

**OFFICE OF THRIFT SUPERVISION
EXPECTED CRA EXAMINATION SCHEDULE
3RD QUARTER 2004**

NORTHEAST REGION

<u>Month</u>	<u>Month</u>
<u>CONNECTICUT</u>	
Windsor FS&LA 250 Broad Street Windsor, CT 06095	July
<u>DELAWARE</u>	
AIG Federal Savings Bank One Alico Plaza 600 King Street Wilmington, DE 19801	July
ING Bank, fsb 1 South Orange Street Wilmington, DE 19801	July
<u>MAINE</u>	
Aroostook County FS&LA 43 High Street Caribou, ME 04736	July
Bar Harbor S&LA 103 Main Street Harbor, ME 04609	July
Northeast Bank, F.S.B. 232 Center Street Auburn, ME 04210	September
<u>MASSACHUSETTS</u>	
First Trade Union Bank 10 Drydock Avenue Boston, MA 02210	July
Natick Federal Savings 49 Main Street Natick, MA 01760	July
Fitchburg Savings Bank, FSB 780 Main Street Fitchburg, MA 01420	September
Middlesex Federal Savings, F.A. 1 College Avenue Somerville, MA 02144	September
<u>NEW HAMPSHIRE</u>	
Federal Savings Bank 633 Central Avenue Dover, NH 03820	July
Lake Sunapee Bank, FSB 9 Main Street Newport, NH 03773	July

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<u>NEW HAMPSHIRE</u>	
Monadnock Community Bank 1 Jaffrey Road Peterborough, NH 03458	July
<u>NEW JERSEY</u>	
1 st Bank of Sea Isle City 4301 Landis Avenue Sea Isle City, NJ 08243	July
Columbia Bank 19-01 Route 208 North Fair Lawn, NJ 07410	July
Ocean City Home Bank 1001 Asbury Avenue Ocean City, NJ 08226	July
Roma Bank 485 Hamilton Avenue Trenton, NJ 08609	July
Spencer Savings Bank, SLA River Drive Center 3 611 River Drive Elmwood Park, NJ 07407	July
<u>NEW JERSEY</u>	
The Franklin Savings Bank, SLA 137 W Broadway Salem, NJ 08079	July
First Investors Federal Savings Bank 581 Main Street Woodbridge, NJ 07095	September
Gloucester County FSB 301 Greentree Road Sewell, NJ 08080	September
Kearny Federal Savings Bank 614 Kearny Avenue Kearny, NJ 07032	September
Lusitania Savings Bank, FSB 107 Pulaski Street Newark, NJ 07105	September
Ocwen Federal Savings Bank FSB 2400 Lemoine Avenue Fort Lee, NJ 07024	September
Summit FS&LA 393 Springfield Avenue Summit, NJ 07901	September

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<u>NEW YORK</u>	<u>NEW YORK</u>
Beacon Federal 6311 Court Street East Syracuse, NY 13057	July Flushing Savings Bank, FSB 14451 Northern Boulevard Flushing, NY 11354
Canisteo S&LA 1 Main Street Canisteo, NY 14823	September September
Doral Bank, FSB 387 Park Avenue South New York, NY 10016	July Trustco Bank 1 Sarnowski Drive Glenville, NY 12302
Sound Federal Savings 300 Mamaroneck Avenue Mamaroneck, NY 10605	September September
The Dime Savings Bank of Williamsburgh 209 Havemeyer Street Brooklyn, NY 11211	July <u>OHIO</u>
The Elmira Savings Bank, FSB 333 E Water Street Elmira, NY 14901	July The Cincinnatus Savings & Loan Company 3300 Harrison Avenue Cincinnati, OH 45211-5619
Fourth Federal Savings Bank 1355 1 st Avenue New York, NY 10021	August Fidelity FS&LA 60 N Sandusky Street Delaware, OH 43015

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<u>OHIO</u>	
First FS&LA of Lorain 3721 Oberlin Avenue Lorain, OH 44053	July
First Place Bank 185 E Market Street Warren, OH 44481	July
Perpetual FSB 120 N Main Street Urbana, OH 43078	July
The Home S&L Company of Kenton, Ohio 116 E Franklin Street Kenton, OH 43326	July
GE Capital Consumer Card Company 5300 Kings Island Drive Mason, OH 45040	September
The Grange Bank 650 S. Front Street Columbus, OH 43206	September
The Northern S&L Co. 200 Middle Avenue Elyria, OH 44035	September
<u>PENNSYLVANIA</u>	
American Eagle Savings Bank 3915 Chichester Avenue Boothwyn, PA 19061	July
First Federal Bank 12 E Broad Street Hazelton, PA 18201	July
First FS&LA of Bucks County 118 Mill Street Bristol, PA 19007	July
First Keystone Bank 22 W State Street Media, PA 19063	July
Fox Chase Bank 4390 Davisville Road Hatboro, PA 19040	July
Hatboro Federal Savings, FA 221 South York Road Hatboro, PA 19040	July
Polonia Bank 3993 Huntingdon Pike Huntingdon Valley, PA 19006	July

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<u>PENNSYLVANIA</u>		<u>WEST VIRGINIA</u>	
Third Federal Savings Bank 3 Penns Trail Newtown, PA 18940	July	Doolin Security Savings Bank, FSB 610 North State Route 2 New Martinsville, WV 26155	September
Willow Grove Bank Welsh & Norristown Road Maple Glen, PA 19002	July	Huntington Federal Savings Bank 1049 5 th Avenue Huntington, WV 25707	September
Charleroi Federal Savings Bank 101 McKean Avenue Charleroi, PA 15022	September		
Guard Security Bank 677 North River Street Plains, PA 18705	September		
William Penn S&LA 8150 Route No. 13 Levittown, PA 19057	September		
<u>RHODE ISLAND</u>			
Home Loan and Investment Bank, FSB 1 Home Loan Plaza, Suite 3 Warwick, RI 02886	July		

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SOUTHEAST REGION

<u>Month</u>	<u>Month</u>
<u>FLORIDA</u>	<u>ILLINOIS</u>
Manatee River Community Bank 430 8 th Avenue West Palmetto, Florida 34221	July Regency Savings Bank, a FSB 24 N. Washington Street Naperville, Illinois 60540
BankAtlantic 1750 East Sunrise Boulevard Fort Lauderdale, Florida 33304	August <u>INDIANA</u>
Everbank 8100 Nations Way Jacksonville, Florida 32256	September Peoples Federal Savings Bank Second & Bridgeway Streets Aurora, Indiana 47001
<u>GEORGIA</u>	Logansport Savings Bank, FSB 723 East Broadway Logansport, Indiana 46947
NetBank 11475 Great Oaks Way, Ste. 100 Alpharetta, Georgia 30022	July Peoples Savings and Loan Association 126 Constitution Plaza Monticello, Indiana 47960
Heritage Bank of the South 721 North Westover Boulevard Albany, Georgia 31707	August First Federal Savings Bank 2200 West Franklin Street Evansville, Indiana 47712
Charter Bank 600 Third Avenue West Point, Georgia 31822	September Lafayette Savings Bank, F.S.B. 101 Main Street Lafayette, Indiana 47901

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SOUTHEAST REGION

<u>Month</u>	<u>Month</u>
<u>KENTUCKY</u>	
First State, FSB 3620 Walden Drive Lexington, Kentucky 40517	July
Kentucky Federal Savings and Loan Association Eleventh & Scott Boulevard Covington, Kentucky 41012	July
<u>MARYLAND</u>	
Arundel Federal Savings Bank 333 E. Patapsco Avenue Baltimore, Maryland 21225	September
<u>MICHIGAN</u>	
Northern Trust Bank, FSB 10 West Long Lake Road Bloomfield Hills, Michigan 48304	July
Mainstreet Savings Bank, FSB 629 W State Street Hastings, Michigan 49058	August
Flagstar Bank, FSB 5151 Corporate Drive Troy, Michigan 48098	September
<u>NORTH CAROLINA</u>	
First Federal Bank 200 East Cumberland Street Dunn, North Carolina 28334-4933	July
New Republic Savings Bank 3321 Sunset Avenue Rocky Mount, North Carolina 27804	July
Citizens South Bank 245 West Main Avenue Gastonia, North Carolina 28052-4140	September
<u>SOUTH CAROLINA</u>	
Pee Dee Federal Savings Bank 106 East Court Street Marion, South Carolina 29571	July
Security Federal Bank 1705 Whiskey Road South Aiken, South Carolina 29803	August
<u>VIRGINIA</u>	
Bedford Federal Savings Bank 125 West Main Street Bedford, Virginia 24523	July

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MIDWEST REGION

	<u>Month</u>		<u>Month</u>
<u>IOWA</u>		<u>MINNESOTA</u>	
First Federal SB of the Midwest Fifth at Erie Storm Lake, IA 50588	July	Wells Federal Bank, FSB 53 1 st Street, SW Wells, MN 56097	September
Principal Bank 711 High Street Des Moines, IA 50392	July	<u>MISSOURI</u>	
		Pulaski Bank 12300 Olive Blvd. St. Louis, MO 63141	July
<u>KANSAS</u>			
Inter-State FS&LA of Kansas City 711 Minnesota Avenue Kansas City, KS 66101	August	Systematic S&LA 318 South Avenue Springfield, MO 65806	August
<u>LOUISIANA</u>		<u>NEBRASKA</u>	
Home Bank 503 Kaliste Saloom Lafayette, LA 70508	July	TierOne Bank 1235 N Street Lincoln, NE 68508	August
<u>MINNESOTA</u>		<u>TEXAS</u>	
Home Federal Savings Bank 1016 Civic Center Drive Rochester, MN 55901	August	USAA Federal Savings Bank 10750 Robert F. McDermott Freeway San Antonio, Texas 78288	July
First Federal Bank 214 5 th Street, NW Bemidji, MN 56601	September	Guaranty Bank 1300 South MoPac Expressway Austin, TX 78746	August

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MIDWEST REGION

Month

Month

WISCONSIN

West Bend Savings Bank
201 S. Fifth Avenue
West Bend, WI 53095

July

Bank Mutual
510 E. Wisconsin Avenue
Milwaukee, WI 53202

September

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WEST REGION

<u>Month</u>	<u>Month</u>
<u>CALIFORNIA</u>	<u>CALIFORNIA</u>
Fullerton Community Bank, FSB 200 W Commonwealth Avenue Fullerton, CA	Citibank (West), FSB One Sansome Street San Francisco, CA
July	September
La Jolla Bank, FSB 888 Prospect Street, Suite 140 La Jolla, CA	Downey S&LA, F.A. 3501 Jamboree Road Newport Beach, CA
July	September
Los Padres Bank 610 Alamo Pintado Road Solvang, CA	IndyMac Bank, F.S.B. 155 North Lake Avenue Pasadena, CA
July	September
Quaker City Bank 7021 Greenleaf Avenue Whittier, CA	<u>IDAHO</u>
July	Home FS&LA of Nampa 500 12 th Avenue S Nampa, ID
Universal Bank 3455 Nogales Street, 2 nd Floor West Covina, CA	July
Jackson FB 911 North Harbor Boulevard Fullerton, CA	<u>OREGON</u>
August	Evergreen FS&LA 969 SE 6 th Street Grants Pass, OR
Malaga Bank, SSB 2514 Via Tejon Palos Verdes Peninsula, CA	August
Pan American Bank, FSB 1801 El Camino Real Burlingame, CA	<u>SOUTH DAKOTA</u>
August	First Savings Bank 201 North 3 rd Beresford, SD
	August

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WEST REGION

Month

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WASHINGTON

First FS&LA of Port Angeles
105 W 8th Street
Port Angeles, WA

September