

Finance Board to promulgate regulations establishing standards of community investment or service Bank members must meet in order to maintain access to long-term advances. See 12 U.S.C. 1430(g)(1). The regulations promulgated by the Finance Board must take into account factors such as the Bank member's performance under the Community Reinvestment Act of 1977 (CRA), 12 U.S.C. 2901 *et seq.*, and record of lending to first-time homebuyers. See 12 U.S.C. 1430(g)(2). Pursuant to the requirements of section 10(g) of the Bank Act, the Finance Board has promulgated a community support requirement regulation that establishes standards a Bank member must meet in order to maintain access to long-term advances, and review criteria the Finance Board must apply in evaluating a member's community support performance. See 12 CFR part 944. The regulation includes standards and criteria for the two statutory factors—CRA performance and record of lending to first-time homebuyers. 12 CFR 944.3. Only members subject to the CRA must meet the CRA standard. 12 CFR 944.3(b). All members, including those not subject to CRA, must meet the first-time homebuyer standard. 12 CFR 944.3(c).

Under the rule, the Finance Board selects approximately one-eighth of the members in each Bank district for community support review each calendar quarter. 12 CFR 944.2(a). The Finance Board will not review an institution's community support performance until it has been a Bank member for at least one year. Selection for review is not, nor should it be construed as, any indication of either the financial condition or the community support performance of the member.

Each Bank member selected for review must complete a Community Support Statement and submit it to the Finance Board by the March 3, 2003 deadline prescribed in this notice. 12 CFR 944.2(b)(1)(ii) and (c). On or before January 31, 2003, each Bank will notify the members in its district that have been selected for the 2002–03 fourth quarter community support review cycle that they must complete and submit to the Finance Board by the deadline a Community Support Statement. 12 CFR 944.2(b)(2)(i). The member's Bank will provide a blank Community Support Statement Form, which also is available on the Finance Board's Web site: [WWW.FHFB.GOV](http://WWW.FHFB.GOV). Upon request, the member's Bank also will provide assistance in completing the Community Support Statement.

The Finance Board has selected the following members for the 2002–03 fourth quarter community support review cycle:

**Federal Home Loan Bank of Boston—District 1**

Union Savings Bank, Danbury, Connecticut  
Jewett City Savings Bank, Jewett City, Connecticut  
The First National Bank of Litchfield, Litchfield, Connecticut  
Naugatuck Valley Savings and Loan Association, Inc., Naugatuck, Connecticut  
New Haven Savings Bank, New Haven, Connecticut  
Newtown Savings Bank, Newtown, Connecticut  
Fairfield County Savings Bank, Norwalk, Connecticut  
Ridgefield Bank, Ridgefield, Connecticut  
Cornerstone Bank, Stamford, Connecticut  
First County Bank, Stamford, Connecticut  
Patriot National Bank, Stamford, Connecticut  
Dutch Point Credit Union, Wethersfield, Connecticut  
Windsor Locks Federal Credit Union, Windsor Locks, Connecticut  
Bangor Federal Credit Union, Bangor, Maine  
Bangor Savings Bank, Bangor, Maine  
Bar Harbor Savings and Loan Association, Bar Harbor, Maine  
Northeast Bank FSB, Lewiston, Maine  
First Citizens Bank, N.A., Presque Isle, Maine  
York County Federal Credit Union, Sanford, Maine  
South Adams Savings Bank, Adams, Massachusetts  
Athol Credit Union, Athol, Massachusetts  
Barre Savings Bank, Barre, Massachusetts  
Taupa Lithuanian Federal Credit Union, Boston, Massachusetts  
Horizon Bank and Trust Company, Braintree, Massachusetts  
Cambridgeport Bank, Brighton, Massachusetts  
Crescent Credit Union, Brockton, Massachusetts  
Brookline Savings Bank, FSB, Brookline, Massachusetts  
Boston Federal Savings Bank, Burlington, Massachusetts  
Cambridge Trust Company, Cambridge, Massachusetts  
North Cambridge Co-operative Bank, Cambridge, Massachusetts  
Canton Cooperative Bank, Canton, Massachusetts  
Meetinghouse Co-operative Bank, Dorchester, Massachusetts

The Edgartown National Bank, Edgartown, Massachusetts  
Fidelity Cooperative Bank, Fitchburg, Massachusetts  
Fitchburg Savings Bank, FSB, Fitchburg, Massachusetts  
Greenfield Co-operative Bank, Greenfield, Massachusetts  
Haverhill Co-operative Bank, Haverhill, Massachusetts  
Hyde Park Cooperative Bank, Hyde Park, Massachusetts  
Ipswich Co-operative Bank, Ipswich, Massachusetts  
Leominster Credit Union, Leominster, Massachusetts  
Lowell Co-operative Bank, Lowell, Massachusetts  
Marlborough Savings Bank, Marlborough, Massachusetts  
The Milford National Bank and Trust Company, Milford, Massachusetts  
Natick Federal Savings Bank, Natick, Massachusetts  
Institution for Savings, Newburyport, Massachusetts  
North Abington Co-operative Bank, North Abington, Massachusetts  
Rockland Federal Credit Union, Rockland, Massachusetts  
South Coastal Bank, Rockland, Massachusetts  
Heritage Co-operative Bank, Salem, Massachusetts  
Salem Five Cents Savings Bank, Salem, Massachusetts  
Southbridge Credit Union, Southbridge, Massachusetts  
Stoneham Savings Bank, Stoneham, Massachusetts  
First Federal Savings Bank of America, Swansea, Massachusetts  
Country Bank for Savings, Ware, Massachusetts  
Wellesley Co-operative Bank, Wellesley, Massachusetts  
South Shore Co-operative Bank, Weymouth, Massachusetts  
Winchester Co-operative Bank, Winchester, Massachusetts  
Bay State Savings Bank, Worcester, Massachusetts  
Cape Cod Cooperative Bank, Yarmouth Port, Massachusetts  
Centrix Bank and Trust, Bedford, New Hampshire  
The Berlin City Bank, Berlin, New Hampshire  
Village Bank & Trust Company, Gilford, New Hampshire  
Granite Bank, Keene, New Hampshire  
Lancaster National Bank, Lancaster, New Hampshire  
Holy Rosary Regional Credit Union, Rochester, New Hampshire  
Profile Bank, FSB, Rochester, New Hampshire  
Bank of Newport, Newport, Rhode Island