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DELAWARE COUNTY IOWA
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BOOK 19 PAGE 247
JEROME L. PEYTON
DELAWARE CO RECORDER
86.00

PREPARED BY & RETURN TO: KENDRA MCCONNELL-WILKE (402) 554-9349
COMMERCIAL FEDERAL MORTGAGE CORP.
ACQUISITIONS/ASSIGNMENTS
4501 DODGE ST., 4TH FL.
OMAHA, NE 68132

AFFIDAVIT

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

JAMES C. PALMER, BEING FIRST DULY SWORN ON OATH, DEPOSES AND SAYS AS FOLLOWS:

I HEREBY CERTIFY THE FOREGOING ARTICLES OF COMBINATION OF COMMERCIAL FEDERAL BANK, A FEDERAL SAVINGS BANK AND PERPETUAL SAVINGS BANK, FSB IS A TRUE AND ACCURATE COPY OF THE DOCUMENT FILED WITH THE CORPORATE SECRETARY OF THE OFFICE OF THRIFT SUPERVISION, AND ENDORSED PURSUANT TO 12 C.F.R. SECTION 552.13 OF THE RULES AND REGULATIONS FOR FEDERAL ASSOCIATIONS EFFECTIVE ON THE 29TH DAY OF MAY, 1998.

COMMERCIAL FEDERAL BANK,
A FEDERAL SAVINGS BANK

JAMES C. PALMER, VICE PRESIDENT

COMMERCIAL FEDERAL BANK, A FEDERAL SAVINGS BANK
CORPORATE
SINCE 1887
SEAL

STATE OF NEBRASKA)
)
COUNTY OF DOUGLAS)

On July 8, 1998 before me, George A. Warmer, personally appeared James C. Palmer, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature George A. Warmer

GENERAL NOTARY-State of Nebraska
GEORGE A. WARMER
My Comm. Exp. 4/22/01

DATE 7/20/98 BOOK 19 PAGE 247

Office of Thrift Supervision

Department of the Treasury

I certify that annexed hereto are true copies of documents described below made from records of the Office of Thrift Supervision, Department of the Treasury, successor to the Federal Home Loan Bank Board. Said records are in the official custody of the Dissemination Branch, Records Management and Information Policy Division, and are maintained in its offices at 1700 G Street, Northwest, Washington, District of Columbia.

Copy of the Articles of Combination, Agreement and Plan of merger for, under which Perpetual Savings Bank, FSB, Cedar Rapids, Iowa merging with and into Commercial Federal Bank, a Federal Savings Bank, Omaha, Nebraska dated May 29, 1998, consisting of fourteen (14) pages.

Signed in Washington, District of Columbia, and the Seal of the Office of Thrift Supervision affixed, this 17th day of June , 1998

Cheryl C. Wright
Supervisory Information Specialist
Office of Thrift Supervision

ARTICLES OF COMBINATION

1. Attached hereto as Exhibit A is the Plan of Merger that sets forth the plan of combination under which Perpetual Savings Bank, FSB, Cedar Rapids, Iowa ("Perpetual Savings"), is to be merged with and into Commercial Federal Bank, a Federal Savings Bank, Omaha, Nebraska ("Commercial Federal").

2. The number of outstanding shares of Commercial Federal eligible to vote is 8,977,560 shares of Common Stock.

3. The number of shares of Commercial Federal cast for and against such combination is as follows:

For 8,977,560

Against 0

4. The number of outstanding shares of Perpetual Savings eligible to vote is 2,070,000 shares of Common Stock.

5. The number of shares of Perpetual Savings cast for and against such combination is as follows:

For 2,070,000

Against 0

Each party hereto has caused these articles to be executed on its behalf by its Chief Executive Officer or Executive Vice President and Secretary as of May 29, 1998. Each of the undersigned affirms under penalty of perjury that the statements contained in the foregoing articles are true and correct.

COMMERCIAL FEDERAL BANK,
A FEDERAL SAVINGS BANK

By: _____
Gary L. Matter
Executive Vice President

By: _____
Gary L. Matter
Secretary

PERPETUAL SAVINGS BANK, FSB

By: _____
James L. Roberts
Chief Executive Officer

By: _____
Janice M. Klein
Secretary

These Articles of Combination are endorsed pursuant to 12 C.F.R. Section 552.13 as of May 29, 1998.

OFFICE OF THRIFT SUPERVISION

By: Nadine Y. Washington
Its: Corporate Secretary

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Exhibit A(b)

PLAN OF MERGER

OF

PERPETUAL SAVINGS BANK, FSB

INTO

COMMERCIAL FEDERAL BANK, A FEDERAL SAVINGS BANK

PLAN OF MERGER, dated as of the 15th day of December, 1997 by and between Commercial Federal Bank, a Federal Savings Bank, a savings bank chartered under the laws of the United States of America (the "Bank" or the "Resulting Bank"), and Perpetual Savings Bank, FSB, a savings bank chartered under the laws of the United States of America ("Perpetual"), such institutions being sometimes hereinafter called the "Constituent Banks" or, individually, "Constituent Bank".

WITNESSETH:

WHEREAS, all of the outstanding capital stock of the Bank is owned directly or indirectly by Commercial Federal Corporation ("Commercial"); and

WHEREAS, Commercial, the Bank, Perpetual and Perpetual Midwest Financial, Inc., parent corporation of Perpetual (the "Company") have entered into a Reorganization and Merger Agreement ("Reorganization Agreement") of even date herewith pursuant to which, following the merger of the Company with and into Commercial, Perpetual shall be merged with and into the Bank.

WHEREAS, the Boards of Directors of the Bank and Perpetual each believe that it is in the best interests of the institutions and their stockholders to merge the Bank and Perpetual into a single federally chartered savings bank in order that (i) the merged institution may operate with an improved competitive position and operating efficiency and (ii) the parent company of the Bank, Commercial, will retain the advantage of a unitary savings and loan holding company status.

NOW, THEREFORE, in consideration of the mutual covenants, agreements and provisions hereinafter contained, and for the purpose of prescribing the terms and conditions of said merger and mode of carrying the same into effect, the Bank and Perpetual have agreed and do hereby agree and covenant as follows:

1. Plan of Merger: The merger provided for herein shall be effected as follows:

(a) The execution and delivery of this Agreement by the Bank and Perpetual shall have been duly approved by at least a two-thirds (2/3) vote of the Board of Directors of the Bank and Perpetual, respectively.

(b) The Office of Thrift Supervision or any successor thereto ("OTS") shall have approved the merger.

(c) The merger shall be approved by the shareholder of the Bank and by the shareholder of Perpetual.

(d) Thereupon Perpetual shall be merged with and into the Bank.

2. Effect of Merger. When this Plan of Merger shall become effective in accordance with the laws and regulations of the United States of America:

(a) The separate existence of Perpetual shall cease and Perpetual shall be merged into the Bank, which shall be the savings bank resulting from the merger and shall continue its existence under the name "Commercial Federal Bank, a Federal Savings Bank". The date on which such merger becomes effective is hereinafter called the "Effective Time".

(b) The Charter and Bylaws of the Bank as in effect on the Effective Time shall be and remain the Charter and Bylaws of the Resulting Bank.

(c) The Directors of the Resulting Bank from and after the Effective Time shall be eleven (11) in number and shall be those persons whose name, residence address and terms of office are identified in Exhibit 1 hereto.

(d) The officers of the Bank immediately prior to the Effective Time shall be the officers of the Resulting Bank and shall continue in office until their successors are duly elected or otherwise duly selected.

(e) All savings accounts of Perpetual shall be and become savings accounts in the Resulting Bank without change in their respective terms, maturity, minimum required balances or withdrawal value. Each savings account of Perpetual shall, as of the Effective Time, be considered, for purpose of interest declared by the Resulting Bank thereafter, as if it had been a savings account of the Resulting Bank at the time said savings account was opened in Perpetual and at all times thereafter until such account ceases to be a savings account of the Resulting Bank. Appropriate evidence of savings account ownership interest in the Resulting Bank shall be provided, as necessary, after consummation of the merger by the Resulting Bank to each savings account holder of Perpetual.

(f) All savings accounts of the Bank prior to consummation of the merger shall continue to be savings accounts in the Resulting Bank after consummation of the merger without any change whatsoever in any of the provisions of such savings accounts, including, without limitation, their respective terms, maturity, minimum required balances or withdrawal value.

(g) All of the assets, properties, obligations and liabilities of every kind and character, real, personal and mixed, tangible and intangible, choses in action, rights, and credits then owned by either the Bank or Perpetual, or which would inure or be subject to either of them, shall immediately by operation of law and without any conveyance or transfer and without any further act or deed, be vested in and become the property and obligations of the Resulting Bank which shall have, hold and enjoy the same in its own right as fully and to the same extent as the same were possessed, held and enjoyed by the Bank and Perpetual immediately prior to the consummation of the merger. The Resulting Bank shall be deemed to be and shall be a continuation of the entity and identity both of the Bank and of Perpetual and the rights and obligations of the Bank and of Perpetual shall remain unimpaired; and the Resulting Bank, upon the consummation of the merger, shall succeed to all of such rights and obligations and the duties and liabilities connected therewith.

(h) The main office of the Bank at 2120 South 72nd Street, Omaha, Nebraska, shall be the main office of the Resulting Bank and branch offices thereof will be located at the locations set forth in Exhibit 2 hereof.

(i) The liquidation account of Perpetual as in effect as of the Effective Time shall be assumed in full by the Resulting Bank.

3. Disposition of Shares:

(a) All of the shares of Perpetual capital stock issued and outstanding on the Effective Time, and all rights in respect thereof, shall be cancelled.

(b) The shares of capital stock of the Bank outstanding immediately prior to consummation of the merger shall constitute the only outstanding shares of capital stock of the Resulting Bank following consummation of the merger.

4. Effective Time of Merger. The merger provided for herein shall become effective on the date of endorsement of the Articles of Combination by the Secretary of the OTS (the "Effective Time"). The merger shall not be effective unless and until approved by the OTS. The merger shall also not be effective until after the effective time of the merger of the Company with and into Commercial as set forth in the Acquisition Plan of Merger by and between the Company and Commercial.

5. Action by Shareholders: The shareholders of the Bank and Perpetual, respectively, shall take appropriate action to vote to approve this Plan of Merger.

6. Condition of Closing: The obligations of the parties hereto to consummate the transactions contemplated herein shall be subject to approval by the OTS.

7. Amendment: This Agreement may be amended or modified at any time by a written instrument signed by the Bank and Perpetual.

8. Paragraph Headings: The paragraph headings in this Plan of Merger are for convenience only; they form no part of this Plan of Merger and shall not affect its interpretation.

9. Governing Law: This Plan of Merger shall be governed by the laws of the State of Nebraska, except to the extent federal law governs.

10. Termination. This Plan of Merger shall automatically terminate without any further action of the parties hereto upon termination of the Reorganization Agreement.

11. Miscellaneous: This Plan of Merger may be executed in counterparts, each of which shall be deemed an original and all of which constitute one and the same instrument.

IN WITNESS WHEREOF, the parties hereto have caused this Plan of Merger to be executed on their behalf by their duly authorized representatives as of the day and year first above written.

PERPETUAL SAVINGS BANK, FSB

By:_____
Name:
Title:

By:_____
Name:
Title: Secretary

COMMERCIAL FEDERAL BANK, A FEDERAL SAVINGS BANK

By:_____
Name: James A. Laphen
Title: President

By:_____
Name: Gary L. Matter
Title: Secretary

IN WITNESS WHEREOF, the parties hereto have caused this Plan of Merger to be executed on their behalf by their duly authorized representatives as of the day and year first above written.

PERPETUAL SAVINGS BANK, FSB

By: _____
Name: James L. Roberts
Title: President and Chief Executive Officer

By: _____
Name: Janice M. Klein
Title: Secretary

COMMERCIAL FEDERAL BANK, A FEDERAL SAVINGS BANK

By: _____
Name:
Title:

By: _____
Name:
Title: Secretary

EXHIBIT 1

COMMERCIAL FEDERAL BANK, A FEDERAL SAVINGS BANK
BOARD OF DIRECTORS
Name/Address/Term of Office
May 29, 1998

Mr. Talton K. Anderson, President
Baxter Chrysler Plymouth Jaguar
11910 W. Dodge Road
Omaha, NE 68154
Term of office expires: November, 2000

Mr. William A. Fitzgerald, Chairman and CEO
Commercial Federal Corporation
2120 S. 72nd St. - 15th Floor
Omaha, NE 68124
Term of office expires: November, 1999

Mr. Robert F. Krohn, Vice Chairman and CEO
PSI Group, Inc.
10011 J Street
Omaha, NE 68127
Term of office expires: November, 1999

Mr. Carl G. Mammel, Chairman
Mammel & Associates
8805 Indian Hills Drive
Suite 375
Omaha, NE 68114
Term of office expires: November, 1998

Mrs. Sharon G. Marvin
NP Dodge Company
13915 Gold Circle
Omaha, NE 68144
Term of office expires: November, 1998

Mr. Robert S. Milligan, Chairman and CEO
MI Industries
6200 N. 56th Street
P.O. Box 29345
Lincoln, NE 68529
Term of office expires: November, 1998

Mr. James P. O'Donnell
Senior Vice President & CFO
ConAgra, Inc.
One ConAgra Drive
Omaha, NE 68102-5001
Term of office expires: November, 2000

Dr. Michael T. O'Neil
409 The Doctors Bldg.
Omaha, NE 68131
Term of office expires: November, 2000

Mr. Aldo J. Tesi, President
First Data Card Enterprise Group
10825 Farnam
Omaha, NE 68154
Term of office expires: November, 1998

Mr. Michael P. Glinsky, President and CFO
U.S. West, Inc.
7800 East Orchard Street, Suite 200
P.O. Box 6508
Englewood, CO 80155-6508
Term of office expires: November, 1999

Mr. Robert D. Taylor, President
Taylor Financial
1313 N. Webb Road, Suite 260
Wichita, KS 67206
Term of office expires: November, 1999

William A Krause
4201 Westown Parkway
Suite 220
West Des Moines, IA 50266
Term of office expires: November, 1998

I:\1072\MISC\Clos-Perpetual\BOD Lst.wpd

Exhibit 2

COMMERCIAL FEDERAL - LIST OF BRANCHES

NEBRASKA

1 44th & Farnam
Kenny Hitt
4444 Farnam St.
Omaha, NE 68131
Phone 402-554-5690
FAX 402-554-9486

2 24th & L
Charla Knapp
4724 S. 24th St.
Omaha, NE 68107
Phone 402-554-9300
FAX 402-554-9305

3 138th & Q
Kathy Kimball
13737 Q. St.
Omaha, NE 68137
Phone 402-390-5285
FAX 402-896-9946

4 Benson
Karen Foster
5901 NW Radial Hwy
Omaha, NE 68104
Phone 402-554-9333
FAX 402-553-8549

5 85th & Dodge
Matt Bierman
8510 W. Dodge Rd.
Omaha, NE 68114
Phone 402-390-5190
FAX 402-392-0570

6 30th & Ames
Cheryll Johnson
4503 N. 30th St.
Omaha, NE 68111
Phone 402-554-9222
FAX 402-554-9428

7 Norfolk
Jane Parker
602 Norfolk Ave
Norfolk, NE 68701
Phone 402-371-8400
FAX 402-371-7348

8 122nd & Center
Geri Moloney
12255 W. Center Rd.
Omaha, NE 68144
Phone 402-390-5370
FAX 402-330-1608

9 90th & Maple
Sally Klingforth
3520 N. 90th St.
Omaha, NE 68134
Phone 402-390-5225
FAX 402-573-1489

10 20th & Harney
Cindy Faiman
1921 Harney St.
Omaha, NE 68102
Phone 402-554-9250
FAX 402-554-9252

11 96th & L
Mike Becker
4860 S. 96th St.
Omaha, NE 68127
Phone 402-390-5280
FAX 402-390-5282

12 84th & Giles
Pam Albert
8125 S. 84th St.
LaVista, NE 68128
Phone 402-390-8309
FAX 402-331-8309

13 156th & Center
Sharon Neall
2725 S. 156th St.
Omaha, NE 68130
Phone 402-390-5146
FAX 402-330-3029

15 87th & Center
Nancy Dudgeon
8707 W. Center Rd.
Omaha, NE 68124
Phone 402-554-9451
FAX 402-392-2413

16 13th & O
Lindy Hoelting
1314 O St.
Lincoln, NE 68508
Phone 402-473-0707
FAX 402-473-0730

17 56th & O
Nancy Russo
5555 O St.
Lincoln, NE 68510
Phone 402-473-0800
FAX 402-473-0802

18 Old Mill
Judy Weier
11207 W. Dodge Rd.
Omaha, NE 68154
Phone 402-554-9362
FAX 402-554-9369

20 Beatrice
John Blas
633 N. 6th St.
Beatrice, NE 68310
Phone 402-228-3445
FAX 402-223-2168

21 70th & Adams
Rebela Swenson
3045 N. 70th St.
Lincoln, NE 68507
Phone 402-473-0765
FAX 402-464-0479

22 36th & Q
Caroline Wilson
3605 Q St.
Omaha, NE 68107
Phone 402-554-9375
FAX 402-731-4886

23 Eagle Run
Kevin Straub
13506 W. Maple Rd.
Omaha, NE 68164
Phone 402-390-5340
FAX 402-493-9680

24 Bellevue
Cyndi Bueltel
505 Galvin Rd.
Bellevue, NE 68005
Phone 402-554-9425
FAX 402-731-4424

25 16th & South
Kerry Wilson
2103 S. 16th St.
Lincoln, NE 68502
Phone 402-473-0773
FAX 402-473-0774

26 Kearney
Norm Pavel
4407 2nd Ave.
Kearney, NE 68847
Phone 308-234-4511
FAX 308-236-6411

27 So. Sioux City
Robyn Hansen
1001 Dakota Ave.
So. Sioux City, NE 68776
Phone 402-494-4777
FAX 402-494-1383

31 Grand Island
Michelle Callahan
3301 W. State St.
Grand Island, NE 68803
Phone 308-384-4310
FAX 308-384-1901

32 50th & Grover
Barb Vick
5007 Grover St.
Omaha, NE 68106
Phone 402-554-9550
FAX 402-551-1891

33 Fremont
Cindi Lehmann
1330 E 23rd St.
Fremont, NE 68026
Phone 402-727-7521
FAX 402-727-0516

36 Columbus
Chuck Gonka
2714 23rd St.
Columbus, NE 68601
Phone 402-564-7181
FAX 402-564-2508

37 Tower
Nancy Dudgeon
2120 S. 72nd St.
Omaha, NE 68124
Phone 402-390-2804
FAX 402-390-2809

42 38th & Normal
Heidi Johnson
3800 Normal Blvd.
Lincoln, NE 68506
Phone 402-434-8640
FAX 402-434-8648

43 Williamsburg
Deb DeWitt
5700 Village Blvd.
Lincoln, NE 68516
Phone 402-434-8660
FAX 402-434-8669

47 North Platte
Norm Pavel
301 W. 4th St.
North Platte, NE 69101
Phone 308-534-9400
FAX 308-534-0257

48 Havelock
Pam Schmidt
6345 Havelock Ave.
Lincoln, NE 68507
Phone 402-434-8620
FAX 402-434-8624

COMMERCIAL FEDERAL - LIST OF BRANCHES

IOWA

703 Harlan
Michael Cain
712 Durant St.
Harlan, IA 51537
Phone 712-755-2188
FAX 712-755-7590

704 Boone
Kent Patterson
715 8th St.
Boone, IA 50036
Phone 515-432-1220
FAX 515-432-1688

705 Carroll
Scott Bettis
109 E. 7th St.
Carroll, IA 51401
Phone 712-792-4397
FAX 712-792-5863

706 Lake City
Kathi Steffes
106 N. Illinois
Lake City, IA 51449
Phone 712-464-3153
FAX 712-464-1026

707 Madrid
Norma Shepard
114 S. Kennedy
Madrid, IA 50156
Phone 515-795-2244
FAX 515-795-3883

708 Manning
Geri Spies
304 Main St.
Manning, IA 51455
Phone 712-653-3516
FAX 712-653-2809

709 Ogden
Joie Lonergan
338 W. Walnut
Ogden, IA 50212
Phone 515-275-4501
FAX 515-275-4502

714 Ackley
Charlie Willms
420 1/2 Sherman Ave.
Ackley, IA 50601
Phone 515-847-2400
FAX 515-847-3400

715 Belmond
Julie Packard-Knutson
120 E. Main St. Box 306
Belmond, IA 50421
Phone 515-444-3965
FAX 515-444-7024

716 Bloomfield
Barry Smith
105 N. Washington
Bloomfield, IA 52537
Phone 515-664-1112
FAX 515-664-1116

717 Boone Express
Linda Bollenbaugh
1616 S. Story St.
Boone, IA 50036
Phone 515-432-0099
FAX 515-432-0088

718 Britt
Joel Davis
576 N. Main Ave.
Britt, IA 50423
Phone 515-843-4499
FAX 515-843-4140

719 Clear Lake
Tim Esbeck
300 1st Ave. N.
Clear Lake, IA 50428
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FAX 515-357-3522

721 Cresco
Mark Bohle
200 2nd Ave. SW
Cresco, IA 52136
Phone 319-547-3375
FAX 319-547-1746

722 Dumont
Bruce Harris
511 Main St.
Dumont, IA 50625
Phone 515-857-3204
FAX 515-857-3236

723 Fonda
Carla Lindgren
212 Main St., Box 502
Fonda, IA 50540
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FAX 712-359-2304

724 Forest City
Tom Hromatka
102 N. Clark
Forest City, IA 50436
Phone 515-582-4141
FAX 515-582-4134

Forest City Drive Up
Tom Hromatka
135 W. "J" St.
Forest City, IA 50436
Phone 515-582-4141
FAX

726 Grundy Center
Jim Harris
502 G. Ave.
Grundy Center, IA 50638
Phone 319-824-6556
FAX 319-824-3864

727 Hanlontown
Becky Bartusek
110 Main St.
Hanlontown, IA 50444
Phone 515-896-2265
FAX

728 Iowa Falls
Charlie Willms
902 Washington Ave.
Iowa Falls, IA 50126
Phone 515-648-6080
FAX 515-648-6069

729 Johnston
Gary Bedard
5721 Merle Hay Road
Johnston, IA 50131
Phone 515-270-2001
FAX 515-270-0093

730 Kellerton
Alan Elefson
Main & Ringold
Kellerton, IA 50133
Phone 515-783-2522
FAX

731 Kensett
Korrine Olson
216 5th St.
Kensett, IA 50448
Phone 515-845-2260
FAX

732 Klemme
Julie Packard-Knutson
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Klemme, IA 50449
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FAX 515-587-3501

733 Lake Mills
Neil Fell
106 W. Main St.
Lake Mills, IA 50450
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FAX 515-592-0040

734 Lamoni
Alan Elefson
Main & Linden
Lamoni, IA 50140
Phone 515-784-6926
FAX 515-784-8765

Lamoni Express
Alan Elefson
2090 E. Main
Lamoni, IA 50140
Phone 515-784-6961
FAX 515-784-8765

736 Manly
John Bleakney
116 E. Elmore
Manly, IA 50456
Phone 515-454-2255
FAX 515-454-2605

Manly Drive Up
John Bleakney
109 S. Todd
Manly, IA 50456
Phone 515-454-2255
FAX

738 Mason City
Kevin Krause
100 E. State St. Box 851
Mason City, IA 50401
Phone 515-423-2457
FAX 515-423-2518

739 Mason City South
Kevin Krause
1620 S. Federal
Mason City, IA 50401
Phone 515-423-6270
FAX

743 Mason City SW
Sue Fruchtenicht
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Mason City, IA 50401
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FAX 515-423-0132

744 Monticello
Jeff Tracy
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FAX 319-465-6121

745 Palmer
Lynn Johnson
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Palmer, IA 50571
Phone 712-359-2297
FAX

746 Persia
Randy Coenen
109 Main St.
Persia, IA 51563
Phone 712-488-2425
FAX

COMMERCIAL FEDERAL - LIST OF BRANCHES

Iowa continued

747 Pisgah
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FAX

748 Pocahontas
Gena Westcott
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Phone 712-335-3526
FAX 712-335-3816

749 Polk City
Jim Langin
303 W. Broadway
Polk City, IA 50226
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753 Pomeroy
Donald Roese
118 W. Main St. Box 60
Pomeroy, IA 50575
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FAX 712-468-2722

754 Rockwell City
John Udelhofen
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FAX 515-822-4848

755 Thompson
Julie Olson
155 Jackson St.
Thompson, IA 50478
Phone 515-584-2275
FAX 515-584-2575

756 Urbandale
Marty Trepp
3800 100th St.
Urbandale, IA 50322
Phone 515-334-0444
FAX 515-334-9071

757 Waukee
Larry Crannell
85 4th St.
Waukee, IA 50263
Phone 515-987-9733
FAX 515-987-9739

758 West Des Moines
Laurie Briggs
5967 Ashworth Road
West Des Moines, IA 50266
Phone 515-223-9850
FAX 515-223-9857

759 Winterset
Karen Collins
113 S. John Wayne Dr.
Winterset, IA 50273
Phone 515-462-5090
FAX 515-462-9308

760 Woodbine
Dean Boettcher
425 Walker St.
Woodbine, IA 51579
Phone 712-647-2301
FAX 712-647-2362

Woodbine Drive Up
Dean Boettcher
405 Lincoln Way
Woodbine, IA 51579
Phone 712-647-2301
FAX

761 Des Moines Skywalk
Melissa Junkins
2 Ruan Building
601 Locust St., Suite 201
Des Moines, IA 50309
Phone 515-243-1400

COMMERCIAL FEDERAL - LIST OF BRANCHES

KANSAS

39 Lenexa
Nick Beal
13080 W. 87th Pkwy
Lenexa, KS 66215
Phone 913-894-1191
FAX 913-541-0165

553 Wichita NE
Tami Chilton
3055 N. Rock Rd.
Wichita, KS 67226
Phone 316-634-3800
FAX 316-634-1146

554 Derby
Bobbi Hobbs
300 N. Rock Rd.
Derby, KS 67037
Phone 316-788-9800
FAX 316-788-9823

555 Augusta
Nita Allen
1420 N. Ohio
P.O. Box 518
Augusta, KS 67010
Phone 316-775-2208
FAX 316-775-0727

556 Burdett
Dale Millington
303 Elm St.
Burdette, KS 67523
Phone 316-525-6216
FAX 316-525-6218

557 El Dorado
Trish Guse
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** Branch closed 5/23/18

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