
Federal Reserve Release



H.2

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

No. 31

Week Ending July 29, 2000

Banks, Foreign

Deutsche Hyp Deutsche Hypothekenbank Frankfurt-Hamburg AG, Frankfurt, Germany -- to establish a representative office in New York, New York.
- Approved, July 26, 2000

International Operations

European American Bank, Uniondale, New York -- to establish an Edge corporation, EAB International, Inc., and to make an investment in that corporation.
- Approved, July 26, 2000

Regulations And Policies

Regulation Y -- request for public comment on proposed amendments to add "finder" activities to the list of activities permissible for financial holding companies.
- Approved, July 26, 2000

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

Bank Branches, Domestic

Secretary

Allfirst Bank, Baltimore, Maryland -- to establish a branch at 5100 Campbell Boulevard, White Marsh.
- Approved, July 24, 2000

Richmond

The Bank of Marion, Marion, Virginia -- to establish a branch at 787 Fort Chiswell Road, Max Meadows.
- Approved, July 28, 2000

Dallas

Citizens Bank and Trust Company of Baytown, Baytown, Texas -- to establish a mobile branch to operate in Harris County and seven contiguous counties.
- Approved, July 26, 2000

San Francisco

Farmers & Merchants Bank, Long Beach, California -- to establish a branch near Cherry Avenue, Signal Hill.
- Approved, July 24, 2000

Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 6081 B Drive North, Battle Creek.
- Approved, July 21, 2000 (AC)

St. Louis

Pinnacle Bank, Little Rock, Arkansas -- to relocate a branch from 1431 Merrill Drive to 2201 Rodney Parham Road.
- Approved, July 27, 2000

Philadelphia

Premier Bank, Doylestown, Pennsylvania -- to establish a branch at 2100 Street Road, Bensalem.
- Approved, July 27, 2000

Bank Branches, Domestic

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 4525 County Road 48, Leesburg, Florida.
- Approved, July 26, 2000

San Francisco

Westamerica Bank, San Rafael, California -- to establish a branch at 5858 Horton Street, Emeryville.
- Approved, July 25, 2000

Bank Holding Companies

St. Louis

First Security Inc., Owensboro, Kentucky -- to become a bank holding company through the acquisition of First Security Bank of Owensboro, Inc.
- Approved, July 26, 2000

Atlanta

Firsttrust Corporation, New Orleans, Louisiana -- to acquire Metro Bank, Kenner.
- Withdrawn, July 24, 2000

Atlanta

FMB Equibanc, Inc., Statesboro, Georgia -- to become a bank holding company through the acquisition of Farmers & Merchants Bank.
- Approved, July 28, 2000

Chicago

Lizton Financial Corporation, Lizton, Indiana -- to purchase shares of Independent Bankers Life Reinsurance Company of Indiana Ltd., Turks and Caicos Islands, and thereby engage in insurance activities.
- Approved, July 26, 2000

Chicago

Pilot Bancorp, Inc., Pilot Grove, Iowa, and Pilot Grove Savings Bank ESOP -- to acquire Farmers Savings Bank, Mount Pleasant.
- Approved, July 25, 2000

Bank Holding Companies

Kansas City

Sooner Southwest Bankshares, Inc., Tulsa, Oklahoma -- to acquire State National Bancshares, Inc., Heavener.
- Approved, July 27, 2000

Secretary

Zions Bancorporation, Salt Lake City, Utah -- to hold shares of Garban-Intercapital plc, London, United Kingdom, and thereby engage in securities brokerage and agency transactional services.
- Approved, July 25, 2000

Bank Mergers

Chicago

First American Bank, Fort Dodge, Iowa -- to merge with First American Bank, Ames; First American Bank, Jewell; and First American Bank, Webster City; and thereby establish branches.
- Approved, July 28, 2000

Capital Stock

Kansas City

Commerce Financial Corporation, Topeka, Kansas -- treasury stock transaction.
- Approved, July 28, 2000

Change In Bank Control

Kansas City

First Thomas Ban Corp., Thomas, Oklahoma -- change in bank control.
- Permitted, July 26, 2000

Dallas

Surety Capital Corporation, Hurst, Texas -- change in bank control.
- Permitted, July 25, 2000

Competitive Factors Reports

St. Louis

A.G. Edwards Trust Company, FSB, St. Louis, Missouri -- report on competitive factors of the proposed merger with A.G. Edwards Trust Company, Sherman, Texas; A.G. Edwards Trust Company, Winter Haven, Florida; and A.G. Edwards Trust Company, Oradell, New Jersey.
- Submitted, July 25, 2000

Atlanta

Academy Bank, Lebanon, Tennessee -- report on competitive factors of the proposed acquisition of the Lebanon branch of Citizens Bank, Hartsville.
- Submitted, July 26, 2000

Atlanta

Farmers & Merchants Bank, Statesboro, Georgia -- report on competitive factors of the proposed merger with FMB Interim Corporation.
- Submitted, July 26, 2000

Atlanta

First Commercial Bank of Tampa, Tampa, Florida -- report on competitive factors of the proposed merger with First Commercial Interim Bank.
- Submitted, July 26, 2000

St. Louis

First Federal Savings and Loan Association of Texarkana, Texarkana, Arkansas -- report on competitive factors of the proposed merger with FirstBank, Texarkana, Texas.
- Submitted, July 26, 2000

Minneapolis

First National Bank in Brookings, Brookings, South Dakota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of First National Bank of Garretson, Garretson.
- Submitted, July 25, 2000

Competitive Factors Reports

St. Louis

The German American Bank, Jasper, Indiana -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of The Holland National Bank, Holland.

- Submitted, July 27, 2000

San Francisco

Mojave Desert Bank, N.A., Mojave, California -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Ridgecrest and Mammoth Lakes branches of Israel Discount Bank of New York, New York, New York.

- Submitted, July 24, 2000

Minneapolis

S&C Bank, New Richmond, Wisconsin -- report on competitive factors of the proposed merger with S&C Bank Somerset, Somerset.

- Submitted, July 24, 2000

Extensions Of Time

St. Louis

BankTennessee, Collierville, Tennessee -- extension to January 29, 2001, to establish a branch at 1125 W. Poplar and to invest in bank premises.

- Granted, July 27, 2000

San Francisco

The Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan -- extensions to March 9, July 20, and September 8, 2003, to divest of three properties.

- Granted, July 28, 2000

Atlanta

Futurus Financial Services, Inc., Roswell, Georgia -- extension to October 28, 2000, to become a bank holding company through the acquisition of Futurus Bank, N.A.

- Granted, July 24, 2000

Financial Holding Companies

Chicago

ABN AMRO Capital Markets Holding, Inc., Chicago, Illinois -- election to become a financial holding company.
- Effective, July 26, 2000

Chicago

Glenwood Bancorporation, Glenwood, Iowa -- election to become a financial holding company.
- Effective, July 27, 2000

Chicago

Resource Bancshares, Inc., DeKalb, Illinois -- election to become a financial holding company.
- Effective, July 27, 2000

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	State Street Bank and Trust Company, Boston, Massachusetts - application to merge with Investors Fiduciary Trust Company, Kansas City, Missouri	Newspaper - N/Avail

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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, July 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Leonia Corporate Bank plc, Helsinki, Finland, and Leonia Plc, Helsinki, Finland, to establish a representative office in New York, New York.	Newspaper – N/Avail

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)	Caixa Geral De Depositos, S.A., Lisbon, Portugal, to retain ownership and control of approximately 8.8 percent of the outstanding voting shares of Banco Comercial Portugues, Oporto, Portugal, and thereby acquire indirectly approximately 8.8 percent of the shares of BPABank, National Association, Newark, New Jersey.*	Newspaper – 08/10/2000 Fed. Reg. – 07/20/2000
3(a)(3)	The Industrial Bank of Japan, Tokyo, Japan to acquire 11.8 percent interest in The Dai-Ichi Kangyo Fuji Trust & Banking Company, Ltd., Tokyo, Japan.*	Newspaper – N/Avail Fed Reg – 08/04/2000

* 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>
4(c)(8)	Westdeutsche Landesbank Girozentrale, Dusseldorf, Germany, to acquire 100 percent of the shares of Phillips Capital Management, Chicago, Illinois, and thereby engage in investment advisory activities.	Fed Reg – 08/10/2000

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.

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, July 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Pennsylvania State Bank, Camp Hill, PA, to establish a branch office at 6480 Carlisle Pike, Mechanicsburg, Cumberland County, PA.	08/03/2000

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>	
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

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SN = Substantial noncompliance

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

<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						

Section VI – CRA examinations scheduled for

Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 29, 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 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Bank of Lancaster, Kilmarnock, Virginia, to purchase certain assets and assume certain liabilities of two branch offices of First Virginia Bank, Falls Church, Virginia, and one branch office of First Virginia Bank – Hampton Roads, Norfolk, Virginia.*	Newspaper – 08/21/2000
18(c)	The Patapsco Bank, Dundalk, Maryland, to merge with Northfield Federal Savings Bank, Baltimore, Maryland.*	Newspaper – 08/21/2000

*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>
4(c)(8)	Patapsco Bancorp, Inc., Dundalk, Maryland, to acquire Northfield Bancorp, Inc., Baltimore, Maryland.*	Fed Reg – 08/03/2000 Newspaper - 08/21/2000

*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)	GrandSouth Bancorporation, Simpsonville, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of GrandSouth Bank, Fountain Inn, South Carolina.

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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Gulf Bank, Gulf Shores, Alabama, to establish a branch located at 949 Fairhope Avenue, Fairhope, Alabama.	07/28/2000*

*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>
CIC	Peoples Bancorp, Inc., Carrollton, Georgia, prior notification filed by Phillip Eugene Kauffman, Barbara Kauffman, Christine Kauffman, Jason Kauffman, Ryan Kauffman, and Scott Kauffman to collectively acquire up to 100 percent of outstanding shares of Peoples Bancorp, Inc., Carrollton, Georgia.	N/Avail
3(a)(1)	First Home Bancorp, Inc., Seminole, Florida, to become a bank holding company by acquiring First Home Bank, Seminole, Florida.	08/07/2000*
3(a)(1)	Pinnacle Financial Partners, Inc., Nashville, Tennessee, to become a bank holding company by acquiring Pinnacle National Bank, Nashville, Tennessee (in organization).	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>
4(c)(8)	Citizens Community Bancorp, Inc., Marco, Island, Florida, notification to engage in activities related to extending credit, through activation of Citizens Financial Corporation, Marco Island, Florida.	N/Avail

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

<i>Type</i>	<i>Application</i>
COM	Red River Bancshares, Inc., Alexandria, Louisiana, commitment waiver request.

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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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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	Ute State Bank (which is currently in the process of becoming a member in the Federal Reserve System) proposes to purchase certain assets and assume certain deposits and other liabilities of the Persia and Pisgah, Iowa branches of Commercial Federal Bank, Omaha, Nebraska, and thereby establish branch offices at: 109 Main Street, Persia, Iowa; and 102 - 1 st Street, Pisgah, Iowa.*	Newspaper – N/Avail
18(c) & Branches	Old Kent Bank, Grand Rapids, Michigan, for prior approval to merge with Home Loan Bank, FSB, Fort Wayne, Indiana, and thereby establish branches at 132 East Berry St., Fort Wayne, Indiana, 1110 E. Tillman Rd., Fort Wayne, Indiana, 5611 Saint Joe Rd., Fort Wayne, Indiana, 6128 Covington Rd., Fort Wayne, Indiana, 926 W. State Blvd., Fort Wayne, Indiana, 6411 E. State Blvd., Fort Wayne, Indiana, 720 E. Dupont Rd., Fort Wayne, Indiana, 101 N. Second St., Decatur, Indiana, 334 N. Second St., Decatur, Indiana and 1230 E. Lincoln Highway, New Haven, Indiana.*	Newspaper – N/Avail
18(c) & Branches	First American Bank, Fort Dodge, Iowa, for prior approval to merge with First American Bank, Ames, Iowa; First American Bank, Jewell, Iowa; and First American Bank, Webster City, Iowa; and thereby establish six branch offices.*	Newspaper – 07/22/2000

* 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>
CIC	Tamara S. Jacobson proposes to acquire 30.24% of Rake Bancorporation, Rake, Iowa. Tamara S. Jacobson and Marlyn Swenson are Co-trustees of the Gordon E. Swenson Trust, which owns 69.76% of Rake Bancorporation. Upon acquiring the 30.24%, Tamara S. Jacobson will effectively have control of 100% of Rake Bancorporation.	Fed Reg – 07/05/2000 Newspaper – 08/02/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Anita Bancorporation, Atlantic, Iowa, for prior approval to acquire 100% of EWN Investments, Inc., Ute, Iowa, and thereby indirectly acquire control of at least 95.66% of Ute State Bank, Ute, Iowa.*	Fed Reg – 08/17/2000 Newspaper – N/Avail
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan, for prior approval to acquire 51 percent of the voting shares of Goshen Community Bank (in organization), Goshen, Indiana.*	Fed Reg – 08/04/2000 Newspaper – 08/07/2000
3(a)(3)	Indiana Community Bancorp Limited, Elkhart, Indiana, for prior approval to acquire 51 percent of the voting shares of Goshen Community Bank (in organization), Goshen, Indiana.*	Fed Reg – 08/04/2000 Newspaper – 08/07/2000
3(a)(1)	Community Bancshares Spring Green and Plain, Inc., Spring Green, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Community Bank Spring Green and Plain, Spring Green, Wisconsin.*	Fed Reg – 08/21/2000 Newspaper – N/Avail
3(a)(1)	Cornerstone Bancorp, Inc., Palatine, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Cornerstone National Bank & Trust Company (in organization), Palatine, Illinois.*	Fed Reg – 08/25/2000 Newspaper – N/Avail
3(a)(1)	Amana Bancshares, Inc., Southfield, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Amana Bank (in organization), Dearborn, Michigan.*	Fed Reg – 07/17/2000 Newspaper – 07/17/2000
3(a)(3)	Southern Michigan Bancorp, Inc., Coldwater, Michigan, for prior approval to acquire 100 percent of the voting shares of Sturgis Bank & Trust Company, Sturgis, Michigan.*	Fed Reg – 08/25/2000 Newspaper – N/Avail
4(c)(8)	Old Kent Financial Corporation, Grand Rapids, Michigan, for prior approval to acquire 100 percent of the voting shares of Home Bancorp, Fort Wayne, Indiana and thereby indirectly acquire Home Loan Bank, FSB, Fort Wayne, Indiana.*	Fed Reg – 08/25/2000 Newspaper – N/Avail
CIC	Notification by Scot A. Wall, as Trustee of the Trust, of a Change in Control of Cashton Bancshares, Inc., Cashton, Wisconsin.	Fed Reg – N/Avail Newspaper – N/Avail

* 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>
4(c)(8)	Comerica Incorporated, Detroit, Michigan, notification of intent to acquire through NYCE Corporation, membership interests in The SafeCheck Company L.L.C., a Delaware limited liability company.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
S/R	Cashton Bancshares, Inc., Cashton, Wisconsin, notification of intent to repurchase up to 350 shares of its common stock.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
None						

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 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Pinnacle Bank, Little Rock, Arkansas, to establish a branch office at 2201 Rodney Parham Road, Little Rock, Arkansas.*	6/21/2000

* 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>
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</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						

Section VI – CRA examinations scheduled for

Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 29, 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>
4(c)(8)LLD	Franklin Bancorp, Inc. d/b/a Sunrise Community Banks, St. Paul, Minnesota, to directly engage <i>de novo</i> in the activities of employee benefits consulting services and data processing.	08/16/2000

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.

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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 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Exchange Bank & Trust Company, Perry, Oklahoma, for prior approval to establish a branch at 14 th and Fir Avenue, Perry, Oklahoma.	Newspaper – 08/02/2000
Branch	Centennial Bank of the West, Eaton, Colorado, for prior approval to establish an additional branch at 4650 Royal Vista Drive, Fort Collins, Colorado.	Newspaper – 08/04/2000

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>	
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.

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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 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Legacy Bank of Texas, Plano, TX, to establish a mobile branch to provide bank services at temporary locations within the following six Texas counties: Collin, Dallas, Denton, Rockwall, Tarrant, and Grayson*	08/04/2000

*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)(1)	Frankston Bancorporation, Inc., Frankston, TX, to acquire FDB, Inc., Dover, DE, and First State Bank, Frankston, TX* (previously reported the week ending July 22, 2000)	Fed Reg – 08/25/2000 Newspaper – 08/21/2000
3(a)(1)	FDB, Inc., Dover, DE, to acquire First State Bank, Frankston, TX* (previously reported the week ending July 22, 2000)	Fed Reg – 08/25/2000 Newspaper – 08/21/2000
3(a)(1)	ENB Bankshares, Inc., Dallas, TX, to acquire ENB Delaware Bankshares, Inc., Wilmington, DE, and Eagle National Bank, Dallas, TX* (previously reported the week ending July 22, 2000)	Fed Reg – 08/21/2000 Newspaper – 08/13/2000
3(a)(1)	ENB Delaware Bankshares, Inc., Wilmington, DE, to acquire Eagle National Bank, Dallas, TX* (previously reported the week ending July 22, 2000)	Fed Reg – 08/21/2000 Newspaper – 08/13/2000

*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>
25	Texas Capital Bank, N.A., Dallas, TX, to establish an offshore branch in the Cayman Islands

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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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 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Foothill Independent Bank, Glendora, California, to establish a branch office at 27576 Ynez Road, Temecula, California. *	Newspaper - 07/20/2000

* 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)	North Valley Bancorp, Redding, California, to acquire Six Rivers National Bank, Eureka, California. *	Newspaper - 08/23/2000 Fed Reg - 08/21/2000

* 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)(5)(C)	NWI Financial Corporation, Seattle, Washington, to become a bank holding company by acquiring Northwest International Bank, Seattle, Washington.
Member	Coast Commercial Bank, Santa Cruz, California, to become a member of the Federal Reserve System.

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

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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

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