



The Federal Home Loan Bank Act and the regulations of the Federal Housing Finance Agency (Finance Agency) require FHLBank members to meet certain standards of community investment or service to maintain access to long-term advances from the FHLBanks. The Finance Agency reviews the community support record of each FHLBank member every two years.

The following members have been selected for review in 2015.

Member Name	Charter State
1880 Bank	MD
1919 Investment Counsel & Trust Company, NA	MD
1st Advantage Federal Credit Union	VA
1st Manatee Bank	FL
1st National Bank of South Florida	FL
Aberdeen Proving Ground Federal Credit Union	MD
ABNB Federal Credit Union	VA
Achieva Credit Union	FL
Affinity Bank	GA
Alabama Central Credit Union	AL
Alabama Teachers Credit Union	AL
AlaTrust Credit Union	AL
Allegacy Federal Credit Union	NC
Alliance Bank & Trust	NC
American Commerce Bank, N.A.	GA
American Enterprise Bank of Florida	FL
American National Bank and Trust Company	VA
American Pride Bank	GA
Andrews Federal Credit Union	MD
APL Federal Credit Union	MD
Apollo Bank	FL
Apple Federal Credit Union	VA
Aquesta Bank	NC
Argent Federal Credit Union	VA
Arlington Community Federal Credit Union	VA
Arthur State Bank	SC
Associated Credit Union	GA
Atlantic Capital Bank	GA
Atlantic Coast Bank	FL
Atlantic Community Bank	SC
Atlantic National Bank	GA
Avadian Credit Union	AL

BAC Florida Bank	FL
Banco Do Brasil Americas	FL
Banescos USA	FL
Bank @LANTEC	VA
Bank Independent	AL
Bank of America, National Association	NC
Bank of Botetourt	VA
Bank of Central Florida	FL
Bank of Clarke County	VA
Bank of Dawson	GA
Bank of Evergreen	AL
Bank of Floyd	VA
Bank of Georgetown	DC
Bank of Greeleyville	SC
Bank of Hazlehurst	GA
Bank of Lancaster	VA
Bank of McKenney	VA
Bank of Monticello	GA
Bank of Moundville	AL
Bank of North Carolina	NC
Bank of Oak Ridge	NC
Bank of Ocean City	MD
Bank of Terrell	GA
Bank of the Carolinas	NC
Bank of Virginia	VA
Bank of Walker County	AL
Bank of Wrightsville	GA
Bankers Insurance Company	FL
Bankers Life Insurance Company	FL
Bank-Fund Staff Federal Credit Union	DC
BankSouth	AL
BankUnited, National Association	FL
Baylands Federal Credit Union	VA
Beach Community Bank	FL
Belmont Federal Savings and Loan Association	NC
Belvoir Federal Credit Union	VA
Benchmark Community Bank	VA
Biscayne Bank	FL
Black Mountain Savings Bank, S.S.B.	NC
Blue Ridge Bank	VA
BlueHarbor Bank	NC
BlueRidge Bank	MD
Brannen Bank	FL

Brantley Bank and Trust Company	AL
Bronco Federal Credit Union	VA
Bryant Bank	AL
Builders Insurance	GA
Builders Mutual Insurance Company	NC
Burke & Herbert Bank & Trust Company	VA
Call Federal Credit Union	VA
Calusa Bank	FL
Campus USA Credit Union	FL
Capital Bank, National Association	MD
Capital One, National Association	VA
Capstone Bank	AL
Carolina Alliance Bank	SC
Carolina Bank	NC
Carolina Bank & Trust Co.	SC
Carolina Federal Credit Union	NC
Carolina Premier Bank	NC
Carolina Trust Bank	NC
Carolina Trust Federal Credit Union	SC
Carver State Bank	GA
CB&S Bank	AL
CBC National Bank	FL
CCB	VA
CCB Community Bank	AL
CDC Federal Credit Union	GA
Cedar Point Federal Credit Union	MD
CenterState Bank of Florida, N.A.	FL
Central Bank	FL
Central Florida Educators' Federal Credit Un	FL
Central Virginia Federal Credit Union	VA
Century Bank and Trust	GA
Century Bank of Florida	FL
Century Bank of Georgia	GA
CertusBank, N.A.	SC
Chain Bridge Bank, National Association	VA
CharterBank	GA
Chesapeake Bank and Trust Company	MD
Citizens and Farmers Bank	VA
Citizens Bank & Trust	AL
Citizens Bank & Trust Company	GA
Citizens Bank of Florida	FL
Citizens Building and Loan, SSB	SC
Citizens Community Bank	GA

Citizens First Bank	FL
Citizens State Bank	AL
City First Bank of D.C., N.A.	DC
Clover Community Bank	SC
CNB	MD
CNL Bank	FL
Coastal Carolina National Bank	SC
Coastal Federal Credit Union	NC
CoastalStates Bank	SC
Columbus Community Bank	GA
Commerce National Bank & Trust	FL
Commonwealth One Federal Credit Union	VA
Community & Southern Bank	GA
Community Bank and Trust of Florida	FL
Community Bank of Pickens County	GA
Community Bank of the South	FL
Community Bankers' Bank	VA
Community First Credit Union of Florida	FL
Community Southern Bank	FL
CommunityOne Bank, N.A.	NC
Compass Bank	AL
Congaree State Bank	SC
Congressional Bank	MD
Constellation Federal Credit Union	VA
Continental National Bank	FL
Cornerstone Bank	NC
Cornerstone National Bank	SC
CornerstoneBank	GA
Corporate America Credit Union	AL
County First Bank	MD
Countybank	SC
Covenant Bank	AL
Credit Union of Georgia	GA
Dade County Federal Credit Union	FL
Damascus Community Bank	MD
Dedicated Community Bank	SC
Delta Community Credit Union	GA
Democracy Federal Credit Union	VA
Department of Commerce Federal Credit Union	DC
Department of the Interior Federal CU	DC
Desjardins Bank, National Association	FL
Douglas National Bank	GA
DuPont Community Credit Union	VA

DVA Federal Credit Union	DC
EagleBank	MD
Eastern National Bank	FL
Edison National Bank	FL
Educational Systems Federal Credit Union	MD
Embassy National Bank	GA
Emory Alliance Credit Union	GA
Encore Bank, NA	FL
Energy Federal Credit Union	MD
Englewood Bank & Trust	FL
Espirito Santo Bank	FL
Essex Bank	VA
EverBank	FL
Executive National Bank	FL
F & M Bank and Trust Company	GA
F&M Bank	GA
Fairfax County Federal Credit Union	VA
Family Bank	GA
Family Savings Credit Union	AL
Farmers & Merchants Bank	GA
Farmers & Merchants Bank of South Carolina	SC
Farmers and Merchants Bank	AL
Farmers Bank	VA
Farmers Exchange Bank	AL
Farmers State Bank	GA
FCCI Insurance Company	FL
FedChoice Federal Credit Union	MD
Fidelity & Guaranty Life Insurance Company	MD
FineMark National Bank & Trust	FL
First American Bank and Trust Company	GA
First and Citizens Bank	VA
First Avenue National Bank	FL
First Bank	AL
First Bank of the Palm Beaches	FL
First Bank of the South	AL
First Cahawba Bank	AL
First Capital Bank	NC
First Carolina Corporate Credit Union	NC
First Century Bank, National Association	GA
First Chatham Bank	GA
First Choice Credit Union	FL
First Citrus Bank	FL
First Commerce Credit Union	FL

First Community Bank	AL
First Community Bank of Central Alabama	AL
First Community Bank of Cullman	AL
First Covenant Bank	GA
First Federal Bank of Florida	FL
First Federal of South Carolina, FSB	SC
First Flight Federal Credit Union	NC
First Florida Bank	FL
First Florida Credit Union	FL
First Florida Integrity Bank	FL
First Green Bank	FL
First Intercontinental Bank	GA
First Jackson Bank, Inc.	AL
First Landmark Bank	GA
First Legacy Community Credit Union	NC
First Madison Bank & Trust	GA
First Mariner Bank	MD
First Metro Bank	AL
First National Bank	VA
First National Bank & Trust	AL
First National Bank Northwest Florida	FL
First National Bank of Decatur County	GA
First National Bank of South Carolina	SC
First National Community Bank	GA
First Partners Bank	AL
First Peoples Community Federal Credit Union	MD
First Savings and Loan Association	NC
First Sentinel Bank	VA
First South Bank	SC
First Southern Bank	AL
First Southern State Bank	AL
First State Bank	GA
First State Bank of Blakely	GA
First State Bank of DeKalb County	AL
First State Bank of Randolph County	GA
First State Bank of the South, Inc.	AL
First United Bank & Trust	MD
First US Bank	AL
First Virginia Community Bank	VA
FirstAtlantic Bank	FL
First-Citizens Bank & Trust Company	NC
FirstCity Bank of Commerce	FL
Five Star Credit Union	AL

Flagler Bank	FL
Flagship Community Bank	FL
Florida Bank of Commerce	FL
Florida Business Bank	FL
Florida Capital Bank, N.A.	FL
Florida Citizens Bank	FL
Florida Credit Union	FL
Floridian Community Bank, Inc	FL
FNB Bank	AL
FNB of Central Alabama	AL
FNBT.COM BANK	FL
Foothills Community Bank	GA
Four Oaks Bank & Trust Company	NC
Freedom Bank of America	FL
Freedom First Federal Credit Union	VA
Freedom of Maryland Federal Credit Union	MD
Frontier Community Bank	VA
Gateway Bank of Central Florida	FL
Gateway Bank of Florida	FL
Gateway Bank of Southwest Florida	FL
Genworth Life and Annuity Insurance Company	VA
Georgia Banking Company	GA
Georgia Heritage Bank	GA
Georgia Primary Bank	GA
Georgia United Credit Union	GA
Gibraltar Private Bank & Trust Co.	FL
Glennville Bank	GA
Great State Bank	NC
Greer State Bank	SC
GTE Federal Credit Union	FL
Guardian Bank	GA
Gulf Coast Community Bank	FL
GulfShore Bank	FL
Gwinnett Community Bank	GA
Hamilton State Bank	GA
Harbor Community Bank	FL
Harvesters Federal Credit Union	FL
Heartland National Bank	FL
Heritage Bank	GA
Heritage Community Bank	SC
Heritage First Bank	GA
Heritage South Credit Union	AL
Heritage Trust Federal Credit Union	SC

HeritageBank of the South	GA
Hertford Savings Bank, SSB	NC
Highland Commercial Bank	GA
Highlands Union Bank	VA
Hillsboro Bank	FL
Home Federal Bank of Hollywood	FL
Home Federal Savings and Loan Association	SC
HomeBanc National Association	FL
HomeTown Bank	VA
HomeTrust Bank, National Association	NC
Howard Bank	MD
IDB-IIC Federal Credit Union	DC
Independence Bank of Georgia	GA
Independence National Bank	SC
Independent Bankers' Bank of Florida	FL
Industrial Bank	DC
Insight Credit Union	FL
Insignia Bank	FL
Intracoastal Bank	FL
Jackson Savings Bank, SSB	NC
Jacksonville Firemen's Credit Union	FL
JAX Federal Credit Union	FL
Jax Metro Credit Union	FL
Jefferson Bank of Florida	FL
John Marshall Bank	VA
Justice Federal Credit Union	VA
Keys Federal Credit Union	FL
Keystone Bank	AL
KeyWorth Bank	GA
Kingstree Savings and Loan Association	SC
Kopernik Federal Bank	MD
Kosciuszko Federal Savings Bank	MD
Lafayette Federal Credit Union	MD
Lafayette State Bank	FL
LaGrange Banking Company	GA
Landmark Bank, N.A.	FL
Latino Community Credit Union	NC
Lee Financial Corporation	NC
Legacy Bank of Florida	FL
Legacy Community Federal Credit Union	AL
Legacy State Bank	GA
LGE Community Credit Union	GA
Liberty First Bank	GA

LifeStore Bank	NC
Listerhill Credit Union	AL
Magnify Credit Union	FL
MainStreet Bank	VA
Mainstreet Community Bank of Florida	FL
Marine Federal Credit Union	NC
Marquis Bank	FL
Marshland Community Federal Credit Union	GA
Maryland Financial Bank	MD
McCoy Federal Credit Union	FL
Mechanics & Farmers Bank	NC
Member One Federal Credit Union	VA
Members Credit Union	NC
Merchants & Farmers Bank of Greene County,	AL
Merchants Bank	AL
Merchants Bank of Alabama	AL
Metro City Bank	GA
Mid-Atlantic Federal Credit Union	MD
Middleburg Bank	VA
MIDFLORIDA Credit Union	FL
MidSouth Bank	AL
MidSouth Community Federal Credit Union	GA
Midstate Community Bank	MD
Monument Bank	MD
Morris Bank	GA
Mountain Valley Community Bank	GA
MTC Federal Credit Union	SC
Mutual Savings Credit Union	AL
Naheola Credit Union	AL
Nantahala Bank & Trust Company	NC
NASA Federal Credit Union	MD
National Bank of Commerce	AL
National Capital Bank of Washington	DC
National Institutes of Health FCU	MD
Nature Coast Bank	FL
New Peoples Bank, Inc.	VA
New Republic Savings Bank	NC
New Windsor State Bank	MD
NewBridge Bank	NC
NewDominion Bank	NC
NOA Bank	GA
NobleBank & Trust	AL
North Arundel Savings Bank, FSB	MD

North Georgia National Bank	GA
North State Bank	NC
Northeast Georgia Bank	GA
Northern Star Credit Union, Inc.	VA
Northside Bank	GA
NorthStar Bank	FL
Northwest Federal Credit Union	VA
NRL Federal Credit Union	MD
Nymeo Federal Credit Union	MD
Oak View National Bank	VA
Oakworth Capital Bank	AL
OAS Staff Federal Credit Union	DC
Ocean Bank	FL
Oconee State Bank	GA
Old Dominion National Bank	VA
Old Line Bank	MD
Oldtown Bank	NC
One South Bank	FL
OptimumBank	FL
Palm Beach Community Bank	FL
Palmetto Citizens Federal Credit Union	SC
Palmetto Heritage Bank & Trust	SC
Palmetto State Bank	SC
Panhandle Educators FCU	FL
Paradise Bank	FL
Paragon Bank	NC
Park Sterling Bank	NC
Patriot Bank	FL
Peach State Bank & Trust	GA
Pelham Banking Company	GA
Pen Air Federal Credit Union	FL
Pentagon Federal Credit Union	VA
Peoples Bank & Trust	GA
Peoples Bank of Alabama	AL
Peoples Bank of Graceville	FL
Peoples Community Bank	VA
Peoples State Bank	FL
PeoplesSouth Bank	GA
PeoplesTrust Bank	AL
Piedmont Advantage Credit Union	NC
Pilot Bank	FL
Pinnacle Bank	FL
Pinnacle Bank of South Carolina	SC

Pioneer Bank	VA
Planters and Citizens Bank	GA
PlantersFIRST	GA
Power Financial Credit Union	FL
Preferred Community Bank	FL
Premier Bank of the South	AL
Premier Federal Credit Union	NC
Prime Meridian Bank	FL
PrimeSouth Bank	AL
Priority One Credit Union of Florida	FL
Private Bank of Buckhead	GA
ProAssurance Indemnity Company, Inc.	AL
Professional Bank	FL
Progress Bank and Trust	AL
Providence Bank	GA
Publix Employees Federal Credit Union	FL
Quantum National Bank	GA
Redstone Federal Credit Union	AL
Regions Bank	AL
RELIANCE BANK	AL
Resurgens Bank	GA
Revere Bank	MD
River Bank & Trust	AL
River City Bank	GA
River Community Bank, N.A.	VA
Roanoke Valley Savings Bank, SSB	NC
S Bank	GA
S.C. State Federal Credit Union	SC
Sabal Palm Bank	FL
Sandhills Bank	SC
Sandy Spring Bank	MD
Sanibel Captiva Community Bank	FL
Seacoast National Bank	FL
Seaside National Bank & Trust	FL
Secure First Credit Union	AL
Security Federal Bank	SC
Select Bank	VA
Select Bank & Trust Company	NC
Self-Help Credit Union	NC
Self-Help Federal Credit Union	NC
ServisFirst Bank	AL
Sharonview Federal Credit Union	SC
Shenandoah Life Insurance Company	VA

Shuford Federal Credit Union	NC
Signal Financial Federal Credit Union	MD
Signature Bank of Georgia	GA
Signature Federal Credit Union	VA
Sonabank	VA
South Atlantic Bank	SC
South Carolina Community Bank	SC
South Georgia Banking Company	GA
South State Bank	SC
SOUTHBANK, A Federal Savings Bank	FL
SouthCrest Bank, NA	GA
Southeast First National Bank	GA
Southeastern Bank	GA
Southern Bank	GA
Southern Bank & Trust	GA
Southern First Bank	SC
Southern Independent Bank	AL
Southern States Bank	AL
SouthPoint Bank	AL
Space Coast Credit Union	FL
SPC Credit Union	SC
Square 1 Bank	NC
State Bank & Trust	AL
State Bank and Trust Company	GA
State Bank of Cochran	GA
State Bank of Georgia	GA
State Department Federal Credit Union	VA
Stonegate Bank	FL
Summit Bank, N.A.	FL
Suncoast Credit Union	FL
SunMark Community Bank	GA
Sunrise Bank	FL
Sunshine Savings Bank	FL
Sunshine State Bank	FL
SunSouth Bank	AL
Sunstate Bank	FL
Surrey Bank & Trust	NC
Sweet Water State Bank	AL
Synovus Bank	GA
Tampa Bay Federal Credit Union	FL
Tarboro Savings Bank, SSB	NC
The Baltimore Life Insurance Company	MD
The Bank of Clarendon	SC

The Bank of Commerce	FL
The Bank of Fincastle	VA
The Bank of Georgia	GA
The Bank of Glen Burnie	MD
The Bank of Marion	VA
The Bank of Soperton	GA
The Bank of Tampa	FL
The Brand Banking Company	GA
The Citizens Bank	AL
The Citizens Bank of Cochran	GA
The Citizens Bank of Swainsboro	GA
The Columbia Bank	MD
The Commercial Bank	GA
The Farmers Bank	GA
The Farmers Bank of Willards	MD
The Fauquier Bank	VA
The First Bank and Trust Company	VA
The First National Bank of Brundidge	AL
The First National Bank of Dozier	AL
The First National Bank of Hartford	AL
The First National Bank of Waynesboro	GA
The First State Bank of Arcadia	FL
The Four County Bank	GA
The Geo. D. Warthen Bank	GA
The Harbor Bank of Maryland	MD
The Heritage Bank	GA
The Hometown Bank of Alabama	AL
The Jacksonville Bank	FL
The Johns Hopkins Federal Credit Union	MD
The Merchants & Citizens Bank	GA
The National Bank of Blacksburg	VA
The National Bank of Georgia	GA
The Oculina Bank	FL
The Peoples Bank	GA
The Piedmont Bank	GA
The Samson Banking Company, Inc	AL
The Trust Bank	GA
Thomasville National Bank	GA
Tidelands Bank	SC
TotalBank	FL
TouchMark National Bank	GA
Tower Federal Credit Union	MD
Traditions Bank	AL

Transit Employees Federal Credit Union	DC
Treasury Department Federal Credit Union	DC
Trinity Bank	AL
Tropical Financial Credit Union	FL
Troy Bank & Trust Company	AL
TruPoint Bank	VA
TrustAtlantic Bank	NC
Tuscaloosa Credit Union	AL
Tyndall Federal Credit Union	FL
U.S. Century Bank	FL
Union Bank & Trust	VA
Union Bank & Trust Company	NC
Union State Bank	AL
United Bank	AL
United National Bank	GA
United States Senate Federal Credit Union	DC
University Credit Union	FL
URW Community Federal Credit Union	VA
USAmeriBank	FL
Uwharrie Bank	NC
Valley State Bank	AL
Vantage Bank of Alabama	AL
Vinings Bank	GA
Virginia Credit Union, Inc.	VA
Virginia Partners Bank	VA
VistaBank	SC
VyStar Credit Union	FL
Washington Gas Light Federal Credit Union	VA
WashingtonFirst Bank	VA
Waycross Bank & Trust	GA
We Florida Financial	FL
West Alabama Bank & Trust	AL
WestSide Bank	GA
Wheeler County State Bank	GA
Wilcox County State Bank	GA
WNC Community Credit Union	NC
Wright Patman Congressional Federal Credit U	DC
Xenith Bank	VA