



Kansas City Board: (left to right) Mr. Barrett, Ms. Hernandez, Mr. Helmerich, Ms. Dancik, Mr. Baird, Mr. McQuillan, Mr. Jennings, Mr. Potenziani, Mr. Nichols.

KANSAS CITY BOARD OF DIRECTORS

A. DRUE JENNINGS

*Chairman, President, and CEO
Kansas City Power & Light
Company
Kansas City, Missouri
—Chairman and Federal
Reserve Agent*

JO MARIE DANCIK

*Office Managing Partner
Ernst & Young LLP
Denver, Colorado
—Deputy Chairman*

SAMUEL P. BAIRD

*President
Farmers State Bank & Trust Co.
Superior, Nebraska*

DENNIS E. BARRETT

*President
FirstBank Holding Company of
Colorado
Lakewood, Colorado*

HANS C. HELMERICH

*President and CEO
Helmerich & Payne, Inc.
Tulsa, Oklahoma*

COLLEEN D. HERNANDEZ

*Executive Director
Kansas City Neighborhood Alliance
Kansas City, Missouri*

WILLIAM L. MCQUILLAN

*President, CEO, and Director
City National Bank
Greeley, Nebraska*

CHARLES W. NICHOLS

*Managing Partner
Davison and Sons Cattle Company
Arnett, Oklahoma*

FRANK A. POTENZIANI

*M&T Trust
Albuquerque, New Mexico*

FEDERAL ADVISORY COUNCIL MEMBER

CHARLES E. NELSON

*Chairman
Bank One, Oklahoma, N.A.
Oklahoma City, Oklahoma*



DENVER BRANCH: (from left)
*Ms. Paul, Mr. Mammel, Mr. Wold,
 Ms. McBride, Mr. Ledbetter, Mr. Kirk*
 (not pictured: Mr. Yates)



OKLAHOMA CITY BRANCH:
 (from left) *Ms. Shaull,
 Mr. Schock, Mr. Mitchell, Mr. Eller,
 Mr. Brummett, Mr. Braum*
 (not pictured: Mr. Samis)



OMAHA BRANCH: (from left)
*Mr. Olson, Mr. Shoener, Mr. Leu,
 Mr. Gottsch, Ms. Johnston*
 (not pictured: Mr. Lauritzen,
 Mr. Peterson)

BRANCH BOARDS OF DIRECTORS

DENVER BRANCH

- PETER I. WOLD**
*Partner
 Wold Oil & Gas Company
 Casper, Wyoming—Chairman*
- CLIFFORD E. KIRK**
*President and CEO
 First National Bank of Gillette
 Gillette, Wyoming*
- RICHARD I. LEDBETTER**
*President and CEO
 First National Bank of Farmington
 Farmington, New Mexico*
- C.G. MAMMEL**
*President and CEO
 The Bank of Cherry Creek, N.A.
 Denver, Colorado*
- TERESA N. MCBRIDE**
*President and CEO
 McBride and Associates, Inc.
 Albuquerque, New Mexico*
- KATHRYN A. PAUL**
*Division President
 Kaiser Permanente
 Denver, Colorado*
- ALBERT C. YATES**
*President
 Colorado State University
 Fort Collins, Colorado*

OKLAHOMA CITY BRANCH

- BARRY L. ELLER**
*Senior Vice President and
 General Manager
 MerCruiser
 Stillwater, Oklahoma—Chairman*
- WILLIAM H. BRAUM**
*President
 Braum Ice Cream Co.
 Oklahoma City, Oklahoma*
- LARRY W. BRUMMETT**
*Chairman, President, and CEO
 ONEOK, Inc.
 Tulsa, Oklahoma*
- DENNIS M. MITCHELL**
*President
 Citizens Bank of Ardmore
 Ardmore, Oklahoma*
- MICHAEL S. SAMIS**
*President and CEO
 Macklanburg-Duncan Co.
 Oklahoma City, Oklahoma*
- VICTOR R. SCHOCK**
*President and CEO
 Consumer Credit Counseling Services
 Tulsa, Oklahoma*
- BETTY BRYANT SHAULL**
*President-Elect and Director
 Bank of Cushing and Trust
 Company
 Cushing, Oklahoma*

OMAHA BRANCH

- ARTHUR L. SHOENER**
Omaha, Nebraska—Chairman
- BOB L. GOTTSCH**
*Vice President
 Gottsch Feeding Corporation
 Hastings, Nebraska*
- GLADYS STYLES JOHNSTON**
*Chancellor
 University of Nebraska at Kearney
 Kearney, Nebraska*
- BRUCE R. LAURITZEN**
*President
 First National Bank of Omaha
 Omaha, Nebraska*
- DONALD A. LEU**
*President and CEO
 Consumer Credit Counseling Services
 Omaha, Nebraska*
- THOMAS H. OLSON**
*Chairman
 First National Bank
 Sidney, Nebraska*
- ROBERT L. PETERSON**
*Chairman, President, and CEO
 IBP, Inc.
 Dakota City, Nebraska*

TENTH DISTRICT ADVISORY COUNCILS

ECONOMIC ADVISORY COUNCIL

LEONARD G. BEAUCHAMP
*Director of Research and
Collective Bargaining
Services
International
Brotherhood of
Boilermakers
Kansas City, Kansas*

CAROL CROOK
*Co-Owner, Crook Farm
Nebraska City, Nebraska*

CHARLES FREDERICKSON
*Chairman
VICORP Restaurants, Inc.
Denver, Colorado*

BERNARD L. HANSEN
*President
Flint Hills Foods, Inc.
Alma, Kansas*

KARON E. HARRIS
*Executive Vice President
Blue Cross & Blue Shield
of Kansas City, Missouri*

KAREN A. HILLER
*Executive Director
Housing and Credit
Counseling, Inc.
Topeka, Kansas*

**PAULA MARSHALL-
CHAPMAN**
*Chairman and CEO
The Bama Companies
Tulsa, Oklahoma*

A. F. RAIMONDO
*President and CEO
Behlen Manufacturing
Company
Columbus, Nebraska*

FLORINE P. RAITANO
*Executive Director
Colorado Rural
Development Council
Dillon, Colorado*

RICHARD L. ROBINSON
*Chairman and CEO
Robinson Dairy, Inc.
Denver, Colorado*

GERALD L. SCHLEICH
*Chairman
Austin Realty Group
Lincoln, Nebraska*

RAY D. SENA
*President
Shuttlejack, Inc.
Santa Fe, New Mexico*

G. W. SWISHER, JR.
*Chairman & CEO
CMI Corporation
Oklahoma City,
Oklahoma*

RICHARD E. WHEELER
*Chief Executive Officer
Wyoming Machinery
Company
Casper, Wyoming*

BARRY WILKINSON
*Secretary-Treasurer
Western Missouri and
Kansas
Laborers' District Council
Kansas City, Missouri*

FINANCIAL SERVICES CUSTOMER ADVISORY COUNCIL

KANSAS CITY

CAMDEN R. FINE
*President and CEO
Midwest Independent Bank
Jefferson City, Missouri*

JOYE B. HANEBERG
*Executive Vice President
Emprise Bank
Wichita, Kansas*

DANNY LITTLE
*Executive Vice President
Lamar Bank and Trust
Company
Lamar, Missouri*

BRUCE B. MORGAN
*President and CEO
The Valley State Bank
Atchison, Kansas*

BRUCE A. SCHRIEFER
*President and CEO
Bankers' Bank of Kansas
Wichita, Kansas*

RICK SMALLEY
*Senior Executive Vice
President
Bank Midwest
Kansas City, Missouri*

LARRY L. SNYDER
*President and CEO
The Hamilton Bank
Hamilton, Missouri*

LELAND M. WALKER
*Mercantile Bank
Kansas City, Missouri*

DENVER

J. D. ARAGON
*Vice President
First National Bank of
Farmington
Farmington, New Mexico*

J. PAUL BOUSHELLE
*Executive Vice President
First Security Bank of
New Mexico, N.A.
Albuquerque, New Mexico*

JEAN L. BURR
*Senior Vice President
Megabank of Arapahoe
Englewood, Colorado*

JACK W. CALABRESE
*Senior Vice President
First Data Corporation
Englewood, Colorado*

DON A. CHILDEARS
*President and CEO
The Colorado Bankers
Association
Denver, Colorado*

KEVIN B. DABNEY
*Senior Vice President/
Manager, Operations
Norwest Services, Inc.
Denver, Colorado*

ALAN M. LEE
*Vice President
First Bank Operations Center
St. Paul, Minnesota*

ROGER R. REILING
*President
Bankers' Bank of the West
Denver, Colorado*

BARBARA M. A. WALKER
*Executive Manager
Independent Bankers of
Colorado
Denver, Colorado*

OKLAHOMA CITY

DON ABERNATHY
*President and CEO
The Bankers Bank
Oklahoma City,
Oklahoma*

KERBY E. CROWELL
*Executive Vice President
Stillwater National Bank
& Trust Co.
Stillwater, Oklahoma*

DENNIS L. GERHARD
*Vice President
Operations Department
Central National Bank &
Trust Co.
Enid, Oklahoma*

ROBERT R. GILBERT
*President and COO
F & M Bank & Trust Co.
Tulsa, Oklahoma*

J. L. MILLER
*President, CEO, and COO
Bank of Chelsea
Chelsea, Oklahoma*

OMAHA

J. SID DINSDALE
*President
Pinnacle Bank
Papillion, Nebraska*

ALICE M. DITTMAN
*Chairman
Cornhusker Bank
Lincoln, Nebraska*

ALAN L. FOSLER
*Senior Vice President and
Cashier
Union Bank and Trust
Company
Lincoln, Nebraska*

DONALD G. JOHNSON
*President and CEO
Farmers National Bank
Pilger, Nebraska*

LLOYD R. KITRELL
*President
Hastings State Bank
Hastings, Nebraska*

GERALD E. WORTMAN
*President and CEO
Sherman County Bank
Loup City, Nebraska*

Financial Services Customer Advisory Council membership as of December 31, 1997.

TENTH DISTRICT OFFICERS

KANSAS CITY

THOMAS M. HOENIG
President

RICHARD K. RASDALL, JR.
First Vice President

ENIS ALLDREDGE, JR.
Senior Vice President

CRAIG S. HAKKIO
Senior Vice President and Director of Research

KENT M. SCOTT
Senior Vice President

DICK H. WOODS, JR.
Senior Vice President, General Counsel, and Adviser to the Management Committee

JOHN E. YORKE
Senior Vice President

ROBERT W. ALLEN
Vice President

CHARLES L. BACON, JR.
Vice President, Associate General Counsel, and Secretary

BRADLEY C. CLOVERDYKE
Vice President

G. WILL COOK
General Auditor

MARK R. DRABENSTOTT
Vice President and Economist

ESTHER L. GEORGE
Vice President

ROBERTA E. HEARN
Vice President

CAROL A. HEFLEY
Vice President

JAMES H. JONSON
Vice President

GEORGE A. KAHN
Vice President and Economist

STEPHEN E. MCBRIDE
Vice President

LARRY G. MEEKER
Vice President

CHARLES S. MORRIS
Vice President and Economist

BARBARA S. PACHECO
Vice President

BARRY K. ROBINSON
Vice President and Public Information Officer

HAROLD L. SHEWMAKER
Vice President

JOHN C. VANDERMADE, JR.
Vice President

STUART E. WEINER
Vice President and Economist

DAVID L. ANBARI
Assistant Vice President

JANICE K. BARTKOWSKI
Assistant Vice President

DEBRA L. BRONSTON
Assistant Vice President

PAUL S.J. COQUILLETTE
Assistant Vice President

KELLEY D. COURTRIGHT
Assistant Vice President and Assistant Secretary

C. ALAN GARNER
Assistant Vice President and Economist

LEESA M. GUYTON
Assistant Vice President

D. MICHAEL MANIES
Assistant Vice President

JOHN M. MITCHELL
Assistant Vice President

DAWN B. MORHAUS
Assistant Vice President

LINDA S. SCHROEDER
Assistant Vice President

GORDON H. SELLON, JR.
Assistant Vice President and Economist

TIM R. SMITH
Assistant Vice President

WILMER R. ULLMAN
Assistant Vice President

KATHRYN A. WEBSTER
Assistant Vice President

JOHN A. WOOD
Assistant Vice President

CATHERINE A. ZEIGLER
Assistant Vice President

DENVER

CARL M. GAMBS
Senior Vice President and Branch Manager

RANDY M. SCHARTZ
Vice President and Assistant Branch Manager

MARYANN F. HUNTER
Vice President

PAMELA L. WEINSTEIN
Vice President

THOMAS P. BENNETT
Assistant Vice President

GARY E. DARBY
Assistant Vice President

DEBBIE L. MEYERS
Assistant Vice President

S. ANDREW THOMPSON, JR.
Assistant Vice President

OKLAHOMA CITY

KELLY J. DUBBERT
Vice President and Branch Manager

DWAYNE E. BOGGS
Assistant Vice President and Assistant Branch Manager

TARA B. KOENIGS
Assistant Vice President

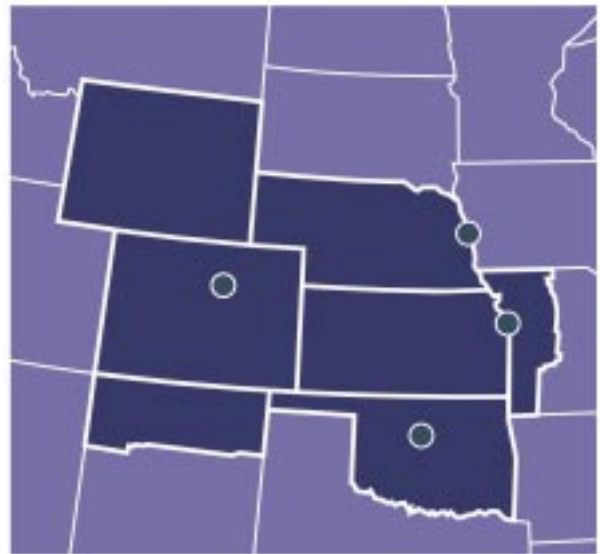
ROBERT W. TOLER
Assistant Vice President

OMAHA

STEVEN D. EVANS
Vice President and Branch Manager

RONALD M. RYAN
Assistant Vice President and Assistant Branch Manager

Tenth Federal Reserve District



FEDERAL RESERVE BANK OF KANSAS CITY

KANSAS CITY
925 Grand Boulevard
Kansas City, Missouri 64198

OKLAHOMA CITY BRANCH
226 Dean A. McGee
Oklahoma City, Oklahoma 73125

DENVER BRANCH
1020 16th Street
Denver, Colorado 80202

OMAHA BRANCH
2201 Farnam Street
Omaha, Nebraska 68102