview	Minnesota
John Grundmeier	Iowa Savings Bank	Carroll	Iowa
Michael Bahrs	Hometown Bank	Fond du Lac	Wisconsin
Terry L Christian	Peoples Bank	Paris	Texas
Martin Cole	Andover Bank	Andover	Ohio
Carl E. Binder, Jr.	Park Stte Bank & Trust	Woodland Park	Colorado
SHERRY GARNER	BANK OF FRANKEWING	FRANKEWING	Tennessee
David B Wolfe	BCBank, Inc	Philippi	West Virginia
Steve McCown	United Republic Bank	Omaha	Nebraska
Anthony L. Zimmer	Brentwood Bank	Bethel Park	Pennsylvania
Judith A. Johnson	First Southeast Bank	Harmony	Minnesota
Robert M. Branaman	The Peoples Bank	Brownstown	Indiana
Terri J. Bugg	The Richwood Banking Company	Richwood	Ohio
Donna Paris	Big Horn Federal Savings Bank	Greybull	Wyoming
Daryll Lund	Community Bankers of Wisconsin	Madison	Wisconsin
Vicki Christianson	First Southeast Bank	Harmony	Minnesota

Curtis Allen	The Bank of Harlan	Harlan	Kentucky
Bill Lloyd	Midwest Independent Bank	Jefferson City	Missouri
Dennis Giesecke	Citizens National Bank	Henderson	Texas
Deborah McCloskey	Community State Bank of Orbisonia	Orbisonia	Pennsylvania
Jimmy Middleton	Citizens National Bank	Henderson	Texas
Judy Dowdy	Farmers & Merchants Bank	Waterloo	Alabama
Yvonne Baird	The Farmers Bank	Lebanon	Indiana
Timothy L. Vanzant, Jr.	First State Bank	Holly Springs	Mississippi
JEAN HEATH	FIRST NATIONAL BANK & TRUST CO. OF NEWTOWN	NEWTOWN	Pennsylvania
Joyce Zirtzlaff	Commerce State Bank	West Bend	Wisconsin
Thelma R Welch	Merchants and Planters Bank	Newport	Arkansas
jerry Kelsoe	access bank	denton	Texas
George R Haffke	FMS Bank	Fort Morgan	Colorado
Susan Nash	American Bank of Missouri	Writ City	Missouri
Jeffrey Pardon	Bank of Frankewing	Frankewing	Tennessee
Rick Beverly	Citizens National Bank of Bluffton	Findlay	Ohio
Vicki Szarwinski	1st Advantage Bank	St. Peters	Missouri
April Yates	The Richwood Banking Co.	Richwood	Ohio
Kara McElroy	The Richwood Banking Company	Richwood	Ohio
Exchange State Bank	Loan Officer / Branch Mgr.	Applegate	Michigan
John Sorensen	Home Savings Bank	Salt Lake City	Utah
Michelle Nelson	Morgan Federal Bank	Fort Morgan	Colorado
Brian Foster	First Chatham Bank	Savannah	Georgia
Lu Ann Enderle	Buckeye Community Bank	Lorain	Ohio
Danette Heffner	Citizens National Bank	Henderson	Texas
Cheryl Richards	Valley Green Bank	Philadelphia	Pennsylvania
Christopher Skaalen	First Southeast Bank	Harmony	Minnesota
Charles V. Darnell	Old Dominion National Bank	North Garden	Virginia
STAYTON BONNER, JR.	Citizens National Bank	Henderson	Texas
Nancy Hoffman	Richwood Banking Company	Richwood	Ohio
Randy Campbell	First National Bank	Stanton	Texas
Bill Wetzeler	The State Bank	Spirit Lake	Iowa
Glenn Murray	First National Bank of Newtown	Newtown	Pennsylvania
Fred Zack, CPA	Bank Reale	Walla Walla	Washington
Susan McNamara	Farmers State Bank of Waupaca	Waupaca	Wisconsin
Ed Merritt, Jr	The Dolores State Bank	Dolores	Colorado
Shawn Schrecengost	Citizens National Bank	Longview	Texas
Gary Lays	Park State Bank & Trust	Woodland Park	Colorado
Karri Bath	Nevada Bank & Trust	Caliente	Nevada
Joel Clifton Hale	Citizens National Bank	Longview	Texas
Rick W. Diamond	State Exchange Bank	Mankato	Kansas
David Alford	Citizens National Bank	Henderson	Texas
Tony L. Perry	Park State Bank & Trust	Woodland Park	Colorado
Jacci Houtman	Farmers State Bank of Waupaca	Waupaca	Wisconsin
Leslie A Schlanger	Community Bank of Bergen County, NJ	Maywood	New Jersey
Matthew Sanders	FirstBank Southwest	Amarillo	Texas
Mary Malone	Bank of Frankewing	Pulaski	Tennessee
Kate J Chappell	Bank of Clarke County	Berryville	Virginia
kenneth plunk	citizens bank	kilgore	Texas

Gordon Northcutt	Citizens National Bank,	Henderson	Texas
Duane Waldrop	Citizens National Bank	Waskom	Texas
Nancy Kelley	The Richwood Banking Company	Richwood	Ohio
charla hendrix	citizens national bank	chandler	Texas
Ed Rollins	Bank of Eastern Oregon	Heppner	Oregon
Martin Lays	Park State Bank & Trust	Woodland Park	Colorado
CARRIE A GOOLSBY	BANK OF FRANKEWING	LAWRENCEBURG	Tennessee
Scott Walters	Blissfield State Bank	Blissfield	Michigan
Tom Ray	Farmers and Merchants Bank	Waterloo	Alabama
Paul Martinson	Glenwood State Bank	Glenwood	Minnesota
Beth A. Ray	Farmers & Merchants Bank	Waterloo	Alabama
Lynda Powell	Taylor County Bank	Campbellsville	Kentucky
Rob Braswell	Community Bankers Association of GA	Atlanta	Georgia
Scott Elleraas	First Minnetonka City Bank	Minnetonka	Minnesota
Kenneth Black	Citizens National Bank	Henderson	Texas
Jason Flanagan	Citizens National Bank	Henderson	Texas
Trudy K Everhart	Community State Bank of Orbisonia	Orbisonia	Pennsylvania
Rhonda L. Calhoun	Citizens National Bank	Henderson	Texas
Luke W Woodmansee EVP	The Honesdale National Bank	Honesdale	Pennsylvania
Millie Buessing	State Bank of Table Rock	Table Rock	Nebraska
Cliff Bomer	Citizens National Bank	Henderson	Texas
Dennis Hansen	Austin County State Bank	Bellville	Texas
Ella Meyerson	Harvest Bank	Atwater	Minnesota
Chris Jordan	Farmers State Bank	Stigler	Oklahoma
Roger Mobley	Alliance Bank & Trust Company	Gastonia	North Carolina
Elizabeth Watson	Farmers Bank and Trust Company	Princeton	Kentucky
Cynthia F. Yunk	The Farmers and Merchants Bank	Caldwell	Ohio
Heidi Keebler	First National Bank	DOYLESTOWN	Pennsylvania
Jerry J Knispel	First National Bank of Fairbury	Fairbury	Nebraska
Stephanie VonDrehle	Federated Bank	Onarga	Illinois
J DONALD STEELE JR	THE NORTHUMBERLAND NATIONAL BANK	NORTHUMBERLAND	Pennsylvania
John W. Thomas	Pinnacle Bancorp Inc.	Aurora	Nebraska
Delbert R Smith	First Minnetonka City Bank	Minnetonka	Minnesota
David Kirkbride	Exchange State Bank	Carsonville	Michigan
Jeff Spindler	Farmers State Bank	Waupaca	Wisconsin
Jeff Wallace	Wyoming Bank & Trust	Cheyenne	Wyoming
Bobby A Howard	The Bank of Charlotte County	Phenix	Virginia
Alvin E. Born	Park StateBank & Trust	Woodland Park	Colorado
Sam Gould	Park State Bank & Trust	Woodland Park	Colorado
Peter Kenny	Heritage Community Bnak	Randolph	New Jersey
Charles R. Ward	Miners Exchange Bank	Coeburn	Virginia
Mamrk Ault	Alliance Bank	Topeka	Kansas
Darrell Buroker	The Citizens National Bank	Bluffton	Ohio
E. Andrew Rio	Little Horn State Bank	Hardin	Montana
Thomas R. Magnuson	Lyndon State Bank	Lyndon	Kansas
KENT BECKER	TAMPA STATE BANK	TAMPA	Kansas
David Neisen	Farmers State Bank of Watkins	Watkins	Minnesota
Jack Rowden	Citizens State Bank	Hugoton	Kansas
Randy Hutchison	First National Bank	Alamogordo	New Mexico

Terry Jutila	Rnage Bank, NA	Marquette	Michigan
Kyle Baltz	RiverBank Savings and Loan	Pocahontas	Arkansas
Joe Herman	First Security Bank & Trust Company	Norton	Kansas
Shannon A. Walker	Citizens Community Bank	Winchester	Tennessee
Barbara Swanson	Security Bank	Waconia	Minnesota
A. Dean Abercrombie	Bay Commercial Bank	Walnut Creek	California
Wade M. Thompson	Sicily Island State Bank	Sicily Island	Louisiana
Sandra Willis	Exchange State Bank	Carsonville	Michigan
Tiffany Wood	The Richwood Banking Co	Richwood	Ohio
Marcie Zurek	Park State Bank & Trust	Woodland Park	Colorado
Terence Greenley	County Bank	Sigourney	Iowa
KRISTEN TYRE	ASSISTANT BRANCH MANAGER	LANGHORNE	Pennsylvania
Tom R. Spread, EVP & SLO	Community Bank and Trust Company	Muscatine	Iowa
Bradley Tidwell	Citizens National Bank	Henderson	Texas
Paul M. Freeman	Anchor D Bank	Texhoma	Oklahoma
Kim Johannsen	Community Bank	Persia	Iowa
Quentin Fisher	Coulee Bank	La Crosse	Wisconsin
Angela Mitchell	Citizens Community Bank	Winchester	Tennessee
Kim Hopkins	Citizens Community Bank	Winchester	Tennessee
Ralph Dowling	Peoples Bank	Chestertown	Maryland
Gary Trapkus	Hilltop National Bank	Casper	Wyoming
Paul A. Reynolds	Petefish, Skiles & Co. Bank	Virginia	Illinois
Rachel Zeleny	Pioneer Bank	Sergeant Bluff	Iowa
Steve Gardner	Pacific Premier Bank	Irvine	California
Melinda Jett	Highlands Union Bank	Abingdon	Virginia
Theresa Van Dyke	Buckeye Community Bank	Lorain	Ohio
Judith M Usitalo	Superior National Bank & Trust	Hancock	Michigan
John J Propp	TIB - The Independent BankersBank	Irving	Texas
Tammy Stone, Loan Officer	Commercial State Bank	Wagner	South Carolina
Crystal Blunt	Park State Bank & Trust	Woodland Park	Colorado
Kevin Smith	D. L. Evans Bank	Burley	Idaho
Gina Carter	CalTech - work w/ Community Banks	San Angelo	Texas
David Boerger	The Richwood Banking Company	Richwood	Ohio
Bruce Weigel	Peoples Savings Bank	Elma	Iowa
Ronald L. Good	BankFirst Financial Services	Columbus	Mississippi
Raymond Welborn	First American Bank	Artesia	New Mexico
Michael J. Montgomery	First State Bank	Rice	Texas
David J. Bender	Menno State Bank	Menno	South Dakota
Joshua Gutttau	Treynor State bank	Treynor	Iowa
Randy L Pieper	Farmers State Bank of Calhan	Calhan	Colorado
Wayne Landry	The Bank of Commerce	White Castle	Louisiana
KELLY BOLIN	CITIZENS COMMUNITY BANK	WINCHESTER	Tennessee
Frank R. Callison	First South Bank	Spartanburg	South Carolina
Samantha Abraham	Buckeye Community Bank	Lorain	Ohio
Robin C Green	Peoples State Bank	Lake City	Florida
Carl J. Gallegos	CCBank	Orem	Utah
Mark A. Berard	Saint Martin Bank and Trust Company	Saint Martinville	Louisiana
Dennis Smith	The First State Bank	Barboursville	West Virginia
William Lundy	Tampa State Bank	Marion	Kansas

Alan L. Ploeger	Pine River State Bank	Pine River	Minnesota
Donna J. Dunham-Smith	First National Bank of Newtown	Newtown	Pennsylvania
Tom Hopp	Commerce State Bank	West Bend	Wisconsin
Kim O. Larson	First State Bank of North Dakota	Arthur	North Dakota
Dave Powers	United Legacy	Longwood	Florida
Lynn Schneider	American Bank & Trust	Huron	South Dakota
Kindra Russell	The Friendship State Bank	Friendship	Indiana
Mark Johnson	Citizens National Bank	Bossier City	Louisiana
Lori L Wilson-Poling	Union Bank, Inc.	Pennsboro	West Virginia
Bill Mayton	First National Bank	Alamogordo	New Mexico
Patty Simmons	Crowell State Bank	Crowell	Texas
Kim Rigsby	Asst Vice President	Winchester	Tennessee
Greg Mullins	Security State Bank	Algona	Iowa
Lisa Schneider	SSB Bank	Stockbridge	Michigan
Gina Howell	Covenant Bank	Leeds	Alabama
Sammie Caldwell	Citizens Community Bank	Winchester	Tennessee
Barbara Broczkowski, EVP/CFO	Regal Bank & Trust	Owings Mills	Maryland
Larry R. Ellington, Pres.	KCB Bank	Kearney	Missouri
Jeffrey G Stewart	Bank of Frankewing	Frankewing	Tennessee
Deb Schueller	Farmers Trust and Savings Bank	Spencer	Iowa
Michele Lundy	Tampa State Bank	Marion	Kansas
Matt Hill	First Madison Valley Bank	Ennis	Montana
Frankie Cooper	First National Bank	Mount Vernon	Texas
Shanda Walls	Citizens Community Bank	Winchester	Tennessee
Gary M. Coleman	Kendall State Bank	Nortonville	Kansas
Frank Chaires	Western Bank	Lordsburg	New Mexico
Bob Kobbeman	Capital City Bank	Topeka	Kansas
Ryan Johnson	Redstone Bank	Centennial	Colorado
Earl D Chatto	Carolina Trust Bank	Lincolnton	North Carolina
Sandra Prugh	The First National Bank of Dryden	Dryden	New York
KESHIA HAVELKA	BANK OF MEAD	MEAD	Nebraska
Rebecca Hochgesang	Spencer County Bank	Santa Claus	Indiana
Luke Meyer	Citizens Bank	New Haven	Missouri
Laine Lazars	Farmers State Bank of Waupaca	Waupaca	Wisconsin
Mona Swann	Citizens Community Bank	Winchester	Tennessee
David L. Croston	Buckeye Community Bank	Lorain	Ohio
Lisa Puckett	Citizens Guaranty Bank	Irvine	Kentucky
Kamma Cobb	The Richwood Banking Company	Delaware	Ohio
Christopher L. Berg	First National Bank of Newtown	Newtown	Pennsylvania
David McPhillips	Bank of The Valley	Bellwood	Nebraska
Dana C. Hennecke	Home Federal Savings and Loan	Ashland	Kentucky
Kevin Heneghan	Jonesburg State Bank	Warrenton	Missouri
Todd James	Blackhawk Bank	Beloit	Wisconsin
Kelley Gawith	Cottonwood Valley Bank	Strong City	Kansas
Carolyn "Betsy" Flynn	Community Financial Services Bank	Benton	Kentucky
Robert Lamprey	MutualOne Bank	Framingham	Massachusetts
Meredith Hunt	D L Evans Bank	Burley	Idaho
Marques J. Doppler	Profinium, Inc	Fairmont, Truman, Owatonna, Mankato	Minnesota
TAMMY BRAMLEY	COMMUNITY BANK	SOLDIER	Iowa

Michelle C Bolling	The Bank of Marion	Marion	Virginia
George E Honts IV	Bank of Botetourt	Troutville	Virginia
Art Tompkins	VistaBank	Aiken	South Carolina
Lynda Dyar	NobleBank	Anniston	Alabama
Russel Payne	State Bank of Eagle Butte	Eagle Butte	South Dakota
Gary D Cox	Texas State Bank	San Angelo	Texas
Yvonne W. Gooch	Farmers National Bank	Danville	Kentucky
Lori Gropp	Forward Financial Bank	Marshfield	Wisconsin
Bradley Allen	First State Bank	Ennis	Texas
Mike Snyder	Hometown Bank of the Hudson Valley	Walden	New York
Michael Wright	HomeTown Bank	Roanoke	Virginia
Dwight L. Rutland	Forrest City Bank	Forrest City	Arkansas
Michael Sholl	Jefferson Security Bank	Shepherdstown	West Virginia
Peter Principato	USNY Bank	Geneva	New York
Dale Phelps	Congressional Bank	Bethesda	Maryland
Patricia Ferrick	First Virginia Community Bank	Fairfax	Virginia
Donna J Backes	First National Bank & Trust Company	Newtown	Pennsylvania
Lynn G Gessner	First National Bank of Newtown	Newtown	Pennsylvania
Stephen E Feith	Waterman State Bank	Waterman	Illinois
Tracy E. Francis	Carlsbad National Bank	Carlsbad	New Mexico
J. Chad Richards	1st National Bank of Scotia	Scotia	New York
Bill A. Merritt	First National Bankers Bank	Baton Rouge	Louisiana
Dennis M Walker	Citizens Community Bank	Winchester	Tennessee
Stephen Ernest	First National Bank of Jasper	Jasper	Texas
Charles A Hughes	Community National Bank of the Lakeway Area	Morristown	Tennessee
Larry Helling	Cedar Rapids Bank and Trust	Cedar Rapids	Iowa
eleanor yoakum	First century Bank	Tazewell	Tennessee
James S. Randall	NorthSide Community Bank	Riverwoods	Illinois
Melissa Springmeyer	American Bank of Missouri	Wellsville	Missouri
Marjorie A. Hall	The First National Bank & Trust Company of Newtown, PA	Newtown	Pennsylvania
John Sneed	FMS Bank	Fort Morgan	Colorado
Marti Rodamaker	First Citizens National Bank	Mason City	Iowa
Robert D. Everett	Citizens National Bank of Bluffton	Bluffton	Ohio
Ross E. Johnson	Horizon Community Bank	Lake Havasu City	Arizona
Jay Edwards	Bank of Travelers Rest	Travelers Rest	South Carolina
Jerry Wasen	Huron Community Bank	East Tawas	Michigan
Dorothy Cooper	First National Bank & Trust Company of Newtown	Newtown	Pennsylvania
Jason Knoedler	Bank of Springfield	Springfield	Illinois
BS	Westbound Bank	katy	Texas
jeff scott	first colorado national bank	paonia	Colorado
Melanie S. Dart	Dart Bank	Mason	Michigan
Stephen J. Mauger	First Bank	Hamilton	New Jersey
Karen Rice	First National Bank & Trust Co. of Newtown	Newtown	Pennsylvania
Chris Williston	Independent Bankers Association of Texas	Austin	Texas
Henry Parry	First National Bank & Trust Company	Newtown	Pennsylvania
Sean Lening	Kiowa County National Bank	Eads	Colorado
Judy A. Colone	Seneca Federal Saving & Loan Assn.	Baldwinsville	New York
Leslie A Brito	First National Bank & Trust Co. Of Newtown	Levittown	Pennsylvania
Stefanie Fidler	First National Bank of Newtown	Newtown	Pennsylvania

Bill Thompson	Jonah Bank of Wyoming	Casper	Wyoming
Theda Anderson	The Farmers Bank	Frankfort	Indiana
Matthew Prybella	First National Bank & Trust Company of Newtown	Newtown	Pennsylvania
Jennifer Supinski	First National Bank	Newtown	Pennsylvania
Nicole L Tshudy	First National Bank & Trust Company of Newtown	Newtown	Pennsylvania
Luanne Lewis	The Farmers Bank	Lebanon	Indiana
Jared Sponseller	First State Bank of Middlebury	Middlebury	Indiana
Sydney S. Loomis	The Farmers Bank	NOBLESVILLE	Indiana
Randy Kelly	Heartland Bank	Johnstown	Ohio
Richard Kunsch	Phoenixville Federal Bank and Trust	Phoenixville	Pennsylvania
Lynn Van Beek	Peoples Bank	Rock Valley	Iowa
Laura Mullen	The Farmers Bank	Frankfort	Indiana
LORI ALLEN	THE FARMERS BANK	LEBANON	Indiana
DEBORAH DURANDO, VP	MAZON STATE BANK	MAZON	Illinois
Paula O'Shea	First National Bank of Scotia	Scotia	New York
Ryan Davelaar	Farmers Trust and Savings Bank	Spencer	Iowa
Joey Partridge	Peoples Bank	Paris	Texas
John Blackwell	Peoples Bank	Paris	Texas
Tim Arthun	Pennsylvania Association of Community Bankers	Harrisburg	Pennsylvania
Ronald K. Miller	The Neffs National Bank	Neffs	Pennsylvania
David Schlitter	First State Bank of Fountain	Fountain	Minnesota
Michael Verdoorn	First Bank Blue Earth	Blue Earth	Minnesota
Rick Meyer	Byron Bank	Byron	Illinois
Richard Ebner, CPA	Liberty Bank, N.A.	Twinsburg	Ohio
Russ Doyle	The Farmers Bank	Frankfort	Indiana
Chris Frederick	First Harrison Bank	Corydon	Indiana
Robert L Palmer	Community Bankers Association of Ohio	COLUMBUS	Ohio
Christine Atkinson	Seneca Federal Savings & Loan Association	Baldwinsville	New York
Joseph Vitale	Seneca Federal Savings and Loan	Baldwinsville	New York
James Tatum	Cumberland Valley National Bank	Londn	Kentucky
Donald J. Haake	Enterprise National Bank N.J.	Kenilworth	New Jersey
Jack Novak	Union State Bank	Kewaunee	Wisconsin
Michelle Martinich	American Riviera Bank	Santa Barbara	California
Paul J. Schaller	Bank of Wisconsin Dells	Wisconsin Dells	Wisconsin
Tor J. Gloppen	Nort Star Bank	Roseville	Minnesota
Tom Niebrugge	The First National Bank of Dieterich	Dieterich	Illinois
Carla Heepke	Jersey State Bank	Jerseyville	Illinois
Bart McIntosh	Northern Hancock Bank and Trust	Newell	West Virginia
Sandy Samples	NHBT	Newell	West Virginia
Jennifer L. Lemley	Northern Hancock Bank & Trust	Newell	West Virginia
Alyson	Citizens Bank of Edmond	Edmond	Oklahoma
Rick Heldt	First Federal Savings Bank	Evansville	Indiana
Harris J. Kruse	Melvin Savings Bank	Sibley	Iowa
Seth Gravesen	State Bank & Trust of Kenmare	Berthold	North Dakota
Kayla Sandberg	STATE BANK & TRUST OF KENMARE	Kenmare,	North Dakota
Dianna Stainbrook	First Option Bank	LaCygne	Kansas
Sharon Thelen	State Bank & Trust of Kenmare	Kenmare	North Dakota
Joe Simmens	Midwest Regional Bank	Festus	Missouri
Paulette Mattern	State Bank & Trust of Kenmare	Kenmare	North Dakota

John A. Brown	Independent Community Banks of North Dakota	Bismarck	North
Denise Martin	Peoples State Bank of Velva	Minot	North
Shirley F McDaniel	The Citizens Bank of Philadelphia	Philadelphia	Mississippi
Brad Copeland	The Citizens Bank of Philadelphia	Philadelphia	Mississippi
David T. Engels	Bank of the Pacific	Bellingham	Washington
Kortney Grunewald	Choice Financial	Fargo	North
Lori Y. Norton, CPA, AAP	Bank of Dudley	Dublin	Georgia
Sherrie Leier	Peoples State Bank of Velva	Minot	North
Joy L Wittman	American Exchange Bank	Henryetta	Oklahoma
Donna Holycross	Heartland Bank	Newark	Ohio
Sarah Knutson	State Bank & Trust of Kenmare	Kenmare	North
ANGELA THOMAS	CHESAPEAKE BANK OF MARYLAND BRANCH MANAGER	Baltimore	Maryland
Tammy Avila	teller	Lakeview	Ohio
J. Brad Steele	Bank of Oklahoma	Oklahoma City	Oklahoma
John Tertuliani	Heartland Bank	Gahanna	Ohio
Seth Watts	ValueBank Texas	Corpus Christi	Texas
Missy Erickson	Peoples State Bank of Velva	Minot	North
Laura Bennett	Palm Beach Community Bank	West Palm Beach	Florida
Thomas A. Bates	County Bank	Sigourney	Iowa
DIRK BARKMAN	ALTOONA FIRST SAVINGS BANK	ALTOONA	Pennsylvania
Bruce MacNaughton	Bank of the Pacific	Aberdeen	Washington
Curt Nelson	IBAT Services, Inc.	Austin	Texas
Jennifer Blanchard	Patterson State Bank	Patterson	Louisiana
Elizabeth Hodges	Bank of Dudley	Dublin	Georgia
Lucinda Alden	First Community Bank	Newell	Iowa
Carol Troy	Independent Bankers Association of Texas	Austin	Texas
Bill Minton	Osgood State Bank	Osgood	Ohio
Jason Howard	First State Bank and Trust	Bayport	Minnesota
Jennifer Becker	The Citizens State Bank at Mohall	Mohall	North
Shirley Davenport	First State Bank	Gainesville	Texas
Sarah Schmaltz	Peoples State Bank of Velva	Minot	North
Larry Melgaard	State Bank & Trust of Kenmare	Kenmare	North
Sara Gullickson	Choice Financial Group	Grafton	North
Bill R. Prince	Preston National Bank	Dallas	Texas
Karen A Olson	Peoples State Bank of Velva	Minot	North
Teona Hager	Peoples State Bank of Velva	Minot	North
THERESA FRERICKS	HARVEST BANK	GROVE CITY	Minnesota
Terry Toale	BankIowa	Independence	Iowa
Glen Brandner	North Central Bank	Hennepin	Illinois
David Kramer	Peoples State Bank of Velva	Velva	North
Peggy Price	Richland State Bank	Rayville	Louisiana
Vance Undlin	Citizens State Bank at Mohall	Mohall	North
James Benton	Merchants Commercial Bank	St. Thomas	Virgin
Mark Sundem	Security State Bank	Centralia	Washington
Megan Horter	Choice Financial Group	Fargo	North
Lynn Kopicz Vice President Human Resources	Fleetwood Bank	Fleetwood	Pennsylvania
Thomas Lane	Alden State Bank	Alden	Michigan
Brittney Bruns	Osgood State Bank	Osgood	Ohio
Cindy DeBilt	State Bank & Trust of Kenmare	Kenmare	North

Kent Ferguson	Citizens State Bank at Mohall	Mohall	North
Mike Paul	Plaza Bank	Seattle	Washington
Jamie Livingston	State Bank & Trust of Kenmare	Kenmare	North
BARBIE PERRY	FIRST STATE BANK	GAINESVILLE	Texas
Dwayne Aberle	Security State Bank	Centralia	Washington
Robert W. Paylor	Bank of the Pacific	Aberdeen,	Washington
Joshua Kremer	Osgood State Bank	Osgood	Ohio
Charlene Ankenbauer	State Bank & Trust of Kenmare	Kenmare	North
Joe Dorsey	Community Bank of Broward	Weston	Florida
James A. Jorgenson	State Bank & Trust of Kenmare	Kenmare	North
James P. Dellner	Dixon, Davis, Bagent & Co. (bank audit firm)	Granville	Ohio
Kevin Ray	The State Bank	Falcon	Colorado
Glenn F. Crossley	Morgan Federal Bank	Fort Morgan	Colorado
Sarah Flenar	Osgood State Bank	Osgood	Ohio
Christy Gehret	Osgood State Bank	Osgood	Ohio
Michael R. Segner	Peoples Trust & Savings Bank	Clive	Iowa
Terrence J. Holm	Brimfield Bank	Brimfield	Illinois
Kristin Chaput	Choice Financial Group	Grand Forks	North
Arlen T. McCloskey	Shelby State Bank	Shelby	Michigan
Carol D White	Bank of Dudley	Dudley	Georgia
Linda Kirchoff	Value Bank Texas	Corpus Christi	Texas
Dennis Dodson	Shelby State Bank	Shelby	Michigan
Ronald Lang	Midland National Bank	Newton	Kansas
Mandy K Ranly	Asst Branch Manager - Community Bank	St Henry	Ohio
Rachel Meyer	Osgood State Bank	Fort Loramie	Ohio
Allan R Tormohlen	Canon National Bank	Canon City	Colorado
Ronald Maciejewski	Shelby State Bank	Shelby	Michigan
Steven L. Vaughan	ValueBank Texas	Corpus Christi	Texas
Myra Kline	ValueBank Texas	Rockport	Texas
Kelly Gonzalez	ValueBank Texas	Corpus Christi	Texas
Scott A Osborn	DeMotte State Bank	Lowell	Indiana
Paul G. Moresi, Jr.	Bank of Erath	Abbeville	Louisiana
Shari Gaier	Community Bank of Cameron	Cameron	Wisconsin
Heartland Bank	ICBA Member	Gahanna	Ohio
Brian Truschke	American Midwest Bank	Sycamore	Illinois
Gail K Post	New Tripoli Bank	New Tripoli	Pennsylvania
Sheila Tumbusch	Osgood State Bank	Osgood	Ohio
Jane Frederick	Bank of Dudley	Dublin	Georgia
Stacy M. Stevens	Bank of Botetourt	Lexington	Virginia
Sharon Link	Osgood State Bank	Osgood	Ohio
David J. Sherwin	New Tripoli Bank	New Tripoli	Pennsylvania
Diane S Homan	Osgood State Bank	Osgood	Ohio
Theresa Heinrichs	Osgood State Bank	Chickasaw	Ohio
Cathy Mueller	Osgood State Bank	Osgood	Ohio
Jennifer Jacobs	Osgood State Bank	Fort Loramie	Ohio
Kelly Brookhart	Osgood State Bank	Osgood	Ohio
Richard W. Ogden	Clearfield Bank & Trust Company	Clearfield	Pennsylvania
Laura Brookhart	Osgood State Bank	Osgood	Ohio
Paul J. Bruey	Osgood State Bannk	Osgood	Ohio

A.J. King	Three Rivers Bank of Montana	Kalispell	Montana
Tom Weaver	First Montana Bank	Missoula	Montana
Alice Frazier	Cardinal Bank	McLean	Virginia
Diane Cooley	Community Bank Delaware	Lewes	Delaware
gary pfahler	altoona first savings bank	altoona	Pennsylvania
clyde white	Ouachita Independent Bank	Monroe	Louisiana
Marilyn Kron	Roundbank	Waseca	Minnesota
Wanda Arnold	NobleBank & Trust	Anniston	Alabama
Rhonda Bartel	Farmers & Merchants Bank	St. Clair	Missouri
Chris Kelleher	DeMotte State Bank	DeMotte	Indiana
Jeanette Gemmill	Choice Financial Group	Grafton	North Dakota
Angela J Hill	Premier Banks	Maplewood	Minnesota
R. Keith Douglass	Tompkins State Bank	Galesburg	Illinois
Steven C. Hines	Heartland Bank	Gahanna	Ohio
VICKIE SWARTZ	HEARTLAND BANK	NEWAR	Ohio
Monty M. Chase	Heartland Bank, Gahanna, Ohio	Columbus	Ohio
Steven R. Myers	DeMotte State Bank	DeMotte	Indiana
Matt Ridge	Delta Bank	Manteca	California
Donald E Goetz	DeMotte State Bank	DeMotte	Indiana
JAMES P TOOMBS	THE FIRST STATE BANK OF ROSEMOUNT	ROSEMOUNT	Minnesota
Jeffrey Kessler	Heartland Bank	Gahanna	Ohio
Donna Paulk	DeMotte State Bank	Hebron	Indiana
Brenda L. Johnson	Charter Bankshares	Eau Claire	Wisconsin
Pat Chaput	Choice Financial	Walhalla	North Carolina
David Ty	Delta Bank, N.A.	Manteca	California
Paula Brutchey	Heartland Bank	Gahanna	Ohio
Gerald McKee	Cornerstone Bank	Mt Laurel	New Jersey
Candice Miller	DeMotte State Bank	Knox	Indiana
Jim Dingman	BankORION	Orion	Illinois
Emily Childers	DeMotte State Bank	Knox	Indiana
Dan Wujek	North Central Bank	Hennepin	Illinois
John R. Herring	Liberty Bell Bank	Marlton	New Jersey
Guy A Carlson	DeMotte State Bank	Lowell	Indiana
Bonnie L. Funk	DeMotte State Bank	Roselawn	Indiana
Joyce Van Engen	Premier Bank	Rock Valley	Iowa
Beverly Gundlach	DeMotte State Bank	Knox	Indiana
Jennifer D. Hammons	DeMotte State Bank	DeMotte	Indiana
Jeff Iseminger	DeMotte State Bank	Morocco	Indiana
Carla Musial	DeMotte State Bank	Knox	Indiana
Wes Condron	America's Community Bank	Blue Springs	Missouri
Anne-Cecile Egan	DeMotte State Bank	DeMotte	Indiana
Dan Ryan	DeMotte State Bank	DeMotte	Indiana
S. English	The First National Bank of Groton	Groton	New York
PAULA SAVANT	TENSAS STATE BANK	VIDALIA	Louisiana
Brad Bixler	Greenville National Bank	Greenville	Ohio
Gene Coffman	Home Federal	Ashland	Kentucky
J L Miller	Bank of Commerce	Chelsea	Oklahoma
Anita Schafer	The Farmers State Bank	Holton	Kansas
Rod A Klingler	DeMotte State Bank	DeMotte	Indiana

Roxanne B. James	Tensas State Bank	Newellton	Louisiana
Tanya R Bennett	Heartland Bank	Johnstown	Ohio
Brian Fracker	Employee	Newark	Ohio
Larry Thompson	First Montana Bank, Inc.	Missoula	Montana
Calvin Gebhart	Heartland bank	gAHANNA	Ohio
Kate H Copes	Tensas State Bank	Tallualh	Louisiana
Brian Lentz	Bank of Dikxon County	Ponca	Nebraska
Mark Miller	Tensas State Bank	Newllton	Louisiana
DENISE A CARROLL	TENSAS STATE BANK	NEWELLTON	Louisiana
Michelle R. Poulet	St. Landry Bank & Trust Company	Opelousas	Louisiana
William E Hawkins, Jr.	Tensas State Bank	Newellton	Louisiana
Kurt Henstorf	First Heritage Bank, Shenandoah, Iowa	Farragut	Iowa
Kathy Lehner	Heartland Bank	Croton	Ohio
Troy D. Wessel	Landmands Bank	Audubon	Iowa
Jordan Cook	Choice Financial Group	Fargo	North
Karla Janke	Choice Financial	Petersburg	North
Bob Overs	Heartland Bank	Dublin	Ohio
Dee Baertsch	First State Bank of Golva	Golva	North
Jack A Hartings	The Peoples Bank Co	Coldwater	Ohio
Jo Ellyn DeCesare	Charter Bank	Eau Claire	Wisconsin
Marisa Flynn	Reliance Bank	Altoona	Pennsylvania
John G. Dykeman	1st National Bank of Scotia	Scotia	New York
David Lorence	Lowry State Bank	Lowry	Minnesota
Todd Borchardt	Choice Financial Group	Langdon	North
JANET DELNOSTRO	HEARTLAND BANK	GROVE CITY	Ohio
Joanne Forsberg	Oregon Pacific Bank	Florence	Oregon
Richard C. Weber	Heartland Bank	Dublin	Ohio
Shirley A. Spellman	Heartland Bank	Gahanna	Ohio
Kelly Law	Heartland Bank	Gahann	Ohio
Benjamin J Douglass	Heartland Bank	Gahanna	Ohio
Brian P. Johnson	Choice Financial Group	Grand Forks	North
Gregory Hartman	Jim Thorpe National Bank	Jim Thorpe	Pennsylvania
Linda Chime	Heartland Bank	Croton	Ohio
Ashley A. Trout	Heartland Bank	Gahanna	Ohio
Kent Roth	Farmers & Merchants State Bank	Archbold	Ohio
ELLEN T NOMMAY	HEARTLAND BANK	GAHANNA	Ohio
Carrie Almendinger	Heartland Bank	Gahanna	Ohio
Susan Rovedo	Charles River Bank	Medway	Massachusetts
Ed Smallwood	Heartland Bank	Gahanna	Ohio
Jeffrey Stopko	AmeriServ Financial Inc.	Johnstown	Pennsylvania
Kimberly Davis	Heartland Bank	Gahanna	Ohio
Vaughn C. Ellis	Heartland Bank	Newark	Ohio
Richard A. Tatarczuk	Watertown Savings Bank	Watertown	Massachusetts
Tricia Schaffter	Peoples Bank of Moniteau County	Jamestown	Missouri
Angela Flippin	Peoples Bank of Moniteau County	Jamestown	Missouri
Scott Snyder	Peoples Bank of Moniteau County	Jamestown	Missouri
Stacia Howard	Heartland Bank	Gahanna	Ohio
David Hampton	Peoples Bank of Moniteau County	Jamestown	Missouri
Jennifer Ziegler	Heartland Bank	Pickerington	Ohio

David Knopick	Northern Star Bank	Mankato	Minnesota
Judy McDonald	Heartland Bank	Gahanna	Ohio
Amy Champagne	Century Bank and Trust	Milledgeville	Georgia
Ryan Arras	Heartland Bank	Gahanna	Ohio
Lori Pieper	Community State Bank	galva	Illinois
James C. Titzel	Palm Beach Community Bank	Palm Beach Gardens	Florida
Karen Lottre"	National Bank of Delaware County	Walton, NY	New York
Paul Ellis	American Heritage Bank	Clovis	New Mexico
Rosie Smart Tatum	Progressive Bank	Monroe	Louisiana
Marc A. Ridgway	Officer of Bank	Columbus	Ohio
Cheril Lee	Heartland Bank	Dublin	Ohio
Gary D Paine	Heartland Bank	Gahanna	Ohio
Teri Metz	Choice Financial	West Fargo	North Dakota
Lacey Monahan	Heartland Bank	Gahanna	Ohio
Stacy McNash	Heartland Bank	Gahanna	Ohio
Patsy Loless	Heartland Bank	Columbus	Ohio
Mark Moorehead	Heartland Bank	Columbus	Ohio
Jacob R. Beydler	Morgan Federal Bank	Fort Morgan	Colorado
LISA MANLEY	HEARTLAND BANK	REYNOLDSBURG	Ohio
Dianne Hinsch	Integrity Bank Plus	Wabasso	Minnesota
Christy De Leon	First National Bank of McGregor	McGregor	Texas
Linda K Winter	Choice Financial Group	Goodrich	North Dakota
Larry Ziegler	American Bank Center	Dickinson, ND 58601	North Dakota
Tim Porter	Bank of North Dakota	Bismarck	North Dakota
Nancy M Lettner	State Bank of Arcadia	Arcadia	Wisconsin
Greg Davis	First National Bank & Trust	Atmore	Alabama
Kelly Jordan	Farmers State Bank	Quinton	Oklahoma
William Taylor	Somerset Savings Bank	Bound Brook	New Jersey
Glen F. Davis, President & CEO	First National Bank & Trust	Atmore	Alabama
Rod A. Rowland	Landmands Bank	Audubon	Iowa
DON REINHARDT	BISON STATE BANK	BISON	Kansas
Tammy W Curtright	Farmers State Bank	McPherson	Kansas
Sherry Pengilly	Choice Financial Group	Langdon	North Dakota
SCOTT BEUNING	FIRST STATE BANK OF SAUK CENTRE	SAUK CENTRE	Minnesota
Robert D Vavra	Bank Iowa	Shenandoah	Iowa
Mary Schwarz	F&M Community Bank	Preston	Minnesota
Sharon Soeby	Choice Financial Group	Walhalla	North Carolina
Carol Wieler	Choice Financial Group	Walhalla	North Carolina
Lacey Gehrtz	Choice Financial Group	Walhalla	North Carolina
Teresa Newland	Choice Financial Group	Grand Forks	North Dakota
Robert Daneke	Delta Bank, N.A.	Manteca	California
Kristi Erickson Kampmeyer	Roundbank	Waseca	Minnesota
Dewayne H. Wilmore	Citizens Bank	Carthage	Tennessee
Denise Granger	Community Trust Bank	Ruston	Louisiana
Sean Rauschendorfer	Choice Finanical Group	Grand Forks	North Dakota
Tim Wenzel	Roundbank	Waseca	Minnesota
Shively Verrette	Lakeside Bank	Lake Charles	Louisiana
Dean Cox, Jr	Farmers & Merchants Savings Bank	Anamosa	Iowa
Mandy Sheeley	Choice Financial	Fargo	North Dakota

Kathy Kram	Choice Financial	Langdon	North
Rita Beneda	Choice Financial Group	Langdon	North
Travis Berg	Choice Financial Group	Walhalla	North
Trevor Mathew	Choice Financial Group	Fargo	North
Douglas J Hemphill	Farmers State Bank	Yale	Iowa
Brandon Johnson	Choice Financial	Fargo	North
Kris Johansen	Choice Financial Group	Grand Forks	North
James R. Morrow	Decorah Bank & Trust	Decorah	Iowa
Steven O. Jesme	Choice Financial Group	Fargo	North
Shane Kolling	Choice Financial Group	Grand Forks	North
Deb Kolling	Choice Financial Group	Grand Forks	North
Val Walker	Choice Financial	Grafton	North
Tanner Grunewald	Choice Financial	Fargo	North
Erin Brusseau	Choice Financial Group	Walhalla	North
Kari Rutten	Choice Financial	West Fargo	North
Raela Kalis	Choice Financial	Walhalla	North
Mariann Jackson	BankCherokee	St. Paul	Minnesota
Eddie Sheeley	Choice Financial	West Fargo	North
LeRoy Adams	Choice Financial Group	West Fargo	North
Cheryl Feltman	Choice Financial	Grafton	North
Julie Demester	Choice Financial Group	Grafton	North
Paul T. Bennett	South Banking Company	Alma	Georgia
Mikka Willits	Ins Agent/CSR - Choice Financial	Walhalla	North
Johnny G. Harrington	Richland State Bank	Rayville	Louisiana
Cheryl Ward	Bank of Botetourt	Buchanan	Virginia
Julie Fredin	Choice Financial Group	Grafton	North
Denny Schneider	Choice Financial	Grafton	North
Kevin Larson	Choice Financial Group	Fargo	North
Susan Kirkeby	Choice Financial	Grafton	North
Stephanie Benoit	Choice Financial Group	Langdon	North
Lisa Artz	Choice Financial Group	West Fargo	North
Ryan Linnig	North Central Bank	Hennepin / Ladd	Illinois
Kim Burnham	Choice Financial	Langdon	North
Daren Bachman	Choice Financial Group	Langdon	North
Pam Burnside	Choice Financial Group	Fargo	North
Tiffani Elser	Choice Financial	West Fargo	North
S.M. Fetsch	First State Bank/Community Bank	Gainesville	Texas
Paul Nistler	Choice Financial Group	Grand Forks	North
Jason Tryan	Choice Financial Group	Walhalla	North
Patty Hale	First State Bank	Gainesville	Texas
Carol Kellum	NobleBank & Trust	Anniston	Alabama
Brian Esgar	Stillman BancCorp, N.A.	Stillman Valley	Illinois
John D Daniel	Richland State Bank	Monroe	Louisiana
Ricci Aquilani	Clinton National Bank	Clinton	Iowa
Deborah W. Plogger	Bank of Botetourt	Lexington	Virginia
Paul Murphy	Bank of Botetourt	Buchanan	Virginia
William M Primm	Lafayette State Bank	Mayo	Florida
Dean K Young	The Bank of Romney	Romney	West
Todd F. McKey	North Central Bank	Hennepin	Illinois

Tina Simpson	Bank of Botetourt	Lexington	Virginia
Dustin Bays	Bank of Botetourt	Troutville	Virginia
Kelly Florke	Pioneer Bank	Sioux City	Iowa
Jeffrey L Morford	Morgan Federal Bank	Fort Morgan	Colorado
Renee McCoy	Bank of Dudley	Dublin	Georgia
Shay Stevens	Bank of Botetourt	Buchanan	Virginia
Stephanie Ponton	Bank of Botetourt	Buchanan	Virginia
Ann Musser	TCM Bank, N.A.	Tampa	Florida
Claire Chadwick	Atlantic Stewardship Bank	Midland Park	New Jersey
John Mendenhall	Union Bank, Inc.	Marietta	Ohio
Terry Judd	North Central Bank	Hennepin	Illinois
Larry Thompson	Roundbank	Waseca	Minnesota
John Stone	pine country bank	Garfield	Minnesota
William A. Benneyan, CPA	Suncrest Bank	Visalia,	California
Robert A Thomas	Ravalli County Bank	Hamilton	Montana
Daniel B. Wilcox	Bitterroot Valley Bank	Lolo	Montana
Charles O. Stones	Peoples State Bank	McDonald	Kansas
Ryan Castilla	Citizens Bank of Edmond	Edmond	Oklahoma
Marcus Castilla	Citizens Bank of Edmond	Edmond	Oklahoma
Nancy Luey, VP	Patriot Federal Bank	Canajoharie	New York
Shanna Speredon	Brighton Bank	Salt Lake City	Utah
Doug Sanders	F&M Bank	Galesburg	Illinois
Jody Dolan Holehouse	American Riviera Bank	Santa Barbara	California
Chip Lynch	AccessBank Texas	Denton	Texas
LaVonda Jones	Vision Bank	Ada	Oklahoma
Gene Buhr	President	Faribault	Minnesota
VANESSA WALLACE	RICHLAND STATE BANK	RAYVILLE	Louisiana
STANLEY SOLES	BANK OF DUDLEY	DUBLIN	Georgia
Karen Harrell	Richland State Bank	Oak Grove	Louisiana
charles German	Princeville State Bank	Princeville	Illinois
Debbie Chromcak	The First State Bank	El Campo	Texas
Laurie Leighty	American Riviera Bank	Santa Barbara	California
TAMMY HAMILTON	SPENCER COUNTY BANK	SANTA CLAUS	Indiana
Robert Kaelin	County Savings Bank	Essington	Pennsylvania
Larry koppelman	American Riviera Bank	Santa Barbara	California
Roy Pederson	First Madison Valley Bank	Ennis	Montana
Edward R Davis, Jr	Bank of Dudley	Dublin	Georgia
Thomas K. Raborn	Richland State Bank	Rayville	Louisiana
Joshua L Crews	Bank of Dudley	Dublin	Georgia
Amanda Justice	Dedham Savings	Dedham	Massachusetts
Debbie K. Brown	Lawrenceburg Federal Bank	Lawrenceburg	Tennessee
Samuel W. Beall	Bank of Dudley	Dublin	Georgia
David P. Cook	The Bank of Missouri	Branson	Missouri
Gay Dempsey	Bank of Lincoln County	Fayetteville	Tennessee
TERRI H. CRAWFORD	RICHLAND STATE BANK	WEST MONROE	Louisiana
Ericka Baggett	Bank of Dudley	Dudley	Georgia
Jennifer McDaniel	Bank of Dudley	Dudley	Georgia
William C. Brown III	Bank of Dudley	Dublin	Georgia
Sandy Wallace	Richland State Bank	Monroe	Louisiana

Mindy Huber	South Central Bank	Bowling Green	Kentucky
PAULA HOUGH	RICHLAND STATE BANK	RAYVILLE	Louisiana
Brandi J Thompson	Richland State Bank	West Monroe	Louisiana
Peggy J. Fuller	Richland State Bank	Rayville	Louisiana
CHRISTIE SPILLERS	RICHLAND STATE BANK	MANGHAM	Louisiana
KATHY SLAUGHTER	BANK OF DUDLEY	DUBLIN	Georgia
G. Lyn Hayth, III	Bank of Botetourt	Troutville	Virginia
Jude Johnston	Richland State Bank	West Monroe	Louisiana
Ronnie Griffin	Richland State Bank	Oak Grove	Louisiana
Fred Franklin	Richland State Bank	Rayville	Louisiana
becky brack	teller	dublin	Georgia
Amanda Locke	Bank of Dudley	Dublin	Georgia
Nicole	County Savings Bank	Essington	Pennsylvania
SHELIA MCDONALD	RICHLAND STATE BANK	RAYVILLE	Louisiana
Jacquelyn B. Brown	Bank of Dudley-Customer Care Specialist	Dudley	Georgia
Jackie Couey	bank teller	Dublin	Georgia
Brenda R Keen	Bank teller	Dublin	Georgia
Jason Davis	Richland State Bank	Monroe	Louisiana
Debora Lumley	Bank of Dudley	Dublin	Georgia
RuthAnne Bryant	Bank of Dudley	Dublin	Georgia
Dustin Underwood	Bank of Dudley	Dublin	Georgia
SHIRLEY B. CLEMENTS	BANK OF DUDLEY	DUBLIN	Georgia
Mike Mulhearn	Richland State Bank	Rayville	Louisiana
Patrick Thames	Bank of Dudley	Dublin	Georgia
JERALD L. BARR	THE BANK OF KREMLIN	KREMLIN	Oklahoma
Brantley New	Bank of Dudley	dublin	Georgia
Troy Olson	McVillie State Bank	McVillie	North Carolina
Suzanne Allen	Richland State Bank	Rayville	Louisiana
A Carlton Clark , III	RICHLAND STATE BANK	RAYVILLE	Louisiana
Lori Nevells	PSB	Princeville	Illinois
Robyn Hillman	Richland State Bank	Rayville	Louisiana
Beth Vaughn	Bank of Dudley	Dublin	Georgia
Sandy Nolen	Citizens Bank of Fayette	Fayette	Alabama
Joe Howell	American Riviera Bank	SANTA BARBARA	California
Jerome Vascocu	Richland State Bank	Rayville	Louisiana
Stephanie Frost	American Riviera Bank	Santa Barbara	California
Joy Modrcin	Leonardville State Bank	Leonardville	Kansas
Lynda LaCasse	Charter Bank	Eau Claire	Wisconsin
Greg Taake	Farmers State Bank	Harrisburg	Illinois
Joseph J. Stevens	Altoona First Savings Bank	Altoona	Pennsylvania
Carol Tolbert	Bank of Louisiana	Louisiana	Missouri
David Pokrandt	Charter Bank Eau Claire	Eau Claire	Wisconsin
Jeff DeVine	American Riviera Bank	Santa Barbara	California
James R. Overstreet	Citizens Bank and Trust Company	Big Timber	Montana
Debra Lee	The Citizens Bank	Philadelphia	Mississippi
Christie Gates	Jefferson Bank	San Antonio	Texas
MICHAEL MCDONALD	CAPON VALLEY BANK	WARDENSVILLE	West Virginia
Karen Sandmeyer	Premier Bank	Maplewood	Minnesota
Dale Morris	First National Bank of Coffee County	Douglas	Georgia

William R. trezsza	Bank of Agriculture and Commerce	stockton	California
Ben Hatcher	First State Bank	Gainesville	Texas
Jeanie Ivy	First Bank & Trust Company	Perry	Oklahoma
Dan Taylor	Premier Bank	Rock Valley	Iowa
SCOTT POSTMA	PREMIER BANK	ROCK VALLEY	Iowa
Sharon McNulty	County Savings Bank	Essington	Pennsylvania
Mary Buchholz	Pioneer Bank and Trust	Belle Fourche	South Dakota
Blake Gibbons	The Citizens Bank	Olanta	South Carolina
Timothy J. Hoehn	Nokomis Savings Bank	Nokomis	Illinois
Kevin G. Whitelock	Pioneer Bank & Trust	Spearfish	South Dakota
Curt Kruger	Premier Bank	Rock Rapids	Iowa
Jason Jameson	Citizens Bank of Edmond	Edmond	Oklahoma
Jason D. Smith	Citizens National Bank, N.A.	Bossier City	Louisiana
John Winchester	ComCo-OneWorld, Inc.	Mt. Juliet	Tennessee
Michael P. Perry	Pine Country Bank (board chair and outside director)	Little Falls	Minnesota
Elizabeth Steven	Premier Bank	Rock Valley	Iowa
Nancy Hesse	State Bank In Eden Valley	Eden Valley	Minnesota
Rene Yzaguirre	The First National Bank of Hebbroville	Hebbroville	Texas
Ron Blumenshine	Marseilles Bank	Marseilles	Illinois
Ronald C. Aggertt	West Central Bank	Ashland	Illinois
Deneen Fayette, SVP	Garden Plain State Bank	Wichita	Kansas
Ralph Treccia	Winfield Community Bank	Winfield	Illinois
Jane Fraebel	Bank of the Bluegrass & Trust Co.	Lexington	Kentucky
Dave Marlow	Yoakum National Bank	Yoakum	Texas
Mark Jansen	First State Bank	St. Clair Shores	Michigan
KIM MCKEE	NORTH CENTRAL BANK	LADD	Illinois
Douglass J. Swearingen	First Neighborhood Bank	Parkersburg	West Virginia
Gary P. Kuhn	Citizens Bank	New Haven	Missouri
Terri Kittle	Freedom Bank	Belington	West Virginia
Ted W. Pugh	Dickinson County Bank	Enterprise	Kansas
SHARON D JOHNSON	FIRST BANK AND TRUST OF CHILDRESS	CHILDRESS	Texas
barbara toombs	the first state bank of rosemount	rosemount	Minnesota
Kevin Hughes	Kalamazoo County State Bank	Schoolcraft	Michigan
Will Coolley	Longview Capital Corporation	Newman	Illinois
Steve Bumann	BankWest, Inc.	Pierre	South Dakota
Randal J. Bernard, CPA	South Louisiana Bank	Houma	Louisiana
Craig O'Leary	Farmers & Merchants Bank of Orfordville	Orfordville	Wisconsin
William G. Urnikis	North Central Bank	Hennepin	Illinois
WILLIAM H. COWDEN, JR.	Security State Bank & Trust	Fredericksburg	Texas
Chastati Schaefer	BankCherokee	Saint Paul	Minnesota
Neil Grossnicklaus	Willamette Valley Bank	Salem	Oregon
Bobbie McMillan	The Commercial Bank	Mason	Texas
Charles Robasse	Integrity Bank Plus	Wabasso	Minnesota
Greg Perry	Clay County State Bank	Louisville, IL 62858	Illinois
Steve Rodgers	Security State Bank & Trust	Fredricksburg	Texas
Ron Shettlesworth	Main Bank	Albuquerque	New Mexico
Tracy S Bennett	Lake Shore Savings Bank	Dunkirk	New York
Jerry M. Johnson	Bank of the Bluegrass	Lexington	Kentucky
James Nugent	Palm Beach Community Bank	West Palm Beach	Florida

Michael J. Townsend	The Dickinson County Bank	Enterprise	Kansas
Randy Prather	First National Bank of La.	Crowley	Louisiana
Karen Pauley	Bank of Holyrood	Holyrood	Kansas
Jack W. Slaid	Gibbsland Bank and Trust	Gibbsland	Louisiana
Stephanie Murphy	Princeville State Bank	Princeville	Illinois
Colette Rees	PrincevilleState Bank	Princeville	Illinois
Bill Allen	Bank of the Bluegrass & Trust Co.	Lexington	Kentucky
Joshua Byers	Pendleton Community Bank	Franklin	West
Shauna M Bock	First Neighborhood Bank	Parkersburg	West
Geoffrey S. Sheils	First Sentry Bank	Huntington	West
David Ward	North Central Bank	Hennepin	Illinois
Molly Adams	Security State Bank & Trust	Ingram,	Texas
Ronald Hypes	First Century Bank	Bluefield	West
Kory Johnson	Premier Bank	Rock Valley	Iowa
Sandra Worthy	Bank of Zachary	Zachary	Louisiana
Brett A. Beyer	Security State Bank & Trust	Lago Vista	Texas
C. Rambaud	Princeville State Bank	Peoria	Illinois
Michelle Carton	Community Savings Bank	Manchester	Iowa
Steve Watson	Security State Bank & Trust	Fredericksburg	Texas
kathleen Cook	Village Bank	St. Libory	Illinois
Vonnie Kearney	County Savings Bank	Milmont Park	Pennsylvania
Deb Heitritter	Premier Bank	Rock Rapids	Iowa
Frank Brown	Bank of Glen Ullin	Glen Ullin	North
Roger Busler, CPA	Cumberland Bank & Trust	Clarksville	Tennessee
Steve Tschertter	Lincoln Savings Bank	Reinbeck	Iowa
Matthew	Princeville State Bank	Princeville	Illinois
Raven Allen	Gibbsland Bank & Trust	Gibbsland	Louisiana
Larry Veon	Premier Bank	Rock Rapids	Iowa
Tom marantz	Bank of Springfield	Springfield	Illinois
Tonya Barta	The Farmers State Bank	Holton	Kansas
Andrew A. Black	Princeville State Bank	Princeville	Illinois
Todd Vangsness	United Community Bank of North Dakota	Minot	North
GREGORY A JACKSON	FARMERS STATE BANK	FAIRVIEW	Kansas
Tim Daugherty	Bellevue State Bank	Bellevue	Iowa
Steve Bihlmaier, The Farmers Bank	CEO/President	Osborne	Kansas
Darrell Dortland	The Gorham State Bank	Gorham	Kansas
G Kent Gibson	Citizens National Bank	Bossier City	Louisiana
Arthur Thompson	Stroud National Bank	Stroud	Oklahoma
Jeanie Oyer	The First National Bank in Tremont	Tremont	Illinois
Kevin Ochs	First National Bank in Olney	Olney	Illinois
Casey Regan	Premier Bank Minnesota	Hastings	Minnesota
Jim Keel	Citizens National Bank, N.A.	Bossier City	Louisiana
Donald W. Branddt	Citizens Bank	New Haven	Missouri
GERALD W. MCGEE	TRIUMPH STATE BANK	TRIMONT	Minnesota
Velda Wolfe	Merchants and Planters Bank	Batesville	Arkansas
Madilynn Dobson	Citizens Bank of Edmond	Edmond	Oklahoma
Andrew D. Pierott	Commercial Bank & Trust	Memphis	Tennessee
Elsa B Havel	Grant County Bank	Ulysses	Kansas
Paul A. Pogue	North Adams State Bank	Ursa	Illinois

A. G. Hermann III	First State Bank	Yoakum	Texas
Monte Jones	Commercial Bank and Trust Company	Jackson	Tennessee
Monte Hostetler	The Peoples Bank	Pratt	Kansas
Chevone Singer	The Farmers State Bank	Greenville	Ohio
Doug Carr	First National Bank of North Arkansas	Berryville	Arkansas
Raymond A. Altmix	The Bank of Marion	Marion	Illinois
James A. Espeland	First National Bank	Henning	Minnesota
James Wicker	Pike National Bank	McComb	Mississippi
Ryan Gerstenschlager	Citizens Bank	Robertsdale	Alabama
Rhanda Boatwright	Dilley State Bank	Dilley	Texas
Jeffrey Wessels	Crown Bank	Edina	Minnesota
Scott Vogler	Guide Rock State Bank	Guide Rock	Nebraska
David W. Hornbeek	Citizen's Bank of Edmond, N.A.	Edmond	Oklahoma
E. Peter Forrestel II	Bank of Akron	Akron	New York
David Borchardt	Commerce State Bank	West Bend	Wisconsin
Lynn Payne	Prince George's Federal Savings Bank	Upper Marlboro	Maryland
John Mark Williams	PriorityOne Bank	Magee	Mississippi
Michael W. Mahler	First Federal of Northern Michigan	Alpena	Michigan
Amber Yunus	Comunity Bank of Florida	Homestead	Florida
Nancy Yount	Unico Bank	Mineral Point	Missouri
David Mason	American Bank Center	Bismarck	North Dakota
Greg Allen	First State Community Bank	farmington	Missouri
Thomas Sperzel	Empire State Bank	Newburgh	New York
Matthew Russell	First National Bank of River Falls	River Falls	Wisconsin
Tiffany M Cannon	Citizens Bank of Edmond	Edmond	Oklahoma
Rob Huling	Farmers & Merchants Bank	LaFayette	Alabama
John S. Milinovich	Washington Financial Bank	Washington	Pennsylvania
Migdalia Naranjo	Community Bank of Broward	Hollywood	Florida
Carol Fletcher	CNB Bank & Trust	Alton	Illinois
Geary L. Carter	Reliance Savings Bank	Altoona	Pennsylvania
Ryan Scully	First national bank mount dora	mount dora	Florida
Tom Showman	Sutton Bank	Attica	Ohio
Lon J. Rylander	First State Bank of Ashby	Ashby	Minnesota
Jennifer Gowin	Premier Bank Rochester	Rochester	Minnesota
Kirk Billingsley, CPA	Pendleton Community Bank	Franklin	West Virginia
Ronald C Johnson	Community National Bank	Seneca	Kansas
Janet M. Ritchey	Altoona First Savings Bank	Altoona	Pennsylvania
CHARLES DAY	MERRIMAC SAVINGS BANK	MERRIMAC	Massachusetts
Michael L Swaney	Sewickley Savings Bank	Sewickley	Pennsylvania
Kevin D. Lemley	Community Bank	Carmichaels	Pennsylvania
Adam Walters	Investment Savings Bank- Treasurer	Altoona	Pennsylvania
Jim Springer	Palm Beach Community Bank	West Palm Beach	Florida
Alan Dakey	Peoples Neighborhood Bank	Hallstead	Puerto Rico
Andie Noonan	Citizens' Bank Inc.	Robertsdale	Alabama
Lee Dick	The Edon State Bank Company of Edon Ohio	Edon	Ohio
Josh Brack	Legacy Bank	Hinton	Oklahoma
Cheryl W. LaLone	Charlevoix State Bank	Charlevoix	Michigan
Brian J Smith	Washington Financial Bank	Washington	Pennsylvania
Andrea McClanahan	Loan Review	Grundy	Virginia

Jack Frost	Range Bank	Marquette	Michigan
Danice Chartrand	Southern Michigan Bank & Trust	Coldwater	Michigan
DONNA THOMPSON	SVP/SLO	GRUNDY	Virginia
Gregg Conklin	CornerBank, N.A.	Winfield	Kansas
charles Sherman	McClain Bank	Purcell	Oklahoma
Mark Whalen	Needham Bank	Needham	Massachusetts
Doiuglas E. Parrott	State Bank of Toulon	Toulon	Illinois
Brian DeBoyace	Tioga State Bank	Spencer	New York
Ronald Tascarella	Pathfinder Bank	Oswego	New York
CHARLES HELLENY	HERRIN SECURITY BANK	HERRIN	Illinois
William K. Horlitz	Premier Banks	Maplewood	Minnesota
Monty A. Thomas	Morgan Federal Bank	Fort Morgan	Colorado
Leon Drouhard	Farmers & Merchants State Bank of Argonia	Argonia	Kansas
Martin Larson	Stillman BancCorp N.A.	Stillman Valley	Illinois
Gary Rhodes	Stillman BancCorp N.A.	Rockford	Illinois
Sherri Hayes	Stillman BancCorp N.A.	Rockford	Illinois
Gregory S. Deckard	State Bank Northwest	Spokane	Washington
Stacey Nurenberg	Union Bank	Lake Odessa	Michigan
Don Kiser	Prime Pacific Bank	Lynnwood WA	Washington
James Schreiber	County Savings Bank	Essington	Pennsylvania
Cynthia A Lindauer	Spencer County Bank	Santa Claus	Indiana
Judy K Miller	First Option Bank	Osawatomie	Kansas
KELLY D STEWART	THE FIRST STATE BANK	KIOWA	Kansas
Tim Weimer	Morgan Federal Bank	Fort Morgan	Colorado
Heather A. Makuch	Watertown Savings Bank	Watertown	New York
Thomas M Johannesen	First Community Bank	Elgin	Illinois
Chelsea Bradshaw	Citizens Bank of Edmond	Edmond	Oklahoma
Stephen Rossmeissl	Foundations Bank	Pewaukee	Wisconsin
Timothy A. Berkebile	Altoona First Savings Bank	Altoona	Pennsylvania
Kevin J. Drees	Director	Versailles	Ohio
James R Eckert	Anchor State Bank	Anchor	Illinois
Russell J. Ruhland	Heartland Bank	Manson	Iowa
H T Holcomb	Raccoon Valley Bank	Perry	Iowa
Kerry Holt	NobleBank & Trust	Anniston	Alabama
Tom Jarrett	Gibbsland Bank and Trust	Bossier City	Louisiana
Chad Alexander	AimBank	Levelland	Texas
donrogers	first commercial bank	lone tree	Colorado
Caleb Coldwater	Manager/AVP	Edmond	Oklahoma
Eric Gillett	Sutton Bank	Attica	Ohio
Sandy Werner	First National Bank & Trust	Elk City	Oklahoma
Bill Strecker	Bank of Oklahoma, NA	Oklahoma City	Oklahoma
Annette Zinnel	Heartland Bank	Somers	Iowa
Tim Borden	Yampa Valley Bank	Steamboat Springs	Colorado
Scott Reed	Community State Bank	Lamar	Colorado
Randy Riley	Northeast Missouri State Bank	kirksville	Missouri
amber garcia	colfax banking company	colfax	Louisiana
Kirk R. Warnke	Heartland Bank	Somers	Iowa
Kenneth E. Cox	Bank of Ohio County	Beaver Dam	Kentucky
Richard J. Remijas, Jr.	Park Federal Savings Bank	Chicago	Illinois

Michael L. Mixon	Mission Bank	Kingman	Arizona
marshall mackay	icbm	eagan	Minnesota
Mark Harhigh	Cornerstone Bank	Mount Laurel	New Jersey
Tim Hills	Howard State Bank	Sedan	Kansas
Tim Matlack	First National bank of Washington	Washington	Kansas
Troy Schippers	The Gorham State Bank	Victoria	Kansas
Candy Murphy	The Bank of Protection	Protection	Kansas
C. H. Wyatt, Jr	Citizens Bank of Edmond	Edmond	Oklahoma
Travis Wyatt	Citizens Bank of Edmond	Edmond	Oklahoma
Keith Eichacker	First Bank & Trust	Brookings	South
Phil Neely	Community State Bank	Coffeyville	Kansas
Stephanie Nicol	The Farmers State Bank	Holton	Kansas
Brad D. Nelson	Union Bank & Trust Company	Lincoln	Nebraska
Steven J. Sell	Community Bank of the Midwest	Great Bend	Kansas
Judy May	The Farmers State Bank	Holton	Kansas
Wm. C. Cushing	Downs Bank	Downs	Kansas
Joe Pierce	Farmers State Bank	LaGrange	Indiana
Bill jordan	farmers state bank	quinton	Oklahoma
Tyler Heeren	First Bank Hampton	Hampton	Iowa
Gerald E. Meng	First Security Bank	Overbrook	Kansas
Dee George	Prescott State Bank	Prescott	Kansas
Lloyd K. Culbertson	First National Bank & Trust	Phillipsburg	Kansas
Peggy Moodispaw	Farmers State Bank	West Salem	Ohio
Tabbi Burwell	Citizens Bank of Edmond	Edmond	Oklahoma
Berna Tucker	Heartland Bank	Gowrie	Iowa
Sheri Johnson	Morgan Federal Bank	Fort Morgan	Colorado
Laura Brockmeyer	Buena Vista National Bank	Chester	Illinois
Danette Nimke	Heartland Bank	Manson	Iowa
Tim McMillen	South Central Bank	Elizabethtown	Kentucky
Zach White	Citizens Bank of Edmond	Edmond	Oklahoma
Troy Vanderburg	State/Fed member	Lubbock	Texas
Aaron Toothman	First National Bank	Ronceverte	West
Gary P. VanDeventer	Security State Bank	Anahuac	Texas
Julie Christensen	First State Bank	Denton	Texas
Debbie Hamm	Citizens Bank of Edmond	Edmond	Oklahoma
Jim Tubbs	State Bank of Cross Plains	Cross Plains	Wisconsin
Cessie Cothran	Peoples State Bank	Lake City	Florida
James C. Kramer	Altura State Bank	Altura	Minnesota
Jack Hopkins	CorTrust Bank	Sioux Falls	South
Michael	Steuben Trust Company	Hornell	New York
Ronnie L. Darden	Homeland Federal Savings Bank	Columbia	Louisiana
Thomas K. Moore	Merchants Commercial Bank	Charlotte Amalie	Virgin
Galen Martens	First Oklahoma Bank	Tulsa	Oklahoma
John Rosenboom	Heartland Bank	Manson	Iowa
Paul Troskey	First National Bank of Moose Lake	Moose Lake	Minnesota
Karen Benson	Farmers and Merchants, Boswell, Indiana	Boswell	Indiana
Joanne Collier	First National Bank	Moose Lake	Minnesota
Bridget Jaime	Citizens Bank of Edmond	Edmond	Oklahoma
Jon Brown	Baltic State Bank	Sugarcreek	Ohio

Velma J Pickett	Giblsland Bank & Trust	Minden	Louisiana
Kevin Black	Heartland Bank	Gowrie	Iowa
James E. Willson	USNY Bank	Geneva	New York
Robert Colosa	First National Bank of Long Island	Glen Head	New York
Charles Aug	F & M Community Bank	Preston	Minnesota
GARRY L. GOSS	ALTOONA FIRST	BEDFORD	Pennsylvania
Thomas H Sautter	F&M Community Bank	Preston	Minnesota
Ben Purkeypile	Citizens Bank of Edmond	Edmond	Oklahoma
Joshua A. Hoppes	Mutual Savings Association, FSA	Leavenworth	Kansas
Connie M Comans	The Citizens Bank of Philadelphia	Sebastopol	Mississippi
Jeremy Keizer	Reliabank	Tea	South Dakota
Jeff Royal	Security State Bank	Ansley	Nebraska
Matthew Quanrud	F & M Community Bank, N.A.	Preston	Minnesota
Kenric Scheevel	F&M Community Bank	Preston	Minnesota
RICHARD	AMERICAN EXCHANGE BANK	ELMWOOD	Nebraska
Matthew Laumann	Farmers & Merchants Bank of Saint Clair	Saint Clair	Missouri
Tom Felder	South Carolina Community Bank	Columbia	South Carolina
Brad Williamson	Islanders Bank	Friday Harbor	Washington
Mark Majure	The Citizens Bank of Philadelphia, MS	Philadelphia	Mississippi
Daniel M. Christianson	F & M Community Bank	Preston	Minnesota
Joshua Hogue	Reliabank Dakota	Watertown	South Dakota
Mark V Edwards	Franklin Bank	Woodstown	New Jersey
Jennifer Price	First Exchange Bank	Mannington	West Virginia
Melonie Evans	First State Bank	Denton	Texas
Stan Leedle	Choice Bank	Oshkosh	Wisconsin
Chris Harstine	Baltic Bank	Baltic	Ohio
Craig Barta	Farmers State Bank - Big Springs Branch	Maywood	Nebraska
Merry Nash	Merchants Commercial Bank	St Thomas	Virgin Islands
James C. Lively	Bridgewater Savings Bank	Raynham	Massachusetts
Kathleen St Luce	Merchants Commerical Bank	St Thomas	Virgin Islands
Kristi Lay	Farmers Bank & Capital Trust Co	Frankfort,	Kentucky
Cliff Berg	First National Bank Wichita Falls	Wichita Falls	Texas
Teresa Ray	Internal Audit Manager	Arlington	Kentucky
Lawrence H. Schmick	KeySavings Bank	Wisconsin Rapids	Wisconsin
John Clark	The bankers bank of Kentucky	Frankfort	Kentucky
David A. Callies	Miner County Bank	Howard	South Dakota
Ruth Palczewski	Dakota Western Bank	Bowman	North Dakota
Steve D. Kendall	Spencer County Bank	Santa Claus	Indiana
Mark Ingalls	Dedham Institution for Savings	Dedham	Massachusetts
Laura Wood	Giblsland Bank & Trust	Bossier City	Louisiana
Glenn Fisher	Clearfield Bank & Trust	Clearfield, PA 16830	Pennsylvania
John D Schott	Homewood Federal Savings Bank	Baltimore	Maryland
TiAnn Allen	Tri Valley Bank	Talmage	Nebraska
Catherine Curry	First State Bank of Randolph County	Cuthbert	Georgia
Michael M. Berryhill	Morgan Federal Bank	Fort Morgan	Colorado
W. J. Lempe, CPA	Ramsey National Bank	Devils Lake	North Dakota
Tim	James Polk Stone Community Bank	Portales	New Mexico
Jay Messenger	Muleshoe State Bank	Muleshoe	Texas
Noah Wilcox	Grand Rapids State Bank	grand Rapids	Minnesota

Michael Burgamy	Merchants Commercial Bank	St Thomas	Virgin
Roger Mealy	Midwest Independent Bank	Jefferson City	Missouri
Rick Messer	Pioneer Bank & Trust	Rapid City	South
Steven F. Thoms	OSB Community Bank	Brooklyn	Michigan
J. Wade O'Neal, III	Guaranty Bank & trust, Co.	New Roads	Louisiana
James H. Haley	President and CEO, Thurston First Bank	Olympia	Washington
Linda Davis	JP Stone Community Bank	Portales	New Mexico
David L. Stone	JP Stone Community Bank	Portales	New Mexico
Richard T Cullen	First national Bank in Port Lavaca	Port Lavaca	Texas
Kathy	Newcomb	Milton	Delaware
Patrick Rountree	Texana Bank	Linden	Texas
Michael J. Licali	Metairie Bank & Trust	Metairie	Louisiana
PAUL VOLLAN	LAKE REGION BANK	NEW LONDON	Minnesota
Tamara Jagodzinski	Monroe Bank & Trust	Monroe	Michigan
Larry Bellard	Bank of Zachary	Zachary	Louisiana
Lloyd Gunter	Community Bank of Georgia	Baxley	Georgia
Terry Grindle	Wray State Bank	Wray	Colorado
Patrick M Couture	Chelsea Stat Bank	Chelsea	Michigan
Gonzalo Ayala	Savoy Bank	New York	New York
Ron L. Jackson	James Polk Stone Community Bank	Portales	New Mexico
Laura Steen	Bank of Zachary	Zachary	Louisiana
Ken Walsh	Ruby Valley National Bank	Twin Bridges	Montana
david k kopperud	peoples state bank	wausau	Wisconsin
Tammy Quintana	Morgan Federal Bank	Fort Morgan	Colorado
Lisa D. Vitucci	First Central Savings Bank	Glen Cove	New York
Kimberly Schugart	New Omni Bank, N.A.	Alhambra	California
ROBERT T. WADE	Merrimac Savings Bank	Merrimac	Massachusetts
Edward Borchers	Versailles Savings & Loan Assn.	Russia	Ohio
Denise O'Neil	The Citizens National Bank of SW Ohio	Huber Heights	Ohio
maureen g jorgensen	peoples state bank	wausau	Wisconsin
Paul F. Stuart	The American Bank	Wagoner	Oklahoma
Bruce A. Guebert	First National Bank of Steeeville	Steeleville	Illinois
Menzo Case	Generations Bank	Seneca Falls	New York
VICKI SALTERS	ROCKWOOD BANK	ST LOUIS	Missouri
Tom Dhamers	Thurston First Bank	Olympia	Washington
Kent J Guidry	Tri-Parish Bank	Eunice	Louisiana
Thomoas P. Dolphin	21st Century Bank	Loretto	Minnesota
Carla Wallenfang	Tomahawk Community Bank	TOMAHAWK	Wisconsin
Gordon Morris	American Heritage Bank	Melrose	New Mexico
Casey Jones	First Option Bank	Osawatomie	Kansas
Benjamin Pewitt	The First State Bank	Huntington	West
William P vonholtum	CenBank	Buffalo Lake	Minnesota
Liz Owen	The Citizens Bank of Philadelphia	Philadelphia	Mississippi
Lindsey White	First Capital Bank	Wichita Falls	Texas
Shaylan Miller	First Option Bank	Osawatomie	Kansas
Thomas M O'Brien	The First National Bank of Minersvile	Minersville	Pennsylvania
Jimmy O. Hall	The American Bank	Wagoner	Oklahoma
Terry Miller	First National Bank of Dublin	Dublin	Texas
Walter Knorpp	Donley County State Bank	Clarendon	Texas

Thomas Wang	Morgan Federal Bank	Fort Morgan	Colorado
Cindi L. Bena	First State Bank of Louise	Louise	Texas
Mark S. Goehring	Farmers State Bank of Oakley	Oakley	Kansas
James Jones	Bank of Botetourt	Troutville	Virginia
Andrew Kinser	FNB DUBLIN	DUBLIN	Texas
Jerry L. Glenn	Clover Community Bank	Clover	South Carolina
Stacy Neill	Woodlands Bank	Williamsport	Pennsylvania
Artie Ford	Bank of the Bluegrass & Trust Co	Lexington	Kentucky
Richard Williams	Security Bank of the Ozarks	Eminence	Missouri
Alicia Crum	Winnsboro State Bank	Winnsboro	Louisiana
Michael P. Madison - SVP	Cornerstone Bank	Mt. Laurel	New Jersey
Kathy Smith	Vintage Bank	Waxahachie	Texas
Jeff Furman	First National Bank of Steeeville	Steeleville	Illinois
Sarah Killingsworth	Winnsboro State Bank	Winnsboro	Louisiana
John Monk	First National Bank of Decatur County	Bainbridge	Georgia
Will O'Brien	Pathfinder Bank	Oswego	New York
Joe Druffel	Wheatland Bank	Spokane	Washington
Odean Busby	PriorityOne Bank	Magee	Mississippi
Lee McCann	Sabine State Bank and Trust Company	Many	Louisiana
Charles Brookhouser	The First State Bank	Bay City	Texas
Gene D'Orazio	Cornerstone Bank	Moorestown	New Jersey
Steve Olson	MinnStar Bank N. A.	Lake Crystal	Minnesota
Vasiliki Bieber	Morgan Federal Bank	Fort Morgan	Colorado
Jamers B. Ingeman	Crookston National Bank	Crookston,	Minnesota
Mary Thonsgaard	First State Bank of Louise	Louise	Texas
Teresa Weitlauf	South Central Bancshares of KY, Inc.	Glasgow	Kentucky
Dale Davis	The Savings Bank	Circleville	Ohio
Jerome Kuehl	Northwestern Bank	Chippewa Falls	Wisconsin
Todd Kuhnert	DuQuoin State Bank	DuQuoin	Illinois
Dan Johnson	Granger National Bank	Granger, Texas	Texas
Richard Egli	The State Bank	La Junta	Colorado
Lynn Kinder	Payne County Bank	Perkins	Oklahoma
Kinnan J. Stockton, President	The First State Bank	Louise	Texas
Vicky Wheeler	Bank of Botetourt	Buchanan	Virginia
Gary Ford	Hamlin National Bank	Hamlin	Texas
Walter Birdwell	Citizens Bank	Carthage	Tennessee
Ben Clifton	Bank of Orchard	Orchard	Nebraska
Terry Day	First Capital Bank of Quanah	Quanah	Texas
Traci Holmes	Del Norte Bank	Del Norte	Colorado
CHERIE MARTIN	EMPLOYEE	OPELOUSAS	Louisiana
Kent Carruthers	Citizens Bank of Clovis	Clovis	New Mexico
SUE FISHER	THE CITIZENS BANK	CARTHAGE	Mississippi
Joe Carey	Farmers State Bank	Maywood	Nebraska
Keith Winchester, EVP COO & CFO	Cornerstone Bank	Mt. Laurel	New Jersey
Melvin Savings Bank	VP & General Counsel	Melvin	Iowa
Calvin Wilbert	Iberville Bank	Plaquemine	Wisconsin
Pamela Ailsworth	Colonial Virginia Bank	Gloucester	Virginia
Michael D Coalwell	Community Development Bank, fsb	Ogema, MN 56569	Minnesota
Kim Borem	Tomahawk Community Bank, SSB	Tomahawk	Wisconsin

Brian Clemmons	South Central Bank of Monroe County, Inc	Tompkinsville	Kentucky
Jason Watson	Patterson State Bank	Patterson	Louisiana
Brian Hundertmark	Morgan Federal Bank	Fort Morgan	Colorado
Douglas Bringham	The Village Bank	St. George	Utah
Sylvia Masingo	First Harrison Bank	Corydon	Indiana
Linda S Fritzler	Morgan Federal Bank	Fort Morgan	Colorado
Peter W. Knitt	Peoples State Bank	Wausau	Wisconsin
Jill Castilla	Citizens Bank of Edmond	Edmond	Oklahoma
Lynn Kosina	Peoples State Bank	Wausau	Wisconsin
Joseph Adams	Community Bank Delaware	Lewes	Delaware
Donald J. Najvar	Preferred Bank	Houston	Texas
JD Bubel	Security First Bank of North Dakota	Center	North Dakota
F. LaVonne Nicolai, V.P.	Castle Rock Bank	Farmington,	Minnesota
Scott Tewksbury	Heartland State Bank	Edgeley	North Dakota
Mary Ann Haglund	Commencement Bank	Tacoma	Washington
Mike Hill	The Callaway Bank	Fulton	Missouri
Lisa Kimball	Pathfinder Bank	Oswego	New York
Jeff Keller	Brunswick State Bank	Brunswick	Nebraska
Richard Jablonka	Pathfinder Bank	Oswego	New York
mark Sunderman	Schertz Bank & Trust	Schertz	Texas
Lisa Whittington	Bank of New Orleans	Metairie	Louisiana
Mark E Nelson	Union Building and Loan Savings Bank	Bridgewater	Pennsylvania
Nathaniel S. Bonnell	Citizens Bank of West Virginia, Inc.	Elkins	West Virginia
George Comeau	American Bank & Trust Company	Opelousas	Louisiana
dorsey hall	south central bancshares of ky, inc.	Glasgow	Kentucky
James R. Smail	Monitor Bank and First National Bank	Wooster	Ohio
bob posey	the citizens bank , of philadelphia, ms	philadelphia	Mississippi
Brian H. Lehman	Reliance Bank	Altoona	Pennsylvania
Galen Cadle	The Bank of Elk River	Elk River	Minnesota
Chris Anderson	BankCherokee	St. Paul	Minnesota
Stacy Arnold	The Citizens Bank of Philadelphia	Philadelphia	Mississippi
Robert J. Koopman	First National Bank of Steeleville	Steeleville	Illinois
Skip Numrich	First National Bank	Scott City	Kansas
Bryan Simmons	First National Bank of Las Animas	Las Animas	Colorado
Matt Paulsen, President	Cedar Rapids State Bank	Cedar Rapids	Nebraska
Dan Catlin	Banner Banks	Birnamwood	Wisconsin
Brad Harding	First Colorado National Bank	Paonia	Colorado
paul jacobson	united bankers bank	bloomington	Minnesota
Kara Sodolak	Industry Bancshares, Inc.	Industry	Texas
milton b. smith	1st national bank of lawrence county	walnut ridge	Arkansas
D. Edward Meggs Sr.	Madison County Community Bank	Madison	Florida
Ledale Reynolds	The Citizens Bank of Philadelphia	Philadelphia	Mississippi
Jackie Hester	The Citizens Bank	Philadelphia	Mississippi
gordon stock	Glenwood State Bank	Glenwood	Minnesota
Tammy Adams	The Citizens Bank	Philadelphia	Mississippi
Mark Williamson	West Texas State Bank	Snyder	Texas
Stan Acy	The Citizens Bank of Philadelphia	Starkville	Mississippi
Kevin R. Keiser	Cedar Security Bank	Fordyce	Nebraska
Sally King	Community Bank Delaware	Lewes	Delaware

Jessica Schrader	Gateway Community Bank	Roscoe	Illinois
Jerome Bennett	First National Bank of Moose Lake	Moose Lake	Minnesota
Darrel A Small	Town and Country Bank	Las Vegas	Nevada
RYAN VESELY	BRUNSWICK STATE BANK	WINNETOON	Nebraska
ROBERT C PALMER, JR	THE CITIZENS BANK OF PHILADELPHIA, MISS	UNION	Mississippi
James Harrington	Farmers State Bank	Wathena	Kansas
Brandon Libel	Farmers State Bank	Wathena	Kansas
Vicki G. Brown	The Citizens Bank of Philadelphia	Philadelphia	Mississippi
Jerry L Cotlov	East River Bank	Philadelphia	Pennsylvania
Brice A Libel	Farmers State Bank	Wathena	Kansas
LA Libel III	Farmers State Bank	Wathena	Kansas
Matt Burns	First National Bank	Ronceverte	West Virginia
Alyce Cler	First State Bank	Gainesville	Texas
Stephen A Nash	Dixon, Davis, Bagent & Co	Granville	Ohio
Brian Grave	Union State Bank	Fargo	North Dakota
david h toombs	the first state bank of rosemount	rosemount	Minnesota
Donald J. Bernsteel, Jr.	Fleetwood Bank	Fleetwood	Pennsylvania
Chris W Twibell	Brunswick State Bank	Brunswick	Nebraska
Terry Van Engen	Collins State Bank	Collins	Wisconsin
Mike Hurst	Del Norte Bank	Del Norte	Colorado
Leigh Anne Hoatson	Farmers State Bank	Maywood	Nebraska
Justin Branstetter	The Citizens Bank of Philadelphia	Meridian	Mississippi
Rick Bothwell	First National bank of Moose lake	Moose Lake	Minnesota
Melanie Kauffman	Union Bank	Lake Odessa	Michigan
Mike Thompson	Cross Keys Bank	St. Joseph	Louisiana
MIKE CHANDLER	The Citizens Bank	Philadelphia	Mississippi
Jeree Chaney	Bank of Zachary	Zachary	Louisiana
Gerald B. Ernst	Horizon Community Bank	Lake Havasu City	Arizona
Bob Page	Consultant	Alachua	Florida
Bruce Lee	The Citizens Bank of Philadelphia	Louisville	Mississippi
Larry D Peterson	First National Bank of Moose Lake	Moose Lake	Minnesota
Chris D. Hunt	Community National Bank	Dayton	Tennessee
Darrel Bates	The Citizens Bank	Philadelphia	Mississippi
William R Jenkins III	The First State Bank	Louise	Texas
Dan D. Graham	Flora Bank & Trust	Flora	Illinois
Troy Appling	The Bankers Bank	Oklahoma City	Oklahoma
John E. Benz	Melvin Savings bank	Melvin	Iowa
Mary Jenkins	The Citizens Bank	Philadelphia	Mississippi
Darrin Wilson	Unity	Edina	Minnesota
Elwood Freeman	Lamesa National Bank	Lamesa	Texas
Pam Patin	Guaranty Bank & Trust Co.	New Roads	Louisiana
Michael Kinderman	Premier Bank	Maplewood	Minnesota
PJ Childers	Tomahawk Community Bank	Tomahawk	Wisconsin
Martin Jensen	Colorado East Bank & Trust	Granada	Colorado
Wade Gort	Premier Bank	Rock Valley	Iowa
Yvette	First Bank & Trust Co	Perry	Oklahoma
Vincent A Bagarozza	Indus American Bank	Iselin	New Jersey
Jon S. Ours	First Sentry Bank	Huntington	West Virginia
Jacob Butler	Pilgrim Bank	Mount Pleasant	Texas

Kevin Flynn	First National Bank of River Falls	River Falls	Wisconsin
Jim Berryhill	Morgan Federal Bank	Fort Morgan	Colorado
Sam Robertson	First State Bank	Gainesville	Texas
Kyle Garner	TIB-The Independent Bankers Bank	Irving	Texas
John W. Kost	The Sherwood State Bank	Defiance	Ohio
Tom Armstrong	The First National Bank of Park Falls	Park Falls	Wisconsin
Augustin S. Hart III	Midwest Bank of Western Illinois	Monmouth	Illinois
don m thigpen	mount vernon bank	mount vernon	Georgia
Karen Shoemaker	Community National Bank & Trust of Texas	Corsicana	Texas
Mary Ellen Green	Altoona First Savings Bank	Altoona	Pennsylvania
Kurt Kisker	Farmers State Bank	Maywood	Nebraska
Steve Sallenbach	First National Bank of Wahoo	Wahoo	Nebraska
John H Castle	Southern Michigan Bank & Trust	Coldwater	Michigan
Danny Coffey	Hancock Bank and Trust	Hawesville	Kentucky
Stephen Kroenke	Farmers Bank of Lincoln	Lincoln	Missouri
David Franklin	FirstState Bank	Lineville	Alabama
John R. Caldwell	The Farmers Bank of Appomattox	Appomattox	Virginia
Andrea Hoelting	Customer Service Representative	Louisburg	Kansas
Trent Crawford	Peoples Bank of Moniteau County	Jamestown	Missouri
Liz Barnett	First Option Bank	LaCygne	Kansas
Thomas F. Whaling	West Union Bank	West Union	West Virginia
jeff mccoey	great southern national bank	meridian	Mississippi
Rick Harris	Provident State Bank	Preston	Maryland
Paul Otto	Southport Bank	Kenosha	Wisconsin
John Meserve	Merrimac Savings Bank	Merrimac	Massachusetts
John R. Hunt	First Avenue National Bank	Ocala	Florida
Stan Dopheide	First State Bank Southwest	Worthington	Minnesota
Andrew Shotwell	Bank of Botetourt	Buchanan	Virginia
Melissa Ballard	First Iowa State Bank	Albia	Iowa
Robin Sharp	Guaranty Bond Bank	Mt. Pleasant	Texas
John Edgar	First National Bank of Ava	Ava	Illinois
Duane Schieffer	Cedar Security Bank	Fordyce	Nebraska
Bobbie Larson	American Bank Center	Bismarck	North Dakota
Mark Taylor	The Citizens Bank of Philadelphia	Philadelphia	Mississippi
Bryant Derley	Lyndon State Bank	Lyndon	Kansas
Bryon Salazar	RED RIVER BANK	ALEXANDRIA	Louisiana
Markus J Miller	Community National Bank and Trust	Chanute	Kansas
Don Eberly	Stanton State Bank	Stanton	Nebraska
James A Jardine	Woodsfield Savings Bank	Newark	Ohio
Darrell Raum	Bruning State Bank	Bruning	Nebraska
Linda Bacle	Cross Keys Bank	Monroe	Louisiana
Marvin E. Singleton III	Citizens National Bank of Texas	Waxahachie	Texas
Michael Ledin	The Farmers Bank of Appomattox	Appomattox	Virginia
Richard Moran, Jr.	1st National Bank of Scotia	Scotia	New York
Jennifer S. Theimer	Bank of Botetourt	Buchanan	Virginia
Timothy P Sissler	Reliance Bank	Altoona	Pennsylvania
Stephanie Knoblauch	First Lockhart National Bank	Lockhart	Texas
Curt Cook	Bank of Stapleton	Stapleton	Nebraska
Christina M. Cabell	Whitesville State Bank	Whitesville	West Virginia

Jeff Hall	The New Washington State Bank	New Washington	Indiana
Michelle A. Crook	Bank of Botetourt	Buchanan	Virginia
Mark A. Taylor	Bank of Ruston	Ruston	Louisiana
william wubben	apple river state bank	apple river	Illinois
Mike Romey	Citizens National Bank of Bluffton	Bluffton	Ohio
Richard	Capone	Fort Lee	New Jersey
Jennifer L. Beard	Farmers State Bank	Elmwood	Illinois
Migdalia Naranjo	Community Bank of Broward	Hollywood	Florida
Bette Gallo	Community Bank Delaware	Lewes	Delaware
Mark W. Mohr	First Bank Financial Centre	Oconomowoc	Wisconsin
Timothy D Halvorson	St Ansgar State Bank	St Ansgar	Iowa
David W. Baker	BLC Community Bank	Little Chute	Wisconsin
Connie M. Richter	Woodsfield Savings Bank	Woodsfield	Ohio
Keith Grantham	First State Community Bank	Kennett	Missouri
Connie Edwards	Bank of Dooly	Vienna	Georgia
Randy Mayor	Centennial Bank	Conway	Arkansas
Brad Serff	Providence Bank	Alpharetta	Georgia
John Gilliland	Mercer County State Bank	Grove City	Pennsylvania
Claire Dobyns	Century Bank	Santa Fe	New Mexico
Richard Orsillo	Northway Bank	Berlin	New Hampshire
Tim Gerber	Community Bank of Cameron	Siren	Wisconsin
Kyle Smith	The People's Bank	Ripley	Mississippi
Michael Davis, CPA	CPA Firm	Granville	Ohio
Jerry Catlett	Bruning State Bank	Bruning	Nebraska
Kelly K Kenealy	Citizens State Bank	Cadott	Wisconsin
Stephanie Barton	New Tripoli Bank	New Tripoli	Pennsylvania
Michael Flahaven	Wenona State Bank	Wenona	Illinois
Barbara L Gorski, CPA	First National Bank of Wyoming	Wyoming	Delaware
Sherry Evans	The Poca Valley Bank	Walton	West Virginia
Milton B. Gray, Jr.	Citizens Bank of Swainsboro	Swainsboro	Georgia
Brad Sullivan	Director	Mayville	Michigan
W Jay Chamberlin	Community First Bank	Reynoldsville	Pennsylvania
Felecia Goins	The Community Bank	Zanesville	Ohio
Haynes Standard, Jr.	First State Bank	Wrens	Georgia
Thomas A. Borner	Putnam Bank	Putnam	Connecticut
Dennis Thomas	First Harrsison Bank	Corydon	Indiana
Donald P. Koleszar	Alliance Bank	Monticello	Indiana
Deborah Jacobson	1st National Bank & Trust Company	Williston	North Dakota
Ralph J. Lober, II	Consumers National Bank	Minerva	Ohio
Jennifer C Donoghue	Kinderhook Bank	Kinderhook	New York
Kevin Gary	Old Dominion National Bank	North Garden	Virginia
Thomas Van Overbfeke	iowa state bank	algona	Iowa
Jeff Nunn	Citizens Bank	Claude	Texas
William R. Gonzalez	Quaint Oak Bank	Southampton	Pennsylvania
Roy Pinnell	customer	Taylorville	Illinois
William Harrod	First Harrison Bank	Corydon	Indiana
Don Reynolds	Regional Missouri Bank	Marceline	Missouri
richard f caruso	community bank delaware	lewes	Delaware
Alex Pires	Community Bank Delaware	Lewes	Delaware

Paxton Forgue	Farmers State Bank	Maywood	Nebraska
Cora Berry	Farmers State Bank	Maywood	Nebraska
Jason Isbell	Alabama Bankers Association	Montgomery	Alabama
Keith McCullough	NobleBank & Trust	Anniston	Alabama
Randall Kawano	Pacific Rim Bank	Honolulu	Hawaii
Doug Aiken	The Dolores State Bank	Dolores	Colorado
Pam Haarsma	Pioneer Trust Bank, N.A.	Salem	Oregon
Donald Brett	Altoona First Bank	Altoona	Pennsylvania
Chris Jundt	First National Bank & Trust of Williston	Williston	North Dakota
Gary O. Inman	South Central Bank of Hardin County	Elizabethtown	Kentucky
Scott Heitkamp	ValueBank Texas	Corpus Christi ,	Texas
Linda James	Director	Apple River	Illinois
Michael Monnier	Osgood State Bank	Osgood	Ohio
Jim Baxter	Bank of cave city	Cave city	Arkansas
hugh garth	Yampa Valley Bank	Steamboat Springs	Colorado
Kyle Zastrow	Tomahawk Community Bank	Tomahawk	Wisconsin
Margery Croy	Community State Bank of Rock Falls - Director	Rock Falls	Illinois
Terry Zeltinger, President	United Community Bank	Minot	North Dakota
Erin Powis	Savings Bank of Mendocino County	Ukiah	California
Israel Hinojosa	The First National Bank of Hebbronville	Hebbronville	Texas
James Jenny	Yampa Valley Bank	Steamboat Springs	Colorado
Charlotte Martin	Great Lakes Bankers Bank	Worthington	Ohio
Beverly Liebenow	Casey State Bank	Casey	Illinois
Terry Keiser	Liberty National Bank	Ada	Ohio
Thomas Bailey	Brentwood Bank	Bethel Park	Pennsylvania
Neill S. Wright	First Tuskegee Bank	Tuskegee	Alabama
Robin Trimm	SouthPoint Bank	Birmingham	Alabama
William Fisher	D L Evans Bank	Boise	Idaho
Ross R. Arneson	Arlington State Bank	Arlington	Minnesota
rick holland	gibbsland bank & trust	bossier city , la	Louisiana
Joanne Johnson	Resource Bank N.A.	DeKalb	Illinois
Kelly Regan	Premier Banks of Minnesota	Maplewood	Minnesota
William Simpson	Pilgrim Bank	Mount Pleasant	Texas
Matthew A. R. Converse	Sevier County Bank	Sevierville	Tennessee
William J. Baker	First Bank & Trust Co.	Perry	Oklahoma
blake chatelain	red river bank	alexandria	Louisiana
Nathan G. Bartlett	Commercial Bank	St. Louis	Missouri
James O. VanArsdale	Valley National Bank, branch GNB	Lamar	Colorado
STEPHEN J. EAGER	UNION BANK & TRUST COMPANY	EVANSVILLE	Wisconsin
Kenneth H. Givens	River Bank & Trust	Prattville	Alabama
Wil C. Durham	Hilltop National Bank	Casper	Wyoming
Dan E. Morton	First State Bank, Rice, Texas	Rice	Texas
Mark O Borders	State Bank	Green River	Wyoming
Melvin L. Chustz	Bank of Maringouin	Maringouin	Louisiana
Daniel Wilhelmi	Raccoon Valley Bank	Perry	Iowa
Andrew Henning	Northwestern Bank	Chippewa Falls	Wisconsin
Jim Millan	HNB National Bank	Hannibal	Missouri
Dennis Harrington	Lone Star Bank	Houston	Texas
Phil Clinton	INSOUTH Bank	Brownsville	Tennessee

Randy Peterson	Prosperity Bank	St Augustine	Florida
Rita M. Phillips	Fleetwood Bank	Fleetwood	Pennsylvania
Maria Torres	Employee	Gainesville	Texas
Duane Muecke	Iowa State Bank	Hull	Iowa
Barry Meade, VP	Planters Bank, Inc.	Hopkinsville	Kentucky
Rebecca Vaughn	First State Bank	Gainesville	Texas
Constance L. Hassell	Peoples Community Bank	Montross	Virginia
Timothy P. Van Dam	First City Bank of FL	Fort Walton Beach, FL	Florida
Lewis Perkins	Paragon National Bank	Memphis	Tennessee
Nadine K. Hagedorn	Citizens State Bank	West Point, NE	Nebraska
K. Alan Larsen	Peoples Bank	Elkhorn	Wisconsin
Shelly Cole	Tomahawk Community Bank	Tomahawk	Wisconsin
Stephen R. Sant	1st National community Bank	East Liverpool	Ohio
John Beller	Bank of Cave City	Cave City	Arkansas
Susan Anderson	BankCherokee	St. Paul	Minnesota
Audrey Cordova	Tomahawk Community Bank	Tomahawk	Wisconsin
Adam Woods	First Avenue National Bank	Ocala	Florida
Roger A Bird	Farmers State Bank	LaGrange	Indiana
Debra Hunsicker	New Tripoli Bank	New Tripoli	Pennsylvania
Brenda K Barber	The Bank of Missouri	Cape Girardeau	Missouri
Jeffrey J. Johnson	First National Bank of River Falls	River Falls	Wisconsin
Dean R Thompson	OSB Community Bank	Brooklyn	Michigan
Niki Schaumberg	First Federal Bank of Wisconsin	Waukesha	Wisconsin
Shellie Moore	The Guernsey Bank	Worthington	Ohio
chris powers	tioge state bank	spencer	New York
David Davies	OSB Community Bank	Brooklyn	Michigan
Coni Bolton	Farmers National Bank	Buhl	Idaho
Matt Kelley	McClave State Bank	McClave	Colorado
Bruce Sowalskie	Kinderhook Bank	Kinderhook	New York
Andrew Miller	The First National Bank of Groton	Groton	New York
Teresa McLean	Peoples Bank	Lubbock	Texas
David Esgar	Legacy Bank	Wiley	Colorado
Robert	Bloodsworth	Baltimore	Maryland
Mark Lightle	The Savings Bank	Circleville	Ohio
michael d watters	provincial bank	Iakeville	Minnesota
Anthony Pires	Director at Community Bank Delaware	Lewes	Delaware
Gary E Schlinkert	West Shore Bank	Ludington	Michigan
Mark McDaniel	Grant County Bank	Ulysses	Kansas
Paul D Rutkowski	Polonia Bank	Huntingdon Valley	Pennsylvania
Wayne Hardenbrook	Hyperion Bank	Philadelphia	New Jersey
J. Anthony Brown	The Farmers State Bank	New Madison	Ohio
Kelly Jo Elliott	Commercial Trust Company of Fayette	Fayette	Missouri
Maureen Wolfe	First Bank & Trust Company	Perry	Oklahoma
Kurt Gustavel	Idaho Independent Bank	Boise	Idaho
Angie Leake	The State Bank	La Junta	Colorado
Kathleen Thuman	Farmers State Bank	Maywood	Nebraska
Larry Gehrke	Bank of Wisconsin Dells	Wisconsin Dells	Wisconsin
John Croak	FNB Community Bank	Midwest City	Oklahoma
Lori St Pierre	Yampa Valley Bank	Steamboat Springs	Colorado

Paul Fitzgerald	First Bank	Hamilton	New Jersey
Paul Christianson	Farmers State Bank	Trimont	Minnesota
tjark a. bateman	community bank delaware	lewes	Delaware
Gloria Harpest	Greenville National Bank	Greenville	Ohio
Gerald Jacobson	Northwestern Bank	Chippewa Falls	Wisconsin
Malinda Wilson	First State Bank	Denton	Texas
Gary Baker	The State Bank	La Junta	Colorado
Nancy Wood	OSB Community Bank	Brooklyn	Michigan
Marvin Veatch	Jackson County Bank	Seymour	Indiana
Melinda White	Bank of Zachary	Zachary	Louisiana
Danny Beyer	Citizens Deposit Bank	Arlington	Kentucky
Karena A. Mills	OSB Community Bank	Brooklyn	Michigan
Michael P. Putbrese	First Community Bank, Xenia-Flora	Xenia	Illinois
Brandon Perdue	Community Bank Delaware	Lewes	Delaware
Jeb H. Clarkson	Pioneer Bank & Trust	Belle Fourche	South
Brennen Clark	Peoples State Bank	Prairie Du Chien	Wisconsin
Sandy Ivy	Commercial Trust Company	Fayette	Missouri
Joni Carlton	The State Bank of Townsend	Townsend	Montana
Jon S Peters	Raccoon Valley Bank	Perry	Iowa
Per Ostrem	CFO	Sioux Falls	South
Neil Zick	Twin City Bank	Longview	Washington
greg Warren	Farmers State Bank	McPherson	Kansas
Charmin Luedeke	Greenville National Bank	Greenville	Ohio
Dennis E. Sturek	Cedar Security Bank	Hartington	Nebraska
James Crites	Merchants Commercial Bank	St Thomas	Virgin
Walter V Slider	Internal Auditor	Sistersville	West
Kevin M. Bernander	Bank of Wisconsin Dells	Wisconsin Dells	Wisconsin
Ray Falchek	Cardinal Bank	McLean	Virginia
Jared Ganey	Bank of Jena	Pineville	Louisiana
Lindsay Spitzer	Bank of Galesville	Galesville	Wisconsin
Ronald L Laws	Community Bank Delaware	Lewes	Delaware
Joseph Gentry	First Federal of Northern Michigan	Alpena	Michigan
David Geis	Jackson County Bank	Seymour	Indiana
Louis Trubiano	Randolph Savings Bank	Stoughton	Massachusetts
Rick Clayton	Oculina Bank	vero beach	Florida
Peter S. Thompson	Two River Community Bank	Atlantic Highlands	New Jersey
cody cypert	peoples bank	lubbock	Texas
E. Jane Auld	First National Bank & Tr. Co. of McAlester	McAlester	Oklahoma
Peggy Carr	McClain Bank	Purcell	Oklahoma
Andy Johnson	Bank of Vernon	Vernon	Alabama
Robert K Laird	One American Bank	Sioux Falls	South
Martha Easter-Wells	Farmers Trust and Savings Bank	Spencer	Iowa
Jon B. Bernander	Bank of Wisconsin Dells	Wisconsin Dells	Wisconsin
kevin Kim	NewBank	Flushing	New York
Margaret Nightengale	Grant County Bank	Ulysses	Kansas
Lynda Messick	Community Bank Delaware	Lewes	Delaware
Dwight Hintermeister	Hometown Community Bank	Cyrus	Minnesota
Scott Babcock	The First National Bank of Groton	Groton	New York
Najam Saiduddin	South County Bank	Rancho Santa Margarita	California

William F Jones Jr	HomeTown Bank	Roanoke	Virginia
Susan Shields	Greenville National Bank	Greenville	Ohio
Ruth Perry	Farmers State Bank	Sturgis	Michigan
Fred Brown	Farmers State Bank	LaGrange	Indiana
Tiffany Spahn	Park State Bank and Trust	Woodland Park	Colorado
Hope Pearson	New Tripoli Bank	New Tripoli	Pennsylvania
Angelica Rivera	The State Bank	Falcon	Colorado
Joseph Hudson	Farmers and Merchants Bank	Eatonton	Georgia
C. Malcolm Holland, Pres and CEO	Veritex Community Bank	Dallas	Texas
Michael Bordelon	Bank of Little Rock	Little Rock	Arkansas
Todd Kerska	Guaranty Bank and Trust Company	Cedar Rapids	Iowa
Jeremy Irlbeck	BankCherokee	St Paul	Minnesota
Donna Norman	First National Bank	Ronceverte	West Virginia
Kyle Elliott	CTC	Fayette	Missouri
Terry D. Nielsen	Raccoon Valley Bank	Perry	Iowa
R M Ford, Jr	Commercial Bank and Trust Company	Paris	Tennessee
Thomas A. Reil	Waldo State Bank	Waldo	Wisconsin
JENI FIELDS	PEOPLES BANK	LUBBOCK	Texas
Judith Peters	New Tripoli Bank	New Tripoli	Pennsylvania
Naomi Lunsford	First Avenue National Bank	Ocala	Florida
Jerry Henderson	M@P Vice President	Newport	Arkansas
Nathan Connell	Noble Bank and Trust	Anniston	Alabama
Scott Badley	CSB Bank	Capac	Michigan
Zach Niemeier	Commercial Trust Company	Fayette	Missouri
Zeke Alexander	Security State Bank	Centralia	Washington
Shirley Scott	First Bank & Trust Company	Perry	Oklahoma
Gina Sanders	Commercial Trust Company	Fayette	Missouri
Stephanie Adkins	Versailles Savings & Loan Co	Versailles	Ohio
Anthony Humphries	NobleBank & Trust	Anniston	Alabama
John Charles Helleny	Herrin Security Bank	Herrin	Illinois
Tim Aiken	Union Bank Inc.	Middlebourne	West Virginia
William A Loving	Pendleton Community Bank	Franklin	West Virginia
Thomas J. Campbell	First National Bank of Absecon	Absecon	New Jersey
Chelsea Salazar	Peoples Bank	Lubbock	Texas
Andrea D White	Bank of Zachary	Zachary	Louisiana
Doug Schultze	Premier Bank	Maplewood	Minnesota
Kelly Corbett	First State Bank	Gainesville	Texas
Bryan J Boldt	BankCherokee	St Paul	Minnesota
Natoyia Gates	Community Trust Bank	Dallas	Texas
Donald Sherman	McClain Bank	Purcell	Oklahoma
James M Fenn	County Savings Bank	Essington	Pennsylvania
James Stoner	Welch State Bank	Welch	Oklahoma
DONNA K BROWN	BANK OF ZACHARY	ZACHARY	Louisiana
Matt Tanner	First State Community Bank	Sikeston	Missouri
Louise Zeenati	The Village Bank	St George	Utah
David R Hunsicker	New Tripoli Bank	New Tripoli	Pennsylvania
Eric Gaupp	First National Bank of Absecon	Absecon	New Jersey
Alfred L. Krebs	The State Bank	La Junta	Colorado
Lyle Matherne	Bank of Zachary	City of Central	Louisiana

Thomas Selock	North Valley Bank	Zanesville	Ohio
Jeff Rogers	BCBank, Inc.	Philippi	West Virginia
Peggy A. Rodgers	First State Community Bank	Warrenton	Missouri
Lucas Pequeño	Loan Officer	LUBBOCK	Texas
Dean Kremer	The First National Bank of Dieterich	Dieterich	Illinois
John M . Thompson	The Bank of Missouri	Perryville, mo.	Missouri
MARLA GEIB	THE MURRAY BANK	MURRAY	Kentucky
Preston L. Kennedy	Bank of Zachary	Zachary	Louisiana
Bob Willett	Smackover State Bank	El Dorado	Arkansas
Shirley Huston	BANKWEST	Rockford	Minnesota
Patrick Schully	First State Bank	Gainesville	Texas
Karl M. Barry	Community State Bank of Orbisonia	Orbisonia	Pennsylvania
Kristie Swenson	Farmers State Bank of Trimont	Trimont	Minnesota
Jim Yeager	Smackover State Bank	Smackover	Arkansas
Sharon Anderson	Williamstown Bank	Williamstown	West Virginia
James Mode	Badger Bank	fort Atkinson	Wisconsin
James B Wallace	Citizens National Bank of Park Rapids	Park Rapids	Minnesota
Patty L. Gates	FMS Bank	Greeley	Colorado
Ernest Kost	First State Community Bank	Rolla	Missouri
David Flowers	Commercial Bank and Trust	Paris	Tennessee
Michelle Bailey	First Avenue National Bank	Ocala	Florida
Colin Cotton	F&M Bank	Jacksonville	Alabama
Margie Ashorn	Citizens State Bank	Sealy	Texas
Kevin Schmidt	The Neffs National Bank	Neffs.	Pennsylvania
Andrew Turner	Peoples Bank	Lubbock	Texas
Michelle Owens	Pilgrim Bank	Mt. Pleasant	Texas
Mark McLarty	Peoples Bank	Nazareth	Texas
Greg Nelson	United Southern Bank	Eustis	Florida
Brenda Mize	Cross Keys Bank	St Joseph	Louisiana
Jason Yeary	First Avenue National Bank	Ocala	Florida
Robert Holsclaw Jr	The Peoples Bank of Bullitt County	Shepherdsville	Kentucky
Robert Blanchet	First Montana Bank	Missoula	Montana
Renee R. Pelzman	First Avenue National Bank	Ocala	Florida
Steve Scurlock	Independent Bankers Association of Texas	Austin	Texas
PETE HADDELAND	FIRST NATIONAL BANK	MAHNOMEN	Minnesota
Megan Fogue	Farmers State Bank	Maywood	Nebraska
Roger Stewart	Northwoods Bank of MN	Park Rapids	Minnesota
Neil D Bassi	Charleroi Federal Savings Bank	Charleroi	Pennsylvania
Bryan Iwicki	Peoples Bank	Elkhorn	Wisconsin
Kevin L Boren	First State Community Bank	DeSoto	Missouri
Randy C. Younger	The First National Bank of Hugo	Hugo	Colorado
jim Black	First National Bank of Northern California	South San Francisco	California
Jason Stretch	PrimeSouth Bank	Waycross	Georgia
Chris Wigger	First State Community Bank	Ironton	Missouri
Melvin R. McKee	Charles River Bank	Medway	Massachusetts
Gwen H. Easter	First Bank & Trust Company	Perry	Oklahoma
Jon D. Drake	Peoples Bank	Lubbock	Texas
DavidE. Brock	Provident State Bank	Preston	Maryland
Donald Thompson	First State Community Bank	Potosi	Missouri

Carol Hess	Foundations Bank	Pewaukee	Wisconsin
Jeffrey J. Nolan	Union State Bank	Winterset	Iowa
Christie H Obenauer	Union State Bank	Hazen	North Dakota
Melinda Mathews	Success Bank	Bloomfield	Iowa
Daniel D. Stocker	First Iowa State Bank	Albia	Iowa
George Hollidge	Summit Bank	Oakland	California
Layne Brewer	First State Bank	Gainesville	Texas
Robert Schwent	first state community bank	fredericktown	Missouri
Stefanie Crosley	Nature Coast Bank	Hernando	Florida
Randy Ramsey	Merchants & Planters Bank	Newport	Arkansas
Quentin Leighty	First National Bank of Las Animas	Monument	Colorado
Bob Mench	Premier Bank	Maplewood	Minnesota
Deborah Van Sickle	First Bank	Clewiston	Florida
Gwen Bunton	Bank of Walterboro	Walterboro	South Carolina
Elizabeth Hewitt	First Option Bank	Paola	Kansas
Jeana Rynestad	United Community Bank	Burlington	North Dakota
Debra Skaalen	First Southeast Bank	Harmony	Minnesota
Steven D. Carr	Community Bank of Wichita Inc.	Wichita	Kansas
Tonya Striplin	Gibsland Bank & Trust	Gibsland	Louisiana
David R. Denyer	Community Bank and Trust of Florida	Ocala	Florida
Bruce W. Rokke	KeySavings Bank	Wisconsin Rapids	Wisconsin
Brittany Copeland	First State Bank	Gainesville	Texas
Anthony Foerster	Peoples Bank	Shallowater	Texas
Johnathan Surratt	Peoples Bank	Lubbock	Texas
Tim Kolek	Bank of Galesville	Galesville	Wisconsin
Kelli Sehon	Peoples Bank	Lubbock	Texas
Michael Rinaldi	Gateway Bank of Florida	Daytona Beach	Florida
Melissa Casey	Cornerstone Bank	Eureka Springs	Arkansas
Doug Willis	Peoples Bank	Lubbock	Texas
William D. Moss	Two River Bancorp	Tinton Falls	New Jersey
David Dowd	Cross County Bank	Wynne	Arkansas
yulonda fleeman	First State Bank	gainesville	Texas
Martha Garris	Four Oaks Bank & Trust Company	Four Oaks	North Carolina
Terri Erdner	Watertown Savings Bank	Watertown	New York
Clint Morton	Farmers & Merchants Bank	Miamisburg	Ohio
Jane R. Myers	The Bank of Missouri	Cape Girardeau	Missouri
Tim Sanders	Franklin County UNITED Bank	decherd	Tennessee
Thom Conus	Senior Vice President	Monett	Missouri
Robert R. Moore	Suncrest Bank	Visalia	California
Perry Wilson	Nevada Bank & Trust	Elko	Nevada
Todd Pedersen	Yampa Valley Bank	Steamboat Springs	Colorado
Gary Jurkowski	Spring Bank	Brookfield	Wisconsin
TyLynn Theis	Harvest Bank	Kimball	Minnesota
Pamela Essex	Cross Keys Bank	Tallulah	Louisiana
Shannon Croll	Coatesville Savings Bank	Coatesville	Pennsylvania
Richard Michalek	Riverview Community Bank	Vancouver	Washington
JOHN R. ALLEN	COMMUNITY BANK	ZANESVILLE	Ohio
William E. Ware, III	Peoples Community Bank	Montross	Virginia
GLENDA COX	PEOPLES BANK	LUBBOCK	Texas

Joeeph E. Leskovitz, EVP	The Lenox National Bank	Lenox	Massachusetts
Kristi Adams	First National Bank of the Rockies	Grand Junction	Colorado
Christi Burge	C&F Bank	Richmond	Virginia
Kelie Dyer	Fort Davis State Bank	Ft. Davis	Texas
Jan Dyer	Fort Davis State Bank	Ft. Davis	Texas
PAT KERSCHEN	FREEPORT STATE BANK	HARPER	Kansas
John Kingsbury	Bank of Dixon County	Ponca	Nebraska
Paul H. Meium	Farmers	Alpha	Minnesota
Jamie dean	Fort Davis State Bank	Ft. Davis	Texas
Craig Wanichek	Summit Bank	Eugene	Oregon
Frank S. DePaolo	Sharon Savings Bank	Darby	Pennsylvania
Dan Schaffer	First National Bank & Trust Company of Newtown	Newtown	Pennsylvania
Kent A. James	Greenville National Bank	Greenville	Ohio
JoAnn Buchanan	Fort Davis State Bank	Ft. Davis	Texas
Michael Jensen	Brighton Bank	Magna	Utah
Jake Mahan	Peoples Bank	Lubbock	Texas
Zach Dean	Fort Davis State Bank	Ft. Davis	Texas
Lisa Feuerborn	First Option Bank	Osawatomie	Kansas
Jeffrey W. Kleiman	Union State Bank	Kewaunee	Wisconsin
Paul C. Merlino, President	The Lenox National Bank	Lenox	Massachusetts
Gayle Loch	First State Bank	Gainesville	Texas
Robert Weinzapfel	Muenster State Bank	Muenster	Texas
James Dyer	Fort Davis State Bank	Ft. Davis	Texas
Mike Kipp, BOD Chairman	Atlas Bank	Brooklyn	New York
Brett Caines	Live Oak Banking Company	Wilmington	North Carolina
E. Lawton Huggins, VP & SLO	Bank of Walterboro	Walterboro	South Carolina
Jim Dyer	Fort Davis State Bank	Fort Davis	Texas
Bobby Matthews	Peoples Bank	Lubbock	Texas
w.r kerr	one world bank	dallas	Texas
Kay Wallace	Peoples Bank	Post	Texas
William L McQuillan	First National Bank	Greeley	Nebraska
Thomas C. Smith	Bank of Jena	Jena	Louisiana
Allen Teel	Farmers State Bank	Stickney	South Dakota
Bonnie Risser	Altoona First Savings Bank	Altoona	Pennsylvania
Brice Rock	Pioneer Bank & Trust	Sturgis	South Dakota
Diana R. Cler	First State Bank of Gainesville Texas	Gainesville	Texas
Rita Jureczki	emp	First City Bank of Florida	Florida
Keith Ventris	Oklahoma Bank and Trust	Clinton	Oklahoma
Nancy S. Wise	Four Oaks Bank & Trust Company	Four Oaks	North Carolina
Jimmy F Raney II	First State Bank	Saint Jo	Texas
Karen Jacobus	First National Bank of Steeleville	Steeleville	Illinois
Julia Jones	First Avenue National Bank	Ocala	Florida
Jim Miller	Farmers Bank	Fort Collins	Colorado
Diane Scriveri	Bogota Savings Bank	Teaneck	New Jersey
Robert D. White	The First National Bank of Mount Dora	Mount Dora	Florida
J. Allard Young	The Commercial Bank	Honea Path	South Carolina
Robert J. Wells	Citizens Bank & Trust	Guntersville	Alabama
Richard Adams	First State Community Bank	Sikeston	Missouri

Chad Latta	Farmers & Merchants Bank	Piedmont	Alabama
Donald Kinley	Valley Bank and Trust Co.	Gering	Nebraska
Carol Free	Cross Keys Bank	Rayville	Louisiana
C T Segers	Heritage Bank	Jonesboro	Georgia
Brian M. Wood	Greenville National Bank	Greenville	Ohio
Antha Stephens	Two River Community Bank	Tinton Falls	New Jersey
Zirkle Blakey, III	CFO, Peoples Community Bank	Montross	Virginia
Myra Madden	Success Bank	Bloomfield	Iowa
Darla Rooke	Junction National Bank	Junction	Texas
Hanh Tieu	First Priority Bank	Malvern	Pennsylvania
Kim Rise Somerville	Two River Community Bank	West Long Branch	New Jersey
John Hazod	Foundations Bank	Pewaukee	Wisconsin
Danuta Sieminski, President/CEO	Atlas Bank	Brooklyn	New York
Tatiana Andronova	American Bank Center	Dickinson	North Dakota
Wade O. Easley	First National Bank of Hereford	Hereford	Texas
David Dittman	The Bank of Salem	Salem	Missouri
Renee S Green	Two River Community Bank	Tinton Falls	New Jersey
PAULINE KILANOWSKI	HARVEST BANK	ST AUGUSTA	Minnesota
Dave Ernst	Greenville National Bank	Greenville	Ohio
Shawda Nicole Calhoun	First State Bank	Gainesville	Texas
Larry Hoffner	Farmers Bank	greeley	Colorado
Tom Ording	Greenville National Bank	Greenville	Ohio
D Michael McKeown	Clearfield Bank & Trust Co	Clearfield	Pennsylvania
Gordon Wadsworth	Nevada Bank & Trust	Caliente	Nevada
Darlene Dudenhoeffer	First State Bank	Gainesville	Texas
Keith Markwardt	Harvest Bank	Kimball	Minnesota
MARY ROSE WILLI	NORTHWESTERN BANK	CHIIPPEWA FALLS	Wisconsin
Mani Ganesamurthy	Summit Bank	Oakland	California
TAMMI CROWSEY	FIRST STATE BANK	GAINESVILLE	Texas
William Rayfield	First Option Bank	Osawatomie	Kansas
Steve Nelson	Summit Bank	Oakland	California
Shirley Nelson	Summit Bank	Oakland	California
Bryan Grove	American State Bank of Grygla	Grygla	Minnesota
Michael Bryan	Farmers Trust & Savings Bank	Spencer	Iowa
Paul C. Goodpaster	The Citizens Bank	Morehead	Kentucky
Ellen T Berry	Dedicated Community Bank	Darlington	South Carolina
Jeffrey E. Fleck	Investment Savings Bank	Altoona	Pennsylvania
Les Kotera	Security Home Bank	Malmo	Nebraska
Allen R Fleitman	First State Bank	Gainesville	Texas
Joseph Black,CFO	Lapeer County Bank & Trust Co.	Lapeer	Michigan
Mark Harbison	Commercial Trust Company	Fayette	Missouri
jeffrey d. hatton	premier bank	maplewood	Minnesota
Thomas E. Gerber	Baltic State Bank	Baltic	Ohio
James S. Thomas	EVb	Tappahannock	Virginia
Wade Monroe	Farmers and Merchants Bank	Anniston	Alabama
John W. Marshall	American Trust & Savings Bank	Dubuque	Iowa
Van Knight, Jr.	First State Bank	Gainesville	Texas
H. Michael Lawson	Riddell National Bank	Brazil	Indiana
Dani El-Haj	Two River Community Bank	Tinton Falls	New Jersey

Rod R Jensen	The Bank of Star Valley	Afton	Wyoming
L. Joseph Stella III	Colonial Bank FSB	Vineland	New Jersey
Michael C Henderson	Farmers & Merchants Bank	Oxford	Alabama
Dennis A Long	Bank of the Pacific	Aberdeen	Washington
John C. Kavalier	State Bank of Toledo	Toledo	Iowa
Kari Hanson	Bank of Galesville	Galesville	Wisconsin
Shane Bridges	Cross Keys Bank	Rayville	Louisiana
Leslie Buhrmaster	1st National Bank of Scotia	Scotia	New York
David Woodcock	Farmers Trust and Savings Bank	Spencer	Iowa
Lisa Bezner	First State Bank	Gainesville	Texas
Jennifer Buhrmaster	1st National Bank of Scotia	Scotia	New York
Paul L Peterson	Bellevue State Bank	Bellevue	Iowa
Donna Kidney	First City Bank of Florida	Fort Walton Beach	Florida
Steven W Hadoff	First State Bank Minnesota	LeRoy	Minnesota
L. H. Buhrmaster	1st National Bank of Scotia	Scotia	New York
David Pirsein	First National Bank in Pinckneyville	Pinckneyville	Illinois
Richard Pierce	Randolph Savings Bank	Randolph	Massachusetts
John Buhrmaster	1st National Bank of Scotia	Scotia	New York
Denny Pogue	Bank of Salem	Salem	Missouri
CHALMER DETTLER	FARMERS AND MERCHANTS STATE BANK	LANGDON	North Dakota
Kelly Perrin	United Community Bank of ND	Minot	North Dakota
Tanya Loven	F&M	Pierz	Minnesota
SHILETHA JENKINS	GIBSLAND BANK & TRUST	MINDEN	Louisiana
Joseph Kleemann	Merchants National Bank	Sacramento	California
Sam Nunn	SVP/CFO	Amarillo	Texas
Brian Griesdorn	Greenville National Bank	Greenville	Ohio
Paul Pence	Merchants National Bank	Hillsboro	Ohio
Lugie Brown	First American National Bank	Iuka	Mississippi
Tim Devitt	Sanborn Savings Bank	Sanborn	Iowa
Dennis Riggs	Peabody State Bank	Peabody	Kansas
Sherry K Marten	Greenville National Bank	Greenville	Ohio
Clay Montgomery	First State Bank	Gainesville	Texas
Rob K Loesch	Greenville National Bank	Greenville	Ohio
Janet Mueller	State Bank of Arcadia	Arcadia	Wisconsin
Steve Rickard	Farmers Bank	Ault	Colorado
Cathie Britt-Barger	Gibsland Bank & Trust	Bossier City	Louisiana
Wes Hillehiem	Bank Iowa	Cedar Rapids	Iowa
Charles E Fruit	Coast National Bank	San Luis Obispo	California
Curt Brumley	Community Point Bank	Russellville	Missouri
Linda Wicklund	First Bank Upper Michigan	Gladstone	Michigan
Dianna Torman	Prairie Community Bank	Marengo	Illinois
John David Baker	Hill Country National Bank	Burnet	Texas
Alfred A. DeFlaviis	First State Bank	St. Clair Shores	Michigan
Thomas Martyn	Brattleboro Savings & Loan Association	Brattleboro	Vermont
Daniel P. Lipe	Community Bank of Florida	Homestead	Florida
Brad Andrus	First State Bank	Denton	Texas
Gregg Roegge	Rushville State Bank	Rushville	Illinois
Jon Wisecup	The Rockhold Brown & Co. Bank	Bainbridge	Ohio
Paul Van Ostenbridge, President/CEO	Atlantic Stewardship Bank	Midland Park	New Jersey

Jacqueline Cercone	Quaint Oak Bank	Allentown	Pennsylvania
Lin Latta	Farmers & Merchants Bank	Piedmont	Alabama
Chad Dashiell	State Bank NW	Spokane	Washington
Cynthia Fleming	Hillsboro State Bank	Hillsboro	Kansas
Matthew S Kolb	Greenville National Bank	Greenville	Ohio
Jan Johnston / Director	Cross Keys Bank	Monroe, La. 71201	Louisiana
Donald E. Young V.P.	Fairfax State Savings Bank	Fairfax	Iowa
Robert T. Strong	Quaint Oak Bank	Southampton	Pennsylvania
Heather Endres	First State Bank of Gainesville	Denton	Texas
Joseph C Coday	HomePride Bank	Mansfield	Missouri
Rodney D Veatch	Success Bank	Bloomfield	Iowa
Steven J Burow	Premier Bank Minnesota	Northfield	Minnesota
Tim Turbeville	First State Bank	Gainesville	Texas
Robert A. Crep	First National Bank	Mahnomen	Minnesota
Craig H Plaster CFO	Bank of Cairo and Mobelry	Moberly	Missouri
Aaron Newquist	First State Bank	Denton	Texas
Craig K. Coffman	Security State Bank	Independence	Iowa
James R. Pons	Merchants National Bank of Sacramento	Sacramento	California
John Northcutt	CapitalMark Bank and Trust	Knoxville	Tennessee
Terry Prosis	Community First Bank of the Heartland	Mount Vernon	Illinois
Michele Hunsicker	New Tripoli Bank	New Tripoli	Pennsylvania
Steve Poss	Bank of Galesville	Galesville	Wisconsin
Mark Ufford	Town & Country Bank	Las Vegas	Nevada
Keith Hefner	Citizens Bank & Trust Company	Van Buren	Arkansas
Alan Christopher	First National Bank of Groton	Groton	New York
MARCIA WEBB	MADISON COUNTY COMMUNITY BANK	MADISON	Florida
Kay E. Sandusky	The Citizens National Bank of Southwestern Ohio	Dayton	Ohio
Anthony Fabiano	Stonegate Bank	Fort Lauderdale	Florida
J. Anthony Gorrell, CPA EVP & CFO	Sutton Bank	Attica	Ohio
Cheryl L. Knight	Santa Clara Valley Bank	Santa Paula	California
Sammy York	Citizens Bank	Kilgore	Texas
TONIA HOFBAUER	FIRST STATE BANK	GAINESVILLE	Texas
Richard A. Nixon	D. L. Evans Bank	Boise	Idaho
Janine Falgoust	First Federal Bank	Lake Charles	Louisiana
John Puffer	Pilot Bank	Tampa	Florida
Brenda Atkinson	First State Bank	Denton	Texas
Julie A Goll	Blissfield State Bank	Blissfield	Michigan
John Gilliam	First National Bank of Bosque County	Valley Mills	Texas
Karen Smith	First National Bank of Sandoval	Sandoval	Illinois
Michael J. Boyer	Greenville National Bank	Greenville	Ohio
Patricia Ryan	First City Bank	Fort Walton Beach	Florida
Jennifer Moraczewski	Tioga State Bank	Spencer	New York
Lenora M. Smuts	First National Bank of the Rockies	Rangely	Colorado
Randy Austin	Profit Resources, Inc.	College Grove	Tennessee
Todd Hanson	Bank of Galesville	Galesville	Wisconsin
Val Petersen	Prime Alliance Bank	Woods Cross	Utah
Doug Leach	First State Bank	Gainesville	Texas
Richard L. Meares	Fleetwood Bank	Fleetwood	Pennsylvania
Donna Murdock	Owen County State Bank	Spencer	Indiana

Curt Schulmeister	Quaint Oak Bank	Southampton	Pennsylvania
Karen Goldman	Cross Keys Bank	Monroe	Louisiana
Rick Thayer	First State Bank of Bigfork	Kelliher	Minnesota
Manon S. Allen	Gibsland Bank & Trust	Homer	Louisiana
Joe Wachtel	Monitor Bank	Big Prairie	Ohio
E. K. Sleeth	Williamstown Bank	Williamstown	West
Joseph Ulwelling	Border State Bank	Roseau	Minnesota
Donna Marra	Two River Community Bank	Tinton Falls	New Jersey
Tres Libby	Citizens Bank of Las Cruces	Las Cruces	New Mexico
Darren Wodrich	State Bank of Missouri	Concordia	Missouri
Martha Rollet	The Bank of Missouri	Perryville	Missouri
Beverly Wilson-Ashley	Gibsland Bank & Trust	Bossier City	Louisiana
Robert Farrer	Quaint Oak Bank	Southampton	Pennsylvania
jean juisti	county savings bank	milmont park	Pennsylvania
Rodney Bass	Pilgrim Bank	Sulphur Springgs	Texas
Lynda Reed	Gibsland Bank and Trust	Gibsland	Louisiana
Garlyn R Grosse	Commercial State Bank	Cedar Bluffs	Nebraska
Robin Vogel	Castle Rock Bank	Castle Rock	Colorado
Michael A. Mulder	Farmers State Bank of Trimont	Trimont	Minnesota
Kerry L. Hoops	German American State Bank	German Valley	Illinois
Chris C. Smith	Gibsland Bank & Trust	Arcadia	Louisiana
Steven L. Germond	Northpointe Bank	Grand Rapids	Michigan
Michael Holt	Profit Resources, Inc. - vendor/consultancy	Columbus	Ohio
Lane Peterson	North Star Bank	Roseville	Minnesota
Nate Fansher	Crossroads Bank	Wabash	Indiana
Sandra Schultz	Centric Bank	Harrisburg	Pennsylvania
Charles Johnston	North Valley Bank	Thornton	Colorado
Stacie Waugh	First State Bank	Gainesville	Texas
ROBEE E. TOWNS	GIBSLAND BANK & TRUST	GIBSLAND	Louisiana
Paula Keith	Cross Keys Bank	Monroe	Louisiana
Martin Rowe	Legence Bank	Eldorado	Illinois
Ashlea Price	Community Trust Bank	Ruston	Louisiana
Lynn Dirkes	Harvest Bank	St Augusta	Minnesota
MARK Slawson	First Option Bank	Paola	Kansas
Steve Ritsema	Hastings City Bank	Hastings	Michigan
Kristie Olsen	The Village Bank	St George	Utah
Mark Stroud	Classic Bank N.A.	Cameron	Texas
Andrea Korahais	First Central Savings Bank	Glen Cove	New York
Jason McCray	Citizens First Bank	The Villages	Florida
Jacob Wedemeyer	First State Bank of Gainesville	Denton	Texas
Josh R. Johnson	Farmers State Bank of Darwin	Darwin	Minnesota
Lloyd Reiter	First State Bank	Gainesville	Texas
Michael W Shaper, CPA	First Federal Savings & Loan Association	Pascagoula	Mississippi
D. J. Tedesco	Castle Rock Bank	Castle Rock	Colorado
Jim Morrissey	Glenwood State Bank	Glenwood	Minnesota
Gary Mulhollen	Vision Bank-Texas	Richardson	Texas
Dale Ortloff	First Minnesota Bank	Shorewood	Minnesota
Corey Heimer	Premier Bank Rochester	Rochester	Minnesota
Treva Block	Community Bank	Dunlap	Iowa

Janet Lewis	First Option Bank	Osawatomie	Kansas
Dale Tlustosch	Montana State Bank	Plentywood	Montana
Diane Smith Faubion	1st National Bank of Scotia	Scotia	New York
Greg Isaacson	Security State Bank of Marine	Marine on St. Croix	Minnesota
Shelli Fleitman	First State Bank	Gainesville	Texas
Mark E. Nelson	Community National Bank	Monett	Missouri
Scott A. Kopp	Bank of Galesville	Galesville	Wisconsin
Andrew S Fleener	One South Bank	Chipley	Florida
Walter Hillman	Cross Keys State Bank	Rayville	Louisiana
Pam	Jonah bank of wyoming	Wallace	Wyoming
Brian Wohler	First National Bank of Wamego	Wamego	Kansas
Travis J Holt	Citizens State Bank of Loyal	Loyal	Wisconsin
Kaylee Jacobs	First State Bank of Gainesville	Denton	Texas
Cindy Anderson	SBL	Brownsburg	Indiana
Paul Hoffmann	Monona State Bank	Monona	Wisconsin
Gera Coates	First Option Bank	Paola	Kansas
Dan Mattson	Prior Lake State Bank	Prior Lake	Minnesota
Douglas P. Ahlers	Versailles Savings and Loan Company	Versailles	Ohio
Jennifer Orr	First State Bank	Gainesville	Texas
PAMELA HILLIDGE	GIBSLAND BANK & TRUST COMPANY	GIBSLAND,	Louisiana
Judith Mitchell	Clearfield Bank & Trust Company	Clearfield	Pennsylvania
Sherry B Whitman	Gibsland Bank and Trust Company	Homer	Louisiana
Kim Jones	The First National Bank of Eagle Lake	Eagle Lake	Texas
William A. Shiner	Clearfield Bank & Trust Co	Clearfield	Pennsylvania
Cabot Hart	Gateway Bank of Southwest Florida	Sarasota	Florida
Bret Whiteside	Traders and Farmers Bank	Haleyville	Alabama
Christine MacDonald	Premier Bank	Maplewood	Minnesota
Jeffrey Crisman	Ackley State Bank	Ackley	Iowa
Fred J. Bauer	Farmers Bank	Ault	Colorado
Leon Hiatt	Four Oaks Bank & Trust	Four Oaks	North Carolina
Mike Hamilton	Farmers National Bank	Buhl	Idaho
Jesse George	Harvest Bank	Kimball	Minnesota
Brad Perry	Peoples Bank	Paris	Texas
Christopher R Pfender, CPA	Peoples State Bank	Wausau	Wisconsin
Sara Prichard	Ackley State Bank	Story City	Iowa
Jennifer McPherson	First State Bank	Gainesville	Texas
Larry Bauer	First Security Bank	Fort Benton	Montana
W. Steven Kidwell	The Riddell National Bank	Brazil	Indiana
David Barbeau	Buena Vista National Bank	Red Bud	Illinois
SUSAN WHITE	COMMUNITY RESOURCE BANK	NORTHFIELD	Minnesota
Mitchell J. McKay	Harvest Bank	Atwater	Minnesota
John H. Nelson	Exchange State Bank	Lanark	Illinois
Lanny R. Brenner	Pilgrim Bank	Pittsburg	Texas
Christine Pruitt	Two River Community Bank	Tinton Falls	New Jersey
Kurt Knutson	Freedom Bank	Overland Park	Kansas
Gerald Johnson	Grand Ridge National Bank	Grand Ridge	Illinois
Stephen D. Penn	Alliance Banking Company	Winchester	Kentucky
Guy C. Dana	Savings Bank of Mendocino County	Ukiah	California
Scott Buerge	Metz Banking Company	Nevada	Missouri

Suzanne Meyerson	Harvest Bank	Kimball	Minnesota
Eugene S. Matics	Two River Community Bank	Cranford	New Jersey
Howard Zusman	Broward Bank of Commerce	Ft. Lauderdale	Florida
Scott Spillers	Gibsland Bank & Trust	Gibsland	Louisiana
James R. Durfee	Sundance State Bank	Sundance	Wyoming
Lee Conditt	Merchants and Planters Bank	Newport	Arkansas
Tim Hagl	President	Thief River Falls	Minnesota
Martha Underwood	PriorityOne Bank	Magee	Mississippi
Penny Hults	Premier Bank	Maplewood	Minnesota
Mark J. Simkins	Ruby Valley National Bank	Twin Bridges	Montana
Allan L. Berube	Farmers and Merchants State Bank	New York Mills	Minnesota
Brice A. Luetkemeyer	Bank of St. Elizabeth	St. Elizabeth	Missouri
Marty Opdahl	American Bank Center	Dickinson	North Dakota
Anthony D. Bonanzino, Ph.D.	Inland Northwest Bank	Spokane	Washington
Sylvia Maria Yeargan	First State Bank	Gainesville	Texas
John A. Russell, CPA	Chief Financial Officer - Jeff Bank	Jeffersonville	New York
Sandy Endres	First State Bank	Gainesville	Texas
William E Wood	Clearfield Bank & Trust Co.	Clearfield	Pennsylvania
Connie M Attebery	First Option Bank	Osawatomie	Kansas
Scott Roy	First State Bank	St. Charles	Illinois
Lonnie Parsons	ANB Bank	Colorado Springs	Colorado
Louis Gerber	First State Bank of Middlebury	Middlebury	Indiana
Thomas J. Garrity	Two River Community Bank	766 Shrewsbury Ave Tinton Falls	New Jersey
JIM ROELFS	ACKLEY STATE BANK	ACKLEY	Iowa
Loretta Dumm	Indiana First Savings Bank	Indiana	Pennsylvania
Alan Watkins	Gibsland Bank & Trust	Gibsland	Louisiana
Roger A. Mericle	CornerBank, N.A.	Wichita	Kansas
Joe Fazio	Commerce State Bank	West Bend	Wisconsin
Stephen Hailer	North Akron Savings Bank	Akron	Ohio
Scott M. Cattanach	Peoples State Bank	Wausau	Wisconsin
Dan Thompson	Success Bank	Bloomfield	Iowa
Keith Shurtleff	Alliance Bank	Sulphur Springs	Texas
Katie Jeffers	BTC Bank	Bethany	Missouri
Hugh M. Bartels	Reliabank Dakota	Estelline	South Dakota
Kelsey Holt	United Community Bank	Minot	North Dakota
Martie M. Dwyer	Randolph Savings Bank	Stoughton	Massachusetts
ROGER L. GASSMAN	FIRST STATE BANK SHANNON-POLO	POLO	Illinois
Robert Bowen	Brighton Bank	Salt Lake City	Utah
SHAWN PHELPS	FIRST NATIONAL BANK	SMITH CENTER	Kansas
Ricky Stowe	Community Business Bank	Cumming	Georgia
Todd N. Johnson	United Community Bank	Milford	Iowa
Rod West	Peoples Bank	Waukee	Iowa
TINA MORGAN	FIRST STATE BANK	GAINESVILLE	Texas
Donald A. Leibee	Bank of Cadiz & Trust Co.	Cadiz	Kentucky
MELANIE J PARKS	GIBSLAND BANK & TRUST	GIBSLAND	Louisiana
Gregory A. Steele	Viking Savings Bank	Alexandria	Minnesota
Mark P. Williams	First Option Bank	Louisburg	Kansas
Jon Lawson	Bank of Ohio County	beaver Dam	Kentucky
kay claunch	first state bank	gainesville	Texas

Steve Bagwell	Vision Bank	Ada	Oklahoma
Patty Ritchey	Altoona First Savings Bank	Altoona	Pennsylvania
Dana V Bell	Pilgrim Bank	Wellington	Texas
Jordan Coon	First State Bank	Denton	Texas
Amanda Bennett	First State Bank	Denton	Texas
Phyllis DeVillez	The Citizens National Bank	Putnam	Connecticut
Scott M Pooler	Watertown Savings Bank	Watertown	New York
Brenda Hebert	United Community Bank	Gonzales	Louisiana
Dion Kidd-Johnson	Western Bank	Alamogordo	New Mexico
Ann Castle	Peoples Bank of East Tennessee	Murphy	North Carolina
JOHN BRINKERHOFF	STATE BANK OF CHRISMAN - VP	PARIS	Illinois
Allison Dillon	Gibsland Bank & Trust	Homer	Louisiana
Charles Edward Hines, CPA	Owen County State Bank	Spencer	Indiana
Megan Vohs	First Option Bank	Paola	Kansas
Charles Taylor	C&G Savings Bank	Altoona	Pennsylvania
Andrew Vallandingham	The First State Bank	Barboursville	West Virginia
Mark Mangano	Northern Hancock Bank & Trust	Newell	West Virginia
Gregory A. Lee	Employee	Minden	Louisiana
Ressa Dix	Merchants and Planters Bank	Newport	Arkansas
Justin C Freeman	West Shore Bank	Ludington	Michigan
Katie Becker	First State Bank	Gainesville	Texas
Carlin Reeder	GIBSLAND BANK & TRUST	BOSSIER CITY	Louisiana
Cynthia Taylor	Gibsland Bank & Trust	Gibsland	Louisiana
Gregg Lewis	First Option Bank	Osawatomie	Kansas
Robert Holmes	Timberwood Bank	Tomah	Wisconsin
Morgan Henderson	First State Bank	Gainesville	Texas
Lawrence Foley	The Bank of Romney	Romney	West Virginia
Cindy Mollenbeck	First Bank Hampton	Hampton	Iowa
Cari Stanley	Dalhart Federal Savings & Loan Assn., SSB	Dalhart	Texas
David J Howe	Premier Banks	Maplewood	Minnesota
Philip Strange	First State Bank	Denton	Texas
Spencer Flint	First State Bank	Gainesville	Texas
Dolores Linquito	Two River Community Bank	Red Bank	New Jersey
David Crumhorn	St Tammany Homestead Savings & Loan Assn	Covington	Louisiana
W.R. Butcher	Williamstown Bank, Inc.	Williamstown	West Virginia
Randy M Tidwell	Progress Bank and Trust	Decatur	Alabama
EVE LEWIS	FIRST STATE BANK	GAINESVILLE	Texas
Ron DeBerry	Commerce Union Bank	Springfield	Tennessee
John Krummel	Bank Iowa	Clarinda	Iowa
Roger Zacharia	Ambler Savings Bank	Ambler	Pennsylvania
Stephanie Cullum	First State Bank	Denton	Texas
Tammy Smith	Pendleton Community Bank	Franklin	West Virginia
Wade Holloway	Gibsland Bank & Trust	Homer	Louisiana
Amanda M. Smart	Cross Keys Bank	Monroe	Louisiana
Marty Rivers	First State Bank	Denton	Texas
Stephen Plunkett	Bank of Little Rock	Little Rock	Arkansas
Sue Fisher	First State Bank	Muenster	Texas
Laure Kuykendall	First State Bank	Gainesville	Texas
Penny Southwell	Gibsland Bank & Trust	Gibsland	Louisiana

D'Lynn Villarreal	First State Bank	Gainesville	Texas
Charles E. Cox	Southwest Bank	Fort Worth	Texas
Kalee Clark	First State Bank	Gainesville	Texas
John M. Schreuder	First National Bank of Michigan	Kalamazoo	Michigan
KyLeigh Zimmerer	First State Bank	Gainesville	Texas
Dan Abbas	Iowa State Bank	Kesley	Iowa
Gary M. Coleman, EVP	Kendall State Bank	Valley Falls	Kansas
Marylú Colmenero	bank employee	Gainesville	Texas
Lori Mouser	The Bank of Missouri	Perryville	Missouri
Becki Beane	First State Bank	Gainesville	Texas
S. Austin Petersen	First State Bank	Denton	Texas
Robert Parker	Gibbsland Bank & Trust	Arcadia	Louisiana
Joann Lustig	Gibbsland Bank & Trust	Bossier City	Louisiana
Teresa C. Green	Merchants and Planters Bank	Newport	Arkansas
Tommie Shackelford	Helena National Bank	Helena	Arkansas
Jon C. Dahlke	Security Bank & Trust Co	Glencoe	Minnesota
William H. Sohm, Jr.	Farmers & Merchants Bank of South Carolina	Holly Hill	South Carolina
S. Todd Young	First National Bank of the Rockies	Meeker	Colorado
Tony Anderson	Redstone Bank	Centennial	Colorado
Seyed Yadegari, Executive Vice President	1st Bank, Division of Glacier Bank	Evanston	Wyoming
Stephanie Howe	Premier Bank	Roseville	Minnesota
Robert C. White	Wake Forest Federal	Wake Forest	North Carolina
Lori Neu	First State Bank	Gainesville	Texas
Robert J. Facente	Prior Lake State Bank	Prior Lake	Minnesota
Robert Taylor	LBA	Baton Rouge	Louisiana
Dana H. Dillard	Indiana Business Bank	Indianapolis	Indiana
Marsha A Woods	CornerBank NA	Winfield	Kansas
John Mee	Two River Community Bank	Tinton Falls	New Jersey
Erik Oleson	Ackley State Bank	Story City	Iowa
Warren E. Wegge, President/CEO	Delta Bank, N.A.	Manteca	California
Patrick Streyle	United Community Bank of North Dakota	Leeds	North Dakota
Carrie Hutcherson	F&C Bank`	Holden	Missouri
Dale McDonough	Ackley State Bank	Iowa Falls	Iowa
Pamela D Crass	Tomahawk Community Bank	Tomahawk	Wisconsin
John Minnerath	Viking Savings Bank	Alexandria	Minnesota
Robert L. Lampert	First National Bank	Beloit	Kansas
peter meier	Alliance Bank	Broomall	Pennsylvania
Tucker A. Longabach	Gateway Bank of Florida	Daytona Beach	Florida
Jay Victor	Welch State Bank	Welch	Oklahoma
Veronica Plaisance	Cross Keys Bank	St Joseph	Louisiana
James C. Fourmy, Jr.	First National Bank of Fort Smith	Fort Smith	Arkansas
Robin T Fitzmaurice	Two River Community Bank	Tinton Falls	New Jersey
Emily M Hofer	Merchants State Bank	Freeman	South Dakota
Cindy Jager	Plains Commerce Bank	Hoven	South Dakota
Lynne Frost	Cross Keys Bank	Monroe	Louisiana
Ryan Chilton	Town & Country Bank	Salem	Missouri
Michelle Bredahl	First State Bank and Trust	Bayport	Minnesota
laura weave	TRCB	Middletown	New Jersey
Carlton DeV Vaughn	FirstState Bank	Lineville	Alabama

Jim Brown	Hardin County Savings Bank	Eldora	Iowa
Eugene L. Maris	Chairman, Bank of Little Rock	Little Rock	Arkansas
Mike Wasson	Midwest Independent Bank	Jefferson City	Missouri
Trae Ruge	FMB Bank	Wright City	Missouri
Pete Johnson	American Federal Savings Bank	Helena	Montana
Thomas J. Deis	Pioneer Bank and Trust	Spearfish	South Dakota
Kevin Bostrom	United Bankers' Bank	Bloomington	Minnesota
Charles M. Johnson Jr.	Root River State Bank	Chatfield	Minnesota
Christopher Milne	Stoughton Co-Operative Bank	Stoughton	Massachusetts
Ryan Morris	First State Bank	Gainesville	Texas
Howard F. Schaan	First State Bank of Harvey	Harvey	North Dakota
Cecil S Bonnette	Cross Keys Bank	St Joseph	Louisiana
Jamie Ieibrandt	Northwestern Bank	Chippewa Falls	Wisconsin
Teresa K. Cooper	CentreBank	Veedersburg	Indiana
Thomas Buxton	The Bank of Missouri	Perryville	Missouri
John O. Manning	Community First Bank	Keosauqua	Iowa
Paul D. Gray	Community Bank of Oelwein	Oelwein	Iowa
Edward M. Johnson	John Marshall Bank	Alexandria	Virginia
Charles Day	Merrimac Savings Bank	Merrimac	Massachusetts
Jim Pieters	High Plains Bank	Bennett	Colorado
Scott Ball	Bank of Salem	Salem	Missouri
Kyle Abrahams	FIRST NATIONAL BANK	CHICKASHA	Oklahoma
April Iovino	1st National Bank of Scotia	Scotia	New York
Lenoa Dueitt	Century Bank	Lucedale	Mississippi
RONALD KERBY	CROSSROADS BANK	WABASH	Indiana
Mandy Meyer	Ackley State Bank	Ackley	Iowa
Brian Matzke	Citizens State Bank of Waverly	Waverly	Minnesota
Barry Belknap	Harvest Bank	Kimball	Minnesota
Shelly Brooks	Mayville State Bank	Mayville	Michigan
David Hrycko	Brentwood Bank	Bethel Park	Pennsylvania
John Stobie	First Citizens Bank of Polson, MT.	Polson	Montana
Linda Tuten	Community Trust Bank	Ruston	Louisiana
Josh Wilson	Palmyra State Bank	Palmyra	Missouri
Steven J. Huston	BANKWEST	Rockford	Minnesota
Mark Siner	Gateway Bank of Florida	Daytona Beach	Florida
Steven L Slack	Home State Bank	Crystal Lake	Illinois
Brent Woodruff	Pilgrim Bank	Mt. Pleasant	Texas
Linda Bessey	Community Savings Bank	Manchester	Iowa
Scott Page	Pony Express Bank	Liberty	Missouri
Chris Rolfsen	First National Bankers Bank	Baton Rouge	Louisiana
Sandy M. Fox, CPA, Vice-Pres./Chief Financial Officer	Union State Bank	Clay Center	Kansas
Brian Hughes	First National Bank and Trust Company	Newtown	Pennsylvania
Adam Robertson	Commercial Bank	Harrogate	Tennessee
Denise P Brownell	Watertown Savings Bank	Watertown	New York
Ed Stinson	American Enterprise Bank of Florida	Jacksonville	Florida
Bobby L. Lowrimore	Prosper Bank	Prosper	Texas
Jean Zoellner	Tomahawk Community Bank	Tomahawk	Wisconsin
MARTHA KAUFENBERG	PREMIER BANK	WHITE BEAR LAKE	Minnesota
William J. Barbera	Community Bank	Raceland	Louisiana

Michelle M Jones	The Bank of Missouri	Cape Girardeau	Missouri
Jason Baker	First Security Bank	Batesville	Mississippi
John Maxwell	John Marshall Bank	Reston	Virginia
Lisa Eadler	Greenville National Bank	Greenville	Ohio
Glenn Deutsch	Prime Pacific Bank	Lynnwood	Washington
Ross Wait	1st Bank Yuma	Yuma	Arizona
Gregory E. Dixon	First National Bank of the Rockies	Grand Junction	Colorado
Tom Ehlinger	Harvest Bank	Kimball	Minnesota
Jeff Frazier	Vintage Bank	waxahachie	Texas
Brian Johnson	Choice Financial	Grand Forks	North Dakota
Philip Guarnieri	Empire State Bank	Newburgh	New York
Paul D. Castignani	1st Colonial Community Bank	Collingswood	New Jersey
Joseph Solomon	Fairmount Bank	Baltimore	Maryland
Jerrel Underwood	Vision Bank	Ada	Oklahoma
Ben Watson	Cross Keys Bank	St Joseph	Louisiana
David L. Schuelke, President and CEO	Spring Bank	Brookfield	Wisconsin
Debra Roberts	Carrollton Federal Bank	Carrollton	Kentucky
Andy Gilbert, CPA	Gibbsland Bank & Trust	Gibbsland	Louisiana
Phil Stevens	First National Bank	Alamogordo	New Mexico
Todd Visser	Peoples Bank	Rock Valley	Iowa
John R Ramage	The First National Bank of Brundidge	Brundidge	Alabama
Michael Andrews	CCB Community Bank	Andalusia	Alabama
Darcy Wetzel	Citizens Bank	Elizabethton	Tennessee
James T. Ashworth	CNB Bank & Trust, NA	Carlinville	Illinois
JAMIE HARDY, VP	HOME STATE BANK	FORT COLLINS	Colorado
Lee Swearingen	Bank of Little Rock	Little Rock	Arkansas
Mark E Toombs	The First State Bank of Rosemount	Rosemount	Minnesota
Aaron Carman	NSB Bank	Northwood	Iowa
Shawnee Hoff	PeoplesBank, A Codorus Valley Company	York	Pennsylvania
Mike Richter	First Community Bank	Helena	Montana
Al Reese, Jr.	Integrity Bank Houston	Houston	Texas
Lissa Freeman	First National Bank of the Rockies	Rangely	Colorado
Philip Weaver	FNB Kemp	Kemp	Texas
Kim Markland	Bank of Little Rock	Little Rock	Arkansas
Alan Holbrook	Canton Co-operative Bank	Canton, Ma.	Massachusetts
Randy Pullen II	Page County Federal Savings Association	Clarinda	Iowa
Vernon K. Cochran	First National Bank of the Rockies	Grand Junction	Colorado
Mike Hoyl	Western Commerce Bank	Lovington	New Mexico
Vic Smith Jr.	First State Bank of De Queen	De Queen	Arkansas
Terry Dillon	Merchants & Planters Bank	Newport	Arkansas
Neil Peters	Farmers State Bank of Watkins	Watkins	Minnesota
Steven M. Kelley	The State Bank of Pearl City	Pearl City	Illinois
Jacob Millikin	Merchants & Planters Bank of Newport	Batesville	Arkansas
Todd Graham	Farmers & Merchants State Bank	Archbold	Ohio
Bryan Peeler	Fannin Bank	Bonham	Texas
James H. McKillop, III	Independent Bankers Bank of Florida	Lake Mary	Florida
Ashley Cunningham	Bank of Little Rock	Little Rock	Arkansas
Perry Forst	Citizens State Bank Norwood Young America	Norwood Young America	Minnesota
Gary J. Bailey	Shelby State Bank	Shelby	Michigan

Sean O. Regan	Premier Bank	Roseville	Minnesota
Mike Wilks	First National Bank, Rotan	Rotan	Texas
Rebecca Gustafson	Premier Bank	Maplewood	Minnesota
Mark Versella	Community Federal Savings Bank	Queens	New York
Michael Frisbey	Oregon Trail Bank	Guernsey	Wyoming
kary s paulson	NSB BANK	Mason City	Iowa
Russ Bennett	Lake Region Bank	Willmar	Minnesota
Miles R. Armentrout	Home Federal Savings and Loan Association	Ashland	Kentucky
Melissa Smith	Southwest Bank	Fort Worth	Texas
Brian Gehres	The Richwood Banking Company	Richwood	Ohio
Faith A Ackerman	Durand State Bank	Durand	Illinois
V.J. Gus Barker	Ackley State Bank	Ackley	Iowa
Chip Moore	FNB Talladega	Talladega	Alabama
Kevin HANnum	The Community Bank	Zanesville	Ohio
Peter Y. Waller	First National Bank of the Rockies	Grand Junction	Colorado
Kellen Shebeck	Farmers State Bank	Underwood	Minnesota
Lesa Black	Princeville State Bank	Princeville	Illinois
Julie West	PeoplesBank	York	Pennsylvania
Darren L. Schmidt	Peoples Savings Bank of Rhineland	New Florence	Missouri
Terry L. Dodd	Ulster Savings Bank	Kingston	New York
Joseph Coccaro	Bogota Savings Bank	Teaneck	New Jersey
Mark C. Krebs	Farmers and Merchants Bank	Upperco	Maryland
Craig Reeves	First National Bank of New Mexico	Clayton	New Mexico
David W. Thompson	Peoples Bank & Trust Co.	Troy	Missouri
Kevin Mitchell	Peoples Bank	Lubbock	Texas
Paul Airhart	Security State Bank	Winters	Texas
James Chad Johnston	Farmers State Bank	Maywood	Nebraska
Kent Kniep	Poplar Grove State Bank	Poplar Grove	Illinois
Betty Vaughan	Pearland State Bank	Pearland	Texas
Julie Wilson	Marquette Savings Bank	Erie	Pennsylvania
Katey Wibbenmeyer	Osgood State Bank	Osgood	Ohio
Chad Thomas	The First National Bank of Talladega	Talladega	Alabama
Paige Fetterhoff	American Bank of Montana	Livingston	Montana
Tim Cartwright	Citizens Independent Bank	St. Louis Park	Minnesota
Machteld V. Thoms	North Arundel Savings Bank	Pasadena	Maryland
RICHARD A. HOLIFIELD	PRIORITYONE BANK	MENDENHALL	Mississippi
Ryan M. Glista	Indiana First Savings Bank	Indiana	Pennsylvania
Bradley Hertzner	American Midwest Bank	Sycamore	Illinois
Kyle Peters	Premier Bank	Osseo	Minnesota
Emily Thoms	Community Bank of Oelwein	Oelwein	Iowa
Priscilla Dearmin Turner	First National Bank of Odon	Odon	Indiana
Gerald Mueller	Community Savings Bank	Bethel	Ohio
Diane DeLella	American National Bank	Oakland Park	Florida
Douglas D. Akins	The Monitor Bank	Big Prairie	Ohio
Neil Hewitt	Century Bank & Trust	Milledgeville	Georgia
Melissa Jerry	First Financial Bank	El Dorado	Arkansas
D. L. Salveter	Bank of Crocker	Crocker	Missouri
April Bailey	Commercial Bank	Harrogate	Tennessee
Mark Bellinger	Watertown Savings Bank	Watertown	New York

Jeff Agee	First Citizens National Bank	Dyersburg	Tennessee
Randall H Giles	FNB Bank	Scottsboro	Alabama
Allen Suttle	TrustAtlantic Bank	Raleigh	North Carolina
Bill Gordon	Citizens Independet Bank of St Louis Pk	St Louis Pk	Minnesota
Michael Martin	Western Bank	Lordsburg	New Mexico
Adam Majerus	TSB Bank	Lomira	Wisconsin
Robert Thurston	Community First Bank	Reynoldsville	Pennsylvania
Rebecca S. Buhr	Bank of Franklin County	Washington	Missouri
Charlene Nun	Premier Bank	Maplewood	Minnesota
Ann Bavaria	New Tripoli Bank	New Tripoli	Pennsylvania
Jeff Kram	Choice Financial Group	Langdon	North Dakota
Bill A. Merritt	First National Bankers Bank	Baton Rouge	Louisiana
Rick Kunze	State Bank of Table Rock	Roca	Nebraska
Shelley Tafel	Generations Bank	Seneca Falls	New York
Mark W. Leibold	The Richwood Banking Co.	Richwood	Ohio
Debbie Thurman	Bank of Botetourt	Buchanan	Virginia
Deborah Winpigler	Damascus Community Bank	Damascus	Maryland
Frank J. Connealy	The Plains State Bank	Plains	Kansas
Lea Gilford	Merrimac Savings Bank	Merrimac	Massachusetts
Brian Shipp	Idabel National Bank	Idabel	Oklahoma
DAVID KUSLER	BANK OF HAZELTON	HAZELTON	North Carolina
Joseph Duffey	Heartland Bank	Gahanna	Ohio
Peter Bardin	Bay Cities Bank	Tampa	Florida
Carol Smith	Merchants & Planters	Batesville	Arkansas
Kevin M. Meade	Firstbank - West Michigan Region	Ionia	Michigan
Samuel L Neese	Highlands Union Bank	Abingdon	Virginia
Richard M. Liles	Bank of McKenney	McKenney	Virginia
Mike Butler	First National Bank	Stigler	Oklahoma
Robert Meyerson	Harvest Bank	Atwater	Minnesota
Angie Crowson	First State Bank of Bigfork	Kelliher	Minnesota
Tina Casto	Fidelity Federal Savings and Loan	Delware	Ohio
Sara Reese	Liberty National Bank	Bellefontaine	Ohio
Gregory Matuson	Sturdy Savings Bank	Stone Harbor	New Jersey
Sally Winter	Andes State Bank	Lake Andes	South Dakota
Willard J Bowen	Northumberland National Bank	Northumberland	Pennsylvania
Brian L. Carnes	Premier Bank	Maplewood	Minnesota
Vernon Bryant	Southwest Bank	Fort Worth	Texas
Barbara Long	Citizens National Bank	Henderson	Texas
William Bussom	Turbotville National Bank	Turbotville	Pennsylvania
Lucas White	The Fountain Trust Company	Covington	Indiana
Sally McNamee	The Arlington Bank	Columbus	Ohio
Melvin R. Stephens	First Trust & Savings Bank	Oneida	Tennessee
Vicky Coyle, Sr VP/Manager	Pioneer Bank & Trust	Buffalo	South Dakota
Melissa Zureich	First National Bank of Durango	Durango	Colorado
Linda Davenport	CNB Bank & Trust, N.A.	Alton	Illinois
David Pankonin	Home State Bank	Louisville	Nebraska
Tom Chinnock	Advantage Bank	Loveland	Colorado
Patricia Blackshear	TIB The Independent BankersBank	Irvng,	Texas
Stacy Wagner	M&P Bank	Newport	Arkansas

Ted Williams	Peoples Bank & Trust	Buford	Georgia
Rob Murray	Citizens State Bank of Milford	Milford	Illinois
Michael S Elliott, President	United Bank of Union	Union	Missouri
R. Keith Fortner, Pres/CEO	First National Bank of Port Allegany	Port Allegany	Pennsylvania
M. Patricia Stanley	Slavie Fedderal Savings Bank	Bel Air	Maryland
Kurt Winebrenner	North Akron Savings Bank	Akron	Ohio
Douglas E. Hazel	Marine Bank & Trust	Vero Beach	Florida
Donald A Volkman	Farmers State Bank of Waupaca	Waupaca	Wisconsin
Ronnie Sullins	First National Bank	Evant	Texas
Blake Heid	First Option Bank	Osawatomie	Kansas
Denise Kirchner	Premier Bank	Maplewood	Minnesota
Sandra A. Hoehne	Osgood State Bank	Osgood	Ohio
John Marshall	Bank of Pontiac	Pontiac	Illinois
Cheryl Dehmer	The Bank of Elk River	Elk River	Minnesota
Richard K. Kreh	Eastern Savings Bank	Norwich	Connecticut
Keith Van Sadars, CPA	First Central Savings Bank	Glen Cove	New York
richard Wardell	National iron bank	salisbury	Connecticut
Jennifer Jackson	First National Bank	Cloverdale	Indiana
Roderick V. Schlosser	First Southern Bank	Florence	Alabama
Christopher Martin	The Provident Bank	Jersey City	New Jersey
Mark Mueller	Premier Bank	Owatonna	Minnesota
Kenneth So, CPA, CGMA	Premier Bank	Denver	Colorado
Dennis R. Meyer	Indpendence State Bank	Independence	Wisconsin
Joan Turner	Community Bank of Cameron	Cameron	Wisconsin
Darin Latterell	First State Bank of Bigfork	Bigfork	Minnesota
Steven D. Hill	CornerBank, NA	Winfield	Kansas
Kati Bosch	Alta Vista State Bank	Alta Vista	Kansas
J. Rick Jamieson	TIB - The Independent BankersBank	Irving	Texas
Richard S. Gobell	Drake Bank	St. Paul	Minnesota
Anita Quale	First International Bank & Trust	Watford City	North Dakota
Leila Paulette	The Farmers Bank of Appomattox	Appomattox	Virginia
Paul Cox	The Farmers Bank	Frankfort	Indiana
David W.King	ONE AMERICAN BANK	Sioux Falls	South Dakota
Greg Hughes	TIB- The Independent BankersBank	Irving	Texas
James Yarbrough	Texas First Bank	Galveston	Texas
Mary Anne Czubko	Community Bankers of Michigan	East Lansing	Michigan
Virgil Welker	Bank of Monticello	Monticello	Missouri
Jerry L. Trower	Palmyra State Bank	Palmyra	Missouri
Tom Kern	Premier Bank	Osseo	Minnesota
Christian D. Spano	Community Bank of Broward	Weston	Florida
BRETT GRAY	FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	Illinois
Jennifer Willman	Citizens State Bank & Trust Company	Hiawatha	Kansas
Danny Ray	The Exchange Bank of Alabama	Gadsden	Alabama
Julie Danielson	Premier Bank	Maplewood	Minnesota
Denis S. Heneghan	Peoples Bank & Trust Co.	Troy	Missouri
Mike Smith	Citizens National Bank	Henderson	Texas
Paul Totino	Needham Bank	Needham	Massachusetts
Ben Babcanec	Heartland Bank	Gahanna	Ohio
Kyle Kennington	Community Bank of Louisiana	Stonewall	Louisiana

Steven R Glasscock	Merchants Bank of Alabama	Cullman	Alabama
Stuart Bridges	Progress Bank & Trust	Huntsville	Alabama
BERNIE GRAY	FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	Illinois
Julia Hoffmann	Fidelity Bank of Florida	Merritt Island	Florida
Shannon Parish	First National Bank in Staunton	Staunton	Illinois
TINA CALLAWAY	FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	Illinois
todd langenfeld	farmers trust & savings bank	earling	Iowa
Carroll D. McKey III	South Louisiana Bank	Houma	Louisiana
Joseph Anglin	Pioneer Bank & Trust	Spearfish	South
Pamela Woodson	TriCentury Bank	Simpson	Kansas
Susan Barrett	Cornerstone Bank	Mt. Laurel	New Jersey
Peggy Overschmidt	Bank of Sullivan	Union	Missouri
Bruce Tellefson	State Bank of Hawley	Hawley	Minnesota
Joe Houle	Premier Bank	Hugo	Minnesota
Joseph M. Rankin, III	Sage Capital Bank	Gonzales	Texas
John Ouradnik	Farmers and Merchants National Bank	Hatton	North
James W. Meisser	President/CEO - Hiawatha National Bank	Glenwood City	Wisconsin
Sam Gault	Nicollet County Bank of St. Peter	St. Peter	Minnesota
William Albright	First Community Bank	Milton	Wisconsin
Allen R. Sanderson	Fannin Bank	Bonham	Texas
Matt Benassi	Premier Bank	Maplewood	Minnesota
Rickey McCreless	Traders & Farmers Bank	Haleyville	Alabama
Jim Goetz	Security First Bank of North Dakota	Mandan	North
Mary Fowler	The Peoples Bank	Magnolia	Arkansas
Jim Edmondson	Highlands Union Bank	Abingdon	Virginia
Joe J. Leenerts	Herrin Security Bank	Herrin	Illinois
Michael Zagorski	Belmont Bank & Trust	Chicago	Illinois
Jerrod Rowilson Elliott	Customer Service Manager - Centinel Bank of Taos	Taos	New Mexico
Shawn Davis	CNB Bank & Trust NA	Carlinville	Illinois
Glendon Peterson	River Valley Bank	Wausau	Wisconsin
Ron Geib	Harleysville Savings Bank	Harleysville	Pennsylvania
Charly McClatchy	First State Bank	HOLLY SPRINGS	Mississippi
Dennis Bauman	Ackley State Bank	Story City	Iowa
trevor lavy	priority bank	ozark	Arkansas
Michael Carey	Farmers State Bank	Yale	Iowa
Lamar roberts	Fidelity Bank of Florida NA	Merritt Island	Florida
Doug Stauduhar	Community Bank, Inc.	Missoula	Montana
John J Kopp	Tomahawk Community Bank	Tomahawk	Wisconsin
Brian Nicklason	Woodland Bank	Deer River	Minnesota
Tom Dorr	Bank of Birmingham	Birmingham	Michigan
Nick Huneke	Bellevue State Bank	Bellevue	Iowa
John P. Marvin	Raymond Federal Bank	Raymond	Washington
Gary L. Carter	First South Bank	Jackson	Tennessee
Joe Tapp	First National Banl of Milaca	Milaca	Minnesota
Phillip Carnevale	Randolph Savings Bank	Stoughton	Massachusetts
Teri Gettings	Premier Commercial Bank	Charlotte	North Carolina
George Lamb	Chelsea	Chelsea	Massachusetts
Daniel D Mueller	Bank of Galesville	Galesville	Wisconsin
Melissa Brooks	Citizens Community Bank	South Hill	Virginia

Jim Payne	First State Bank & Trust Company	Carthage,	Texas
Judith D. Sullivan	Community Bankers of Michigan	East Lansing	Michigan
Jason Meyerhoeffer	First Federal Savings Bank	Twin Falls	Idaho
G. Jack Hillstrom	Premier Bank	2866 White Bear Ave	Minnesota
Mark E Novitzki	Premier Banks	Maplewood	Minnesota
Charles D. Armour	Alden State Bank	Alden	Michigan
Deby Bakos	First Avenue National Bank	Ocala	Florida
Christopher C Doyle	Texas First Bank	Texas City	Texas
Kirsten Demars	Pine River State Bank	Pine River	Minnesota
melissa kahle	tomahawk community bank	tomahawk	Wisconsin
Angela Luhring	Ackley State Bank	Ackley	Iowa
Michael O'Rourke	TIB	Irving	Texas
David Schroeder	Community Bankers Association of Illinois	Springfield	Illinois
Ashley M	The Bank of Missouri	Scott City	Missouri
Jerry Morgan	Southern Missouri Bank of Marshfield	Marshfield	Missouri
William R. Talley, Jr.	Frederick County Bank	Frederick	Maryland
Ron Davis	Community Bank	Zanesville	Ohio
Roscoe Streyle	United Community Bank	Minot	North Dakota
Tina Underwood	Merchants and Planters Bank	Newport	Arkansas
Gary Brinley, CPA	The Peoples State Bank	Ellettsville	Indiana
Patricia C. Laster	First Avenue National Bank	Ocala	Florida
Mark Schreiber	County Savings Bank	Essington	Pennsylvania
Stephen Gobel	The First National Bank of Groton	Groton	New York
Bradley Streifel	Liberty State Bank	Powers Lake	North Dakota
Shannon Block	Altoona First Savings Bank	Duncansville	Pennsylvania
TAMMY STITELEY	TOMAHAWK COMMUNITY BANK	TOMAHAWK	Wisconsin
Will Walker	Traders & Farmers Bank	Haleyville	Alabama
Mike Mueller	United Community Bank of North Dakota	Minot	North Dakota
RC Zins, President/CEO	Bitterroot valley Bank	Lolo	Montana
Betty Payne	Merchants & Planters Bank	McCrory	Arkansas
Paula Coble	Bank of Lincoln County	Fayetteville	Tennessee
Michelle Gillespie	First State Bank of Wyoming	Wyoming	Minnesota
Patrick J. Labriola	Altoona First Savings Bank	Altoona	Pennsylvania
Laura McDuffee	Tioga State Bank	Spencer	New York
Mary Sulser	Buena Vista National Bank	Chester	Illinois
Michelle Thompson	community bank	Cameron	Wisconsin
Mark D. Simmer	Chillicothe State Bank	Chillicothe	Missouri
Mary Ann Kennedy	Vice President of Finance/Accounting	Williamson	West Virginia
Tara Salinas	Merchants & Planters Bank	Newport	Arkansas
Joel LaFrance	Elysian Bank	Elysian	Minnesota
C. Alan Renfro	Cendera Bank, NA	Bells	Texas
Greg M.Ohlendorf	First Community Bank and Trust	Beecher	Illinois
Robert W Mitchell, Jr	Beverly Cooperative Bank	Beverly	Massachusetts
Kyle M. Thompson	The Bank of Missouri	Jackson	Missouri
Gloria Pickering	Patriot Federal Bank	Canajoharie	New York
Jeff Stein	Lincoln State Bank	Hankinson	North Dakota
Carol Swan	Tomahawk Community Bank	Tomahawk	Wisconsin
DONN L. WARNER	COMMUNITY BANK OF CAMERON	CAMERON	Wisconsin
Francis Smith	HomeStar Bank	Manteno	Illinois

William P. Thompson	Citizens National Bank of Lebanon	Lebanon	Kentucky
Harold T. Keen	KS Bank	Smithfield	North Carolina
Terry Goss	The Community Bank	Zanesville	Ohio
Pamela Ford	Citizens Security Bank	Bixby	Oklahoma
Denise M Smith	American Midwest Bank	Sycamore	Illinois
Ralph Beck	Community National Bank	Dayton	Tennessee
Erica Hindman	The Bank of Missouri	Cape Girardeau	Missouri
Cary D. Singleton	Platte Valley Bank of MO	Smithville	Missouri
Russell R McCort	Exchange National Bank & Trust Co	Atchison	Kansas
Russell Apple	First National Bank of Fort Smith	Fort Smith	Arkansas
Benjie Ferguson	The Bank of Missouri	Cape Girardeau	Missouri
Jerry Gerber	Community Bank of Northern Wisconsin	Rice Lake	Wisconsin
Thomas Lindow	Time Federal Savings Bank	Medford	Wisconsin
James D. Brown	Progress Bank and Trust	Huntsville	Alabama
Blaine DesLauriers	First International Bank & Trust	Minot	North Dakota
BUTCH POMEROY	INTERNATIONAL BANK OF AMHERST	AMHERST	Wisconsin
Adam Wojtowicz	Security State Bank of Marine	Marine	Minnesota
John Neeb	VISIONBank	Fargo	North Dakota
Jodie Ogle	Shelby County state Bank	Shelbyville	Illinois
estel wyrick,jr	THE Edon State Bank Co.	Edon	Ohio
Jeffrey L Gerhart	Bank of Newman Grove	Newman Grove	Nebraska
David Harker	First Federal	Kewanee	Illinois
Rejeana Ebert	Tomahawk Community Bank, SSB	Tomahawk	Wisconsin
Kevin R Mullins	Sevier County Bank	Sevierville	Tennessee
Brian L. Chamberlin	Andover State Bank	Andover	Kansas
Christine Estes	The Bank of Missouri	Scott City	Missouri
Connie Copeland	The Bank of Missouri	Scott City	Missouri
A Dale Ferguson	The Bank of Missouri	Scott City	Missouri
Matthew Kallmeyer	The Bank of Missouri	Cape Girardeau	Missouri
Mike Ellenburg	First Southern State Bank	Stevenson	Alabama
Andrea Smith	State Savings Bank of Manistique	Manistique	Michigan
Ron Cerutti	American Midwest Bank	Sycamore	Illinois
Chad Porter	Bank of Monticello	Monticello	Missouri
Mike Wilson	Texas First Bank	Baytown	Texas
Amy Weizenicker	Tomahawk Community Bank, S.S.B.	Tomahawk	Wisconsin
Kelly Fischer	United Community Bank of ND	Leeds	North Dakota
J. Todd Witthaus	Peoples Savings Bank of Rhineland	Hermann	Missouri
Sharon L. Colley	The Sherwood State Bank	Sherwood	Ohio
Dawn Dauer	The Bank of Missouri	Cape Girardeau	Mississippi
Kenneth A. Anderson	United Community Bank of North Dakota	Minot	North Dakota
Pamela D Voigt	Community Bank of Cameron	Cameron	Wisconsin
John W. Fisher	First National Bank of St. Ignace	St. Ignace	Michigan
Cara Duerkop	Community Bank of Cameron	Cameron	Wisconsin
Kim R. Moore	The Bank of Missouri	Perryville	Missouri
Sharon I Yaple	Tioga state bank	Marathon	New York
D. Thomas Semler	Bank of Floyd	Floyd	Virginia
Beth Willey	American Midwest	Sycamore	Illinois
Marvin Walter	Altoona First Savings Bank	Altoona	Pennsylvania
Erick Gandrud	Eagle Bank	Glenwood	Minnesota

Tanner Johnson	Employee	Courtland	Kansas
Jim Stallbaumer	Stockgrowers State Bank	Maple Hill	Kansas
James Hoefert	Jersey State Bank	Jerseyville	Illinois
Jeb Johnson	Farmers & Merchants State Bank	Paynesville	Minnesota
David Wiberg	City Bank New Mexico	Ruidoso	New Mexico
Harry W. Felty	Reliance Bank	Altoona	Pennsylvania
Steve Brady	Community Savings Bank	Edgewood	Iowa
Jacob C Meyer	Community Bank of Cameron	Cameron	Wisconsin
Mary Ellen Jaynes	Jackson County Bank	Seymour	Indiana
Clark Vollan	Lake Region Bank	New London	Minnesota
Randy A Conway	United Community Bank	Minot	North Dakota
David A Daspit	Texas First Bank	Baytown	Texas
Justin Blackburn	Altoona First Savings Bank	Altoona	Pennsylvania
Beth Breckenridge	Merchants and Planters Bank	McCrory	Arkansas
C. Richard Miller, Jr.	Woodsboro Bank	Woodsboro	Maryland
Robert J. Barnes	PriorityOne Bank	Magee	Mississippi
Kathy Rankin	Tomahawk Community Bank	Tomahawk	Wisconsin
Shorty Dorweiler	Farmers State Bank of Hamel	Hamel	Minnesota
Kirby W. King	First Federal Savings Bank	Evansville	Indiana
Jeff Rolczynski	American Midwest Bank	Sycamore	Illinois
Jeff Wager	Community Bank of Wichita	Wichita	Kansas
Bryan Vilstrup	Community Bank of Cameron	Grantsburg	Wisconsin
TED GERBER	COMMUNITY BANK OF CAMERON	GRANTSBURG	Wisconsin
Marsha A. Mongeon	Union Bank	Morrisville	Vermont
DeWayne Streyle	United Community Bank of ND	Leeds	North Dakota
Susan Hogben	Tioga State Bank	Spencer	New York
Mark Larche	The State Savings Bank of Manistique	Manistique	Michigan
MICKEY C. SCHWARZBEK	THE SHERWOOD STATE BANK	SHERWOOD	Ohio
David Bonczyk	Community Bank of Cameron	Cameron	Wisconsin
Jim Gowen Jr	Merchants and Planters Bank	Newport	Arkansas
Gene R. Neighbor	Farmers State Bank	Mairon	Iowa
Peter J Mumm	Mound City Bank	Platteville	Wisconsin
David J. Roy	Kennebec Savings Bank	Augusta	Maine
Roger L. Storch	Consumers National Bank	Minerva	Ohio
Tanya Cowan	Buena Vista National Bank	Chester	Illinois
K. Brent Vidrine	Bank of Sunset & Trust Co.	Sunset	Louisiana
Van Ray	Bank of Yazoo City	Yazoo City	Mississippi
Kyle Williams	Peoples Savings Bank of Rhineland	Hermann	Missouri
Duane K. Ramsey	Security State Bank	Scott City	Kansas
Jeff D. Stewart	Comanche National Bank	Comanche	Texas
Jennifer Baker	First Avenue National Bank	Ocala	Florida
Lola Richards	First State Bank	Noble	Oklahoma
Ellen Louise Jett Mills	Bank of the Bluegrass & Trust Co.	Lexington	Kentucky
Terry Gerber	Community Bank of Cameron	Cameron	Wisconsin
Nate Watson	Merchants and Planters Bank	Newport	Arkansas
Mark Pitkin	Sugar River Bank	Newport	New Hampshire
Robert M. Fisher	Tioga State Bank	Spencer	New York
Sharon Lucas	First Avenue National Bank	Ocala	Florida
Rudolph S. Leytze	BankIowa	Cedar Rapids	Iowa

Kenneth C. Ausley	First Avenue National Bank	Ocala	Florida
Lisa Welch	Tioga State Bank	Spencer	New York
Gary J. Walter	The Bank	Oberlin	Kansas
Paul E. Heuerman	Heritage Bank of Central Illinois	Trivoli	Illinois
Bob Glover	The Peoples Bank	Ripley	Mississippi
Jerry S. Elkins	Bank of Moundville	Moundville	Alabama
JIMMY COLLINS	BANK OF YORK	YORK	Alabama
Steven K. Brunton	Fowler State Bank	Fowler	Indiana
Rick Mickle	Fowler State Bank	Fowler	Indiana
Jared B. Reddick	First Avenue National Bank	Ocala	Florida
Shelly Steere	Grand Rapids State Bank	Grand Rapids	Minnesota
John Malmberg	First American Bank, N.A.	Hudson	Wisconsin
Bill C. Burchett	First Community Bank, Lewis County	Vanceburg	Kentucky
Barry Anderson	F&M Bank	Guthrie	Oklahoma
Jim Holman	The Community Bank	Zanesville	Ohio
Richard D Bailey II	First National Bank of Michigan	Kalamazoo	Michigan
James K Wilson Jr	The Community Bank	Zanesville	Ohio
Chris Olney	The Community Bank	Zanesville	Ohio
Randy Bankes	The Community Bank	Zanesville	Ohio
Ganelle McFarland	The Community Bank	Zanesville	Ohio
Michael A. Kohlstedt	Byron Bank	Byron	Illinois
Mary Ann Bencivenga	Community Bank of Broward	Weston	Florida
Michael Officer	People's Bank of Pickett County	Byrdstown	Tennessee
Randal Grant	Community Bank	Dunlap	Iowa
Josh Brandt	Merchants and Planters Bank	Newport	Arkansas
Bruce M. Keir	Community Bank of Broward	Weston	Florida
Steve Ainscough	The First National Bank	Vandalia	Illinois
Kris M Ausborn	Iowa Trust & Savings Bank	Ememtsburg	Iowa
Greg Edwards	Great State Bank	Wilkesboro	North Carolina
Theodore E Salb Jr	First Avenue National Bank	Ocala	Florida
Patrick Moses	First Avenue National Bank	Ocala	Florida
Kevin P Manley	State Bank of Arcadia	Arcadia	Wisconsin
Jim S. Gowen, Sr.	Merchants & Planters Bank	Newport	Arkansas
Kevin R. Buhrmaster	1st National Bank of Scotia	Scotia	New York
John J. Augustine. EVP & CFO	Quaint Oak Bank	Southampton	Pennsylvania
Steve Skinner	TransPecos Banks	san antonio	Texas
Robert P Johnson	Sunrise Bank	Cocoa Beach	Florida
Rick Phillips	Kalamazoo County State Bank	Schoolcraft	Michigan
Don Meyer	Peoples Savings Bank of Rhineland	New Melle	Missouri
r david crader	the bank of missouri	perryville	Missouri
Daniel Boyle	The Community Bank	Zanesville	Ohio
Bob Hargrove	The Murray Bank	Murray	Kentucky
David J Dyer	First Avenue National Bank	Ocala	Florida
Bill Tomaskovich	Slovenian Savings & Loan	Conemaugh	Pennsylvania
Bonita Martin	First Avenue National Bank	Ocala	Florida
Mark Laune	Peoples Savings Bank of Rhineland	Hermann	Missouri
Brian D. Mino, President / CEO	Ashton State Bank	Ashton	Iowa
Steve Canole	1st State Bank	Saginaw	Michigan
Neil Lowe	The Bank of Edison	Edison	Georgia

Barton Hann	Reliance Savings Bank	Altoona	Pennsylvania
Stan Dickson	Patriot Federal Bank	Canajoharie	New York
Colleen Brown	Standard Bank	Monroeville	Pennsylvania
Blain A. Cornwell	President: FNB in Taylorville	Taylorville	Illinois
Maureen A Smith	Steuben Trust Company	Hornell	New York
John M. Davies	Riverside Bank	Poughkeepsie	New York
Joey Goracke	Prior Lake State Bank	Prior Lake	Minnesota
John Q. Adams II	First Avenue National Bank	Ocala	Florida
Dan K Coup	The First National Bank of Hope	Hope	Kansas
Scott Hoezee	State Savings Bank	Manistique	Michigan
Jerry O'Connor	The National Bank of Waupun	WAUPUN	Wisconsin
Brad Durham	Independent Bank of Texas	Irving	Texas
JOHN E. STRINGER	THE BANK OF MARION	MARION	Virginia
Brenda Bridges	New Washington State Bank	Charlestown	Indiana
Douglas Harper	Persons Banking Company	Macon	Georgia
Frederick O. Paige	Farmers State Bank	Elmwood	Illinois
Scott Selko	Bank of Mead	Mead	Nebraska
Robert	Barsness	Prior Lake	Minnesota
Tom Oehler	Peoples Bank	Elkhorn	Wisconsin
James Goodknight	Southwest Missouri	GROVE	Oklahoma
Shon B Myers	Farmers & Merchants Bank	Miamisburg	Ohio
Vaughn J Berger	Community National Bank	Dayton	Tennessee
John Kennedy	Greenfield Banking Company	Greenfield	Indiana
Mike Burke	CSB Bank	Capac	Michigan
Shari Laven	Viking Savings Bank	Alexandria	Minnesota
Penelope R Orr	Altoona First Saving Bank Trustee	Altoona	Pennsylvania
Brad Woolard	Success Bank	Bloomfield	Iowa
Brett Mills	First American Bank	Artesia	New Mexico
ARMAND E. CAPANNA	FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO	Illinois
Brian R. Renner	First Federal of Van Wert, OH	Van Wert	Ohio
Mark Buntin	Community National Bank	Dayton	Tennessee
C. Heywood Gordon	The First National Bank of Mount Dora	Mount Dora	Florida
Anthony L. Ward	Centrebank	Veedersburg	Indiana
Frederick P. Henrich	Coatesville Savings Bank	Coatesville	Pennsylvania
Dennis Hadley	The First national Bank of Wamego	Wamego	Kansas
J. Sherman Barnett	Community National Bank	Dayton	Tennessee
Richard Krier	PyraMax Bank	Greenfield	Wisconsin
Sam Kana	The First national Bank of Eagle Lake	Eagle Lake	Texas
Doug Ickes	Altoona First Savings Bank	Altoona	Pennsylvania
Steve A. Burns	Greenville National Bank	Greenville	Ohio
Michael Gormley	Harmony Bank	Jackson	New Jersey
Randall G Bobholz	Farmers & Merchants Union Bank	Columbus	Wisconsin
Robert Young	First Keystone Community Bank	Berwick	Pennsylvania
Frank Gavigan	Premier Commercial Bank	Greensboro	North Carolina
David Conrad	The Citizens National Bank	Putnam	Connecticut
Neal G Prokosch	Citizens Alliance Bank	Clara City	Minnesota
Patrick F. nagle	Altoona First Savings Bank	Altoona	Pennsylvania
Kevin E Volm	Commerce State Bank	West Bend	Wisconsin
John Satrom	Northwestern Bank NA	Dilworth	Minnesota

Travis G Delaplain, CPA	FNB Bank, Inc.	Romney	West
Alice Lucas	Altoona First Savings Bank	Altoona	Pennsylvania
Jason Welborn	First Avenue National Bank	Ocala	Florida
Danielle Walsh, FVP & Treasurer	Needham Bank	Needham	Massachusetts
Troy M. Campbell	Altoona First Savings Bank	Altoona	Pennsylvania
Christopher Cole	ICBA	Washington	District of Columbia