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# Federal Reserve Release

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*H.2*

## *Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received*

*No. 28*

*Week Ending July 8, 2000*

**Regulations And Policies**

Home Equity Lending -- proposal to hold three public hearings under the authority of the Home Ownership Equity Protection Act of 1994 and request for public comment (Docket R-1075).

- Approved, July 5, 2000

Policy Statement on Payments System Risk -- corrections and indefinite delay of the effective date of modifications to daylight overdraft posting rules (Docket R-1068).

- Approved, July 6, 2000

Regulation E -- publication for comment of proposed amendments to require the disclosure of certain automated teller machine transaction fees (Docket R-1077).

- Approved, July 6, 2000

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

New York

The Bank of New York, New York, New York -- to establish a branch at 700 Clock Tower Commons, Brewster.  
- Approved, July 6, 2000

Secretary

Compass Bank, Birmingham, Alabama -- to establish a branch at Kuykendahl Road and The Woodlands Parkway, The Woodlands, Texas.  
- Approved, July 7, 2000

Dallas

Falcon International Bank, Laredo, Texas -- to establish a branch at 204 Bob Bullock Loop.  
- Approved, July 5, 2000

San Francisco

Farmers & Merchants Bank of Rockford, Spokane, Washington -- to establish a branch at Country Vista Drive and Liberty Lake Road, Liberty Lake.  
- Approved, July 6, 2000

San Francisco

First State Bank, Flagstaff, Arizona -- to establish a branch at 3150 North Winding Brook Road.  
- Approved, July 6, 2000

Dallas

First State Bank, Granger, Texas -- to establish a branch at 207 North Main Street, Elgin.  
- Approved, July 7, 2000

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish branches at 251 River Street, Troy, and 140 Adams Avenue, Hauppauge.  
- Approved, July 6, 2000

**Bank Holding Companies**

Dallas

ANB Financial Corporation, Arlington, Texas -- to become a bank holding company through the acquisition of ANB Delaware Financial Corporation, Dover, and Arlington National Bank, Arlington, and for ANB Delaware Financial Corporation to become a bank holding company through the acquisition of Arlington National Bank.  
- Approved, July 6, 2000

St. Louis

Arvest Bank Group, Inc., Bentonville, Arkansas -- to retain Arvest Bank, Joplin, Missouri, on the conversion of its predecessor institution from a federally chartered savings bank to a state chartered bank.  
- Approved, July 7, 2000

Secretary

Australia & New Zealand Banking Group, Melbourne, Australia -- commenter's request to extend the public comment period on the proposed acquisition of Amerika Samoa Bank, Pago Pago, American Samoa.  
- Denied, July 7, 2000

Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- to merge with First Southwest Corporation, Frederick, and acquire First Southwest Bank, and for its subsidiary bank, BankFirst, to merge with First Southwest Bank and establish a branch.  
- Approved, July 7, 2000

San Francisco

Central Valley Bancorp, Modesto, California -- to become a bank holding company through the acquisition of Modesto Commerce Bank.  
- Approved, July 6, 2000

Atlanta

Cheaha Financial Group, Inc., Oxford, Alabama -- to become a bank holding company through the acquisition of Cheaha Bank, a de novo bank.  
- Approved, July 6, 2000

Atlanta

Coast Community Bancshares, Inc., Biloxi, Mississippi -- waiver of a commitment.  
- Approved, July 3, 2000

**Bank Holding Companies**

San Francisco

CPB, Inc., Honolulu, Hawaii -- to engage de novo through CPB Real Estate, Inc. in real estate lending activities.

- Approved, July 3, 2000

Minneapolis

F & M Financial Services, Inc., Preston, Minnesota -- to acquire F & M Community Bank, N.A., Chatfield.

- Approved, July 6, 2000

St. Louis

First Community Banc Holding Company, Hillsboro, Illinois -- to become a bank holding company through the acquisition of First Community Bank of Hillsboro.

- Approved, July 6, 2000

Minneapolis

First Interstate BancSystem, Inc., Billings, Montana -- to acquire Equality Bankshares, Inc., Cheyenne, Wyoming.

- Approved, July 7, 2000

Chicago

First Merchants Corporation, Muncie, Indiana -- to retain ownership of First Merchants Reinsurance Co., Ltd. and engage in reinsuring credit insurance.

- Approved, July 6, 2000

Chicago

Mahaska Investment Company ESOP, Oskaloosa, Iowa -- to acquire additional shares of Mahaska Investment Company.

- Approved, July 6, 2000

Richmond

Provident Bankshares Corporation, Baltimore, Maryland -- request for waiver of application in connection with the merger of its subsidiary, Provident Bank and Trust with Harbor Federal Savings Bank and the acquisition of Harbor Federal Bancorp, Inc.

- Granted, June 29, 2000 (AC)

**Bank Mergers**

St. Louis

First Arvest Bank, Siloam Springs, Arkansas -- to merge with Delaware County Bank, Jay, Oklahoma, and to retain and operate the bank's branches.  
- Approved, July 6, 2000

**Banks, Foreign**

General Counsel

Banco Comercial Portugues, S.A., Oporto, Portugal -- request to submit an application under Regulation K after a merger.  
- Approved, June 27, 2000 (AC)

**Banks, State Member**

Secretary

Centura Bank, Rocky Mount, North Carolina -- to acquire certain assets and assume certain liabilities of four branches of Wachovia Bank, National Association, Winston-Salem, and to establish branches at those locations.  
- Approved, July 7, 2000

Dallas

First State Bank, Granger, Texas -- to purchase certain assets and assume certain liabilities of a branch of Broadway National Bank, San Antonio.  
- Approved, July 7, 2000

Minneapolis

Valley Bank of Ronan, Ronan, Montana -- to acquire certain assets and assume certain liabilities of the Thompson Falls branch of Glacier Bank, Kalispell, and to establish a branch in Thompson Falls.  
- Approved, July 5, 2000

**Change In Bank Control**

Minneapolis

Financial Services of St. Croix Falls, Inc., St. Croix Falls, Wisconsin -- change in bank control.  
- Permitted, July 3, 2000

**Change In Bank Control**

Atlanta

Lafourche Bancshares, Inc., Larose, Louisiana -- change in bank control.  
- Permitted, July 3, 2000

**Competitive Factors Reports**

Atlanta

First Volunteer Bank of Middle Tennessee, Lawrenceburg, Tennessee -- report on competitive factors of the proposed merger with First Volunteer Bank of Tennessee, Chattanooga.  
- Submitted, July 5, 2000

San Francisco

Jackson Federal Bank, San Bernardino, California -- report on competitive factors of the proposed merger of the bank, a subsidiary of Prudential Corp, plc, London, England, with Highland Federal Bank, Burbank, and the proposed acquisition of Highlands Bancorp, Inc. by Prudential.  
- Submitted, July 6, 2000

San Francisco

Modesto Commerce Bank, Modesto, California -- report on competitive factors of the proposed merger with Modesto Merger Co.  
- Submitted, July 6, 2000

San Francisco

North Coast Bank, N.A., Windsor, California -- report on competitive factors of the proposed merger with ARH Interim National Bank, Santa Rosa, a de novo bank.  
- Submitted, July 6, 2000

New York

Phillipsburg Bank and Trust Company, Phillipsburg, New Jersey -- report on competitive factors of the proposed merger with Twin Rivers Community Bank, Easton, Pennsylvania.  
- Submitted, July 6, 2000

**Competitive Factors Reports**

Minneapolis

The Ramsey National Bank and Trust Company of Devils Lake, Devils Lake, North Dakota -- report on competitive factors of the proposed merger with Ramsey Bank, Federal Savings Bank, Cando.

- Submitted, July 3, 2000

Dallas

Texas First Bank, Santa Fe, Texas -- report on competitive factors of the proposed merger with Texas First Bank, Hitchcock.

- Submitted, July 3, 2000

**Extensions Of Time**

Chicago

WCB Holding Company of Illinois, Inc., Geneva, Illinois -- extension to October 7, 2000, to become a bank holding company through the acquisition of Winfield Community Bank, Winfield, a de novo bank.

- Approved, July 6, 2000

**Membership**

Kansas City

Arvest Bank, Joplin, Missouri -- to become a member of the Federal Reserve System.

- Approved, July 7, 2000

San Francisco

Solano Bank, Vacaville, California, a de novo bank -- to become a member of the Federal Reserve System.

- Approved, July 6, 2000



**District 1**  
**Federal Reserve Bank of Boston**

**Applications and notifications filed during the week ending Saturday, July 08, 2000**

**Section I – Applications subject to newspaper notice only**

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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**Section II – Applications subject to both newspaper and Federal Register notice**

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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**Section III – Applications subject to Federal Register notice only**

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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**Section IV – Applications not subject to Federal Register or newspaper notice**

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<i>Type</i>	<i>Application</i>	
None		

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**Section V – Availability of CRA public evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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**Section VI – CRA examinations scheduled for**

**Quarter of**

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<i>Institution</i>	<i>Location</i>
None	

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, July 8, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)\3(a)(5)\ 4(c)(8)\18(c)	M&T Bank Corporation, Buffalo, New York, and Olympia Financial Corporation, Buffalo, New York, (i) to acquire by merger Keystone Financial Inc., (“Keystone”) and thereby acquire its wholly-owned subsidiary, Keystone Financial Bank, N.A.; (“Keystone Bank”) and (ii) to acquire Keystone’s wholly-owned nonbanking subsidiaries. Manufacturers and Traders Trust Company, Buffalo, New York, to merge with Keystone Bank, and as incident thereto, to establish branches.*	Newspaper - 07/12/2000 Fed. Reg. – 08/03/2000
3(a)(1)	Avant Financial LLC, Syracuse, New York, to become a bank holding company by acquiring 67.5 percent of the voting shares of Reliance Bank, White Plains, New York.*	Newspaper – 07/29/2000 Fed Reg – 07/28/2000

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

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<i>Type</i>	<i>Application</i>
None	

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**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

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**Section VI – CRA examinations scheduled for** **Quarter of**

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<i>Institution</i>	<i>Location</i>
None	

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, July 8, 2000

### Section I – Applications subject to newspaper notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section II – Applications subject to both newspaper and Federal Register notice

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section III – Applications subject to Federal Register notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section IV – Applications not subject to Federal Register or newspaper notice

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<i>Type</i>	<i>Application</i>	
None		

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## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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# District 4

## Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 8, 2000

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	



# District 5

## Federal Reserve Bank of Richmond

**Applications and notifications filed during the week ending Saturday, July 8, 2000**

### **Section I – Applications subject to newspaper notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Allfirst Bank, Baltimore, Maryland, to establish a branch at 5100 Campbell Boulevard, White Marsh, Maryland .*	Newspaper – 07/17/2000
18(c)	Highlands Union Bank, Arlington, Virginia, to acquire a branch office of First Vantage Bank/Tri Cities, Bristol, Virginia (formerly Tri-City Bank and Trust Company, Blountville, Tennessee) .*	Newspaper – N/A

\*Subject to the provisions of the Community Reinvestment Act.

### **Section II – Applications subject to both newspaper and Federal Register notice**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### **Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### **Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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# District 6

## Federal Reserve Bank of Atlanta

**Applications and notifications filed during the week ending Saturday, July 8, 2000**

### **Section I – Applications subject to newspaper notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 4482 West Main Street, Dothan, Alabama, to be known as the Highway 84 West Office.	07/14/2000*
Branch	AuburnBank, Auburn, Alabama, to establish a branch located at 1717 South College Street, Auburn, Alabama, to be known as the Auburn WalMart Branch.	07/31/2000*
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 9770 NW 25 <sup>th</sup> Street, Miami, Florida.	07/15/2000*
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 3707 Hardy Street, Hattiesburg, Mississippi.	07/15/2000*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 4800 First Coast Highway, Fernandina Beach, Florida (Amelia Island), to be known as the Amelia Island Harris-Teeter In-Store Branch.	07/08/2000*

\*Subject to provisions of the Community Reinvestment Act.

### **Section II – Applications subject to both newspaper and Federal Register notice**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	First Rainsville Bancshares, Inc., Employee Stock Ownership Plan, Rainsville, Alabama, to become a bank holding company by acquiring 28.8 percent of the outstanding shares of First Rainsville Bancshares, Inc., and its subsidiary, First Bank of the South, both of Rainsville, Alabama.	N/Avail*
CIC	American BancShares Corporation, Livingston, Tennessee, after-the-fact notification filed by Mr. James Steve Daniels to retain 12.96 percent of the outstanding shares of American BancShares Corporation, Livingston, Tennessee.	N/Avail

\*Subject to provisions of the Community Reinvestment Act

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
3(a)(1)	FCB Financial, Inc., Tampa, Florida, notice to become a bank holding company by acquiring First Commercial Bank of Tampa, Tampa, Florida.

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for** **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

**District 7**  
**Federal Reserve Bank of Chicago**

**Applications and notifications filed during the week ending Saturday, July 8, 2000**

**Section I – Applications subject to newspaper notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Community Bank, Harbor Springs, Michigan, for prior approval to establish a branch at 201 N. Main Street, Cheboygan, Michigan.	Newspaper – 7/29/2000

**Section II – Applications subject to both newspaper and Federal Register notice**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2685504	Warren Bank 30068 Schoenherr Road Warren, Michigan 48093 (810) 498-3300	01/31/2000	07/03/2000	NI		x

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	

**District 8**  
**Federal Reserve Bank of St. Louis**

**Applications and notifications filed during the week ending Saturday, July 8, 2000**

**Section I – Applications subject to newspaper notice only**

---

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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**Section II – Applications subject to both newspaper and Federal Register notice**

---

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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**Section III – Applications subject to Federal Register notice only**

---

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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**Section IV – Applications not subject to Federal Register or newspaper notice**

---

<i>Type</i>	<i>Application</i>	
None		

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**Section V – Availability of CRA public evaluations**

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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**SN = Substantial noncompliance**

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for                      Quarter of**

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<i>Institution</i>	<i>Location</i>
None	



## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 8, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Jackass Creek Land & Livestock Co., Ennis, Montana, for prior approval to acquire an additional 1,879 shares thereby increasing its ownership to 2,770 shares or 73.9% of the voting stock of First Boulder Valley Bank, Boulder, Montana.	Newspaper – 07/28/2000

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Membership	Dacotah Bank, Rolla, North Dakota, to become a member of the Federal Reserve System.

**Section V – Availability of CRA public evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for** **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, July 8, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Enevoldsen Limited Partnership, Potter, Nebraska, to acquire voting shares of Enevoldsen Management Company, Potter, Nebraska, and thereby indirectly acquire Potter State Bank of Potter, Potter, Nebraska.	Newspaper - N/Avail Fed Reg - 07-26-2000
3(a)(1)	FNB Financial Corporation, Las Vegas, New Mexico, to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank in Las Vegas, Las Vegas, New Mexico.	Newspaper - 07/30/2000 Fed Reg - 07/31/2000
3(a)(1)	Southwest Capital, L.L.C., Weatherford, Oklahoma, to become a bank holding company through the acquisition of 5 percent of the voting shares of The Jack and Katherine Dickey Family Limited Partnership, Weatherford, Oklahoma, and thereby indirectly acquire First Farm Credit Corporation, Weatherford, Oklahoma.	Newspaper - 07/28/2000 Fed Reg - 08/07/2000
3(a)(1)	The Jack and Katherine Dickey Family Limited Partnership, Weatherford, Oklahoma, to become a bank holding company through the acquisition of 59.6 percent of the voting shares of First Farm Credit Corporation, Weatherford, Oklahoma, and thereby indirectly acquire Southwest National Bank, Weatherford, Oklahoma.	Newspaper - 07/28/2000 Fed Reg - 08/07/2000

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	

# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, July 8, 2000

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Citizens Bank and Trust Company of Baytown, Baytown, TX, to establish a mobile branch to provide bank services at temporary locations within the main office's market area, defined as Harris county and the seven contiguous counties*	07/21/2000

\*Subject to the provisions of the Community Reinvestment Act

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	State National Bancshares, Inc., Lubbock, TX, to acquire Ruidoso Bank Corporation, Inc., Ruidoso, NM, and Ruidoso State Bank, Ruidoso, TX* (previously reported the week ending July 1, 2000)	Fed Reg – 07/31/2000 Newspaper – 07/28/2000
3(a)(3)	First West Texas Bancshares, Inc., Midland, TX, to acquire First Pecos Bancshares, Inc., Midland, TX, First National Bank, Pecos, TX, First National Bank, Alpine, TX, and First National Bank, Fort Stockton, TX* (previously reported the week ending July 1, 2000)	Fed Reg – 07/28/2000 Newspaper – 07/22/2000

\*Subject to the provisions of the Community Reinvestment Act

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
3(a)(1)	Fort Davis Bancshares, Inc., Fort Davis, TX, to acquire FDB-Nevada, Inc., Carson City, NV, and Fort Davis State Bank, Fort Davis, TX*
3(a)(1)	FDB-Nevada, Inc., Carson City, NV, to acquire Fort Davis State Bank, Fort Davis, TX*

\*Subject to the provisions of the Community Reinvestment Act

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	

# District 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 8, 2000

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Heritage Commerce Corp., San Jose, California, to merge with Western Holdings Bancorp, and thereby acquire Bank of Los Altos, both of Los Altos, California. *	Newspaper - 08/04/2000 Fed Reg - 08/07/2000

\* Subject to the provisions of the Community Reinvestment Act

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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