

**OFFICE OF THRIFT SUPERVISION
 EXPECTED CRA EXAMINATION SCHEDULE
 3rd QUARTER 2002**

NORTHEAST REGION

<u>Month</u>	<u>Month</u>
<u>MASSACHUSETTS</u>	
Middlesex Federal Savings 1 College Avenue Somerville, MA 02144-1931	July
Winter Hill Federal Savings Bank 342 Broadway Somerville, MA 02145-2808	September
<u>NEW JERSEY</u>	
Ocwen Federal Bank, FSB 2400 Lemoine Avenue Fort Lee, NJ 07024	July
Roma Federal Savings Bank 485 Hamilton Avenue Trenton, NJ 08609-2709	July
American Savings Bank of New Jersey 365 Broad Street Bloomfield, NJ 07002-2727	August
Gloucester County FSB 301 Greentree Road Sewell, NJ 08080	August
Kearny Federal Savings Bank 614 Kearny Avenue Kearny, NJ 07032-2806	September
<u>NEW JERSEY</u>	
Ocean City Home Bank 1001 Asbury Avenue Ocean City, NJ 08226-3329	September
West Essex Bank 417 Bloomfield Avenue Caldwell, NJ 07006-4906	September
<u>NEW YORK</u>	
Flushing Savings Bank, FSB 14457 Northern Boulevard Flushing, NY 11354-4230	July
Gouverneur S&LA 42 Church Street Gouverneur, NY 13642-1416	July
Seneca FS&LA 35 Oswego Street Baldwinsville, NY 13027-2425	August
Maple City Savings Bank, FSB 145 Main Street Hornell, NY 14843-1524	September
<u>OHIO</u>	
Warsaw FS&LA 3533 Warsaw Avenue Cincinnati, OH 45205-1850	July

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OHIO

Galion B&LA
135 S. Market Street
Galion, OH 45205-1850

August

Miami Savings Bank
8008 Ferry Street
Miamitown, OH 45041

August

Monroe FS&LA
24 E. Main Street
Tipp City, OH 45371-1926

August

The Pioneer Savings Bank
6701 Detroit Avenue
Cleveland, OH 44102-3012

August

Mutual FSB, a FSSB
121 S. Ohio Avenue
Sidney, OH 45365-2716

September

The Covington S&LA
117 N. High Street
Covington, OH 45318-1307

September

PENNSYLVANIA

First FS&LA of Greene County
25 E. High Street
Waynesburg, PA 15370-1816

August

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SOUTHEAST REGION

<u>Month</u>	<u>Month</u>
<u>ALABAMA</u>	
First FS&LA of Cullman 352 2 nd Street SE Cullman, AL 35055	September
Gulf Federal Bank, a FSB 901 Springhill Avenue Mobile, AL 36604	September
<u>FLORIDA</u>	
Federal Trust Bank, a Federal SB 655 W. Morse Boulevard Winter Park, FL 32789	July
Sunshine State FS&LA 102 W. Baker Street Plant City, FL 33566	August
First Federal Savings Bank of Florida 804 Ohio Avenue South Live Oak, FL 32060	September
UniBank 9795 South Dixie Highway Pinecrest, FL 33156	September
<u>GEORGIA</u>	
HeritageBank of the South 310 West Oglethorpe Boulevard Albany, GA 31701	July
<u>GEORGIA</u>	
Quitman FSB 11015 Screven Street Quitman, GA 31643	July
<u>ILLINOIS</u>	
Illinois-Service FS&LA 4619 South King Drive Chicago, IL 60653	July
Alliance FSB 7840 Milwaukee Avenue Niles, IL 60714	July
Mid America Bank, FSB 115 55 th Street Ste. 1 Clarendon Hills, IL 60514	August
Streator Home B&LA 132 S. Monroe Street Streator, IL 61364	August
BankFinancial, FSB 21110 Western Avenue Olympia Fields, IL 60461	September
State Farm Bank, FSB One State Farm Plaza, D-3 Bloomington, IL 61710	September

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SOUTHEAST REGION

	<u>Month</u>		<u>Month</u>
<u>INDIANA</u>		<u>VIRGINIA</u>	
Lincoln Federal Savings Bank 1121 E. Main Street Plainfield, IN 46168	August	Acacia Federal Savings Bank 7600 Leesburg Pike Ste. 200 Falls Church, VA 22043	August
United Fidelity Bank, F.S.B. 18 NW 4 th Street Evansville, IN 47708	September		
Dearborn Savings Association, F.A. 118 Walnut Street Lawrenceburg, IN 47025	September		
<u>NORTH CAROLINA</u>			
The Hometown Bank 8583 Carolina Boulevard Clyde, NC 28721	August		
<u>SOUTH CAROLINA</u>			
First FS&LA of Cheraw 515 Market Street Cheraw, SC 29520	August		
<u>VIRGINIA</u>			
Chevy Chase Bank, F.S.B. 7926 Jones Branch Drive McLean, VA 22101	July		

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MIDWEST REGION

	<u>Month</u>		<u>Month</u>
<u>ARKANSAS</u>		<u>LOUISIANA</u>	
Newport Federal Savings Bank 200 Olivia Drive Newport, AR 72112	September	Fidelity Homestead Association 222 Baronne Street New Orleans, LA 70112	August
<u>IOWA</u>			
Page County Federal Savings Association 123 E. Main Street Clarinda, IA 51632	July	Florida Parishes Bank 300 W. Morris Avenue Hammond, LA 70403	August
Horizon Federal Savings Bank 301 1 st Avenue E Oskaloosa, IA 52577	August	Rayne B&LA 200 N. Adams Avenue Rayne, LA 70578	September
<u>KANSAS</u>			
First Kansas Federal Savings Bank 600 Main Street Osawatomie, KS 66064	August	Teche Federal Savings Bank 1120 Jefferson Terrace Boulevard New Iberia, LA 70560	September
Security Savings Bank, FSB 317 S. Santa Fe Avenue Salina, KS 67401	September	Beauregard FSB 122 Jefferson Avenue DeRidder, LA 70634	September
<u>LOUISIANA</u>			
Algiers Bank & Trust 1 Westbank Expressway New Orleans, LA 70114	July	First FS&LA of Allen Parish 222 S. 10 th Street Oakdale, LA 71463	September

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	<u>Month</u>		<u>Month</u>
<u>NEW ORLEANS</u>		<u>MISSOURI</u>	
Homestead Bank 195 N. 6 th Street Ponchatoula, LA 70454	September	Guaranty FSB 1341 W. Battlefield Street Springfield, MO 65807	July
State-Investors Bank 1041 Veterans Memorial Boulevard Metairie, LA 70005	September	Palmyra Savings 123 W. Lafayette Street Palmyra, MO 63461	September
<u>MINNESOTA</u>		<u>OKLAHOMA</u>	
Community Development Bank FSB Main Street Ogema, MN 56569	July	Fairview S&LA September 301 N. Main Street Fairview, OK 73737	
First Federal FSB 201 Main Street S Hutchinson, MN 55350	July	<u>TENNESSEE</u>	
First Federal Savings Bank 532 Atlantic Avenue Morris, MN 56267	July	Financial Federal Savings Bank 6305 Humphreys Boulevard, Suite 100 Memphis, TN 38120	September
1 st United Bank 430 4 th Street, NW Faribault, MN 55021	September	<u>TEXAS</u>	
Jackson FS&LA 414 2 nd Street Jackson, MN 56143	September	First Federal Savings Bank 2900 Texas Avenue Bryan, TX 77802	September
		Olympic Savings Association 707 Commerce Street Refugio, TX 78377	September

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MIDWEST REGION

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TEXAS

First FS&LA
1200 S. Beckham Avenue
Tyler, TX 75701

September

WISCONSIN

M & I Bank FSB
770 North Water Street
Milwaukee, WI 53201

August

First FSB LaCrosse-Madison
605 State Street
LaCrosse, WI 54601

September

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WEST REGION

	<u>Month</u>		<u>Month</u>
<u>CALIFORNIA</u>		<u>HAWII</u>	
Hawthorne Savings, F.S.B. 2381 Rosecrans Avenue El Segundo, CA	July	American Savings Bank, FSB 915 Fort Street Mall Honolulu, HI	September
First Federal Bank of California, FSB 401 Wilshire Boulevard Santa Monica, CA	August	<u>NEW MEXICO</u>	
Standard Savings Bank, FSB 228 W. Garvey Avenue Monterey Park, CA	September	Charter Bank 1881 Saint Michaels Drive Santa Fe, NM	August
<u>COLORADO</u>		<u>SOUTH DAKOTA</u>	
Matrix Capital Bank 700 17 th Street, Suite 100 Denver, CO	July	First Savings Bank 201 North 3 rd Beresford, SD	September
Gunnison S&LA 303 N. Main Street Gunnison, CO	September	<u>WASHINGTON</u>	
Rocky Ford FS&LA of Colorado 801 Swink Avenue Rocky Ford, CO	September	Riverview Community Bank 700 NE 4 th Avenue Camas, WA	August