

---

# Federal Reserve Release

---



*H.2*

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

*No. 36*

*Week Ending September 2, 2000*

**International Operations**

The Chase Manhattan Corporation, New York, New York -- requests for exemptions from Section 23A and temporary relief from a provision of Regulation K.

- Granted, August 17, 2000 (AC)

## H.2 Actions under delegated authority

August 27, 2000 to September 2, 2000

---

<b>BS&amp;R</b>	Banking Supervision and Regulatio	<b>RBOPS</b>	Reserve Bank Operations and Payment
<b>C&amp;CA</b>	Consumer and Community Affai	<b>IF</b>	International Fiance
<b>FOMC</b>	Federal Open Market Committ	<b>OSDM</b>	Office of Staff Director for Managemen

### **Bank Branches, Domestic**

#### Atlanta

Commercial Bank, Harrogate, Tennessee -- to establish a branch at Kingston Pike and Debusk Lane, Knoxville.

- Approved, August 31, 2000

#### New York

European American Bank, New York, New York -- to establish a branch at 2401 Jericho Turnpike, Garden City Park.

- Approved, August 30, 2000

#### San Francisco

Farmers and Merchants Bank of Rockford, Spokane, Washington -- to establish a branch in the Albertson's store at 3010 East 57th Avenue.

- Approved, August 30, 2000

#### Cleveland

The Farmers Citizens Bank, Bucyrus, Ohio -- to establish a branch at 1363 State Route 61, Marengo.

- Approved, August 29, 2000

#### San Francisco

First State Bank, Flagstaff, Arizona -- to establish a branch at 14 East Birch Avenue.

- Approved, August 31, 2000

#### San Francisco

Hanmi Bank, Los Angeles, California -- to establish a branch at 2001 West Redondo Beach Boulevard, Gardena.

- Approved, August 29, 2000

#### St. Louis

Southern Bank of Commerce, Paragould, Arkansas -- to establish a branch at 2775 East Nettleton, Jonesboro, Arkansas.

- Approved, August 30, 2000

### **Bank Branches, Domestic**

#### San Francisco

Westamerica Bank, San Rafael, California -- to establish a mobile branch serving select cities in the City and County of Napa.

- Approved, September 1, 2000

### **Bank Holding Companies**

#### Secretary

Bank One Corporation, Chicago, Illinois -- to acquire shares of BondNexus, Corp., Seattle, Washington, and thereby engage in data processing and data transmission activities.

- Approved, September 1, 2000

#### Atlanta

Citco Community Bancshares, Inc., Elizabethton, Tennessee -- request for waiver of application in connection with the proposed merger with Twin City Bancorp, Inc., Bristol, and the indirect acquisition of Twin City Federal Savings Bank.

- Withdrawn, August 29, 2000

#### Atlanta

Citizens Community Bancorp, Inc., Marco Island, Florida -- to engage de novo in lending activities.

- Approved, August 30, 2000

#### Secretary

Comerica Incorporated, Detroit, Michigan; First Union Corporation, Charlotte, North Carolina; FleetBoston Financial Corporation, Boston, Massachusetts; HSBC Holdings PLC and HSBC Financing (Netherlands), both of London, England; HSBC Holdings BV, Amsterdam, Netherlands; HSBC North America, Inc. and HSBC USA Inc., both of Buffalo, New York; Summit Bancorp, Princeton, New Jersey; The Bank of New York Company, Inc. and The Chase Manhattan Corporation, both of New York, New York; The Royal Bank of Scotland Group plc, The Royal Bank of Scotland plc, and RBSG International Holdings, Ltd., all of Edinburgh, Scotland; and Citizens Financial Group, Inc., Providence, Rhode Island -- to acquire, through NYCE Corporation, Woodcliff Lake, New Jersey, membership interests in SafeCheck Company, LLC, New York, New York, and thereby engage in data processing activities.

- Approved, August 31, 2000

### **Bank Holding Companies**

#### St. Louis

Farmers and Merchants Bancshares, Inc., Nashville, Illinois -- to become a bank holding company through the acquisition of Farmers and Merchants National Bank.

- Approved, August 30, 2000

#### Secretary

FleetBoston Financial Corporation, Boston Massachusetts -- request to extend the comment period on the proposed acquisition of shares of North Fork Bancorporation, Inc., Melville, New York.

- Denied, August 29, 2000

#### Chicago

Lafayette Community Bancorp, Lafayette, Indiana -- to become a bank holding company through the acquisition of Lafayette Community Bank, a de novo bank.

- Approved, September 1, 2000

#### Secretary

Old Kent Financial Corporation, Grand Rapids, Michigan -- to acquire Home Bancorp and Home Loan Bank, FSB, both of Fort Wayne, Indiana; and for Old Kent Bank, Grand Rapids, to merge with Home Loan Bank, FSB, and thereby establish branches.

- Approved, August 31, 2000

#### Richmond

Patapsco Bancorp, Inc., Dundalk, Maryland -- to acquire Northfield Bancorp, Inc., Baltimore, and for its subsidiary, Patapsco Bank, to merge with Northfield Federal Savings Bank.

- Approved, August 28, 2000

#### Chicago

Southern Michigan Bancorp, Inc., Coldwater, Michigan -- to acquire Sturgis Bank & Trust Company, Sturgis.

- Approved, September 1, 2000

#### Atlanta

UB Financial Corporation, Plantation, Florida -- to become a bank holding company through the acquisition of Union Bank of Florida.

- Withdrawn, August 28, 2000

### **Bank Mergers**

#### Kansas City

Pinnacle Bank, Papillion, Nebraska -- to merge with Pinnacle Bank in Aurora, Lexington, and Schuyler and establish additional branches.

- Approved, August 30, 2000

#### San Francisco

Westamerica Bank, San Rafael, California -- to merge with First Counties Bank, Clearlake.

- Approved, September 1, 2000

### **Bank Premises**

#### Atlanta

Commercial Bank, Harrogate, Tennessee -- investment in bank premises.

- Approved, August 31, 2000

### **Banks, Foreign**

#### New York

Caixa Geral de Depositos S.A., Lisbon, Portugal -- to retain shares of Banco Comercial Portugues, S.A., Oporto, and thereby acquire indirectly shares of BPA Bank, National Association, Newark, New Jersey, a de novo bank.

- Approved, August 30, 2000

### **Banks, Nonmember, And Miscellaneous Institutions**

#### Kansas City

Chesapeake Energy Marketing, Oklahoma City, Oklahoma -- deregistration under Regulation U.

- Approved, August 25, 2000 (AC)

#### Kansas City

Farm Credit Services of the Mountain Plains, FLCA, Greeley, Colorado -- registration under Regulation U.

- Approved, August 25, 2000 (AC)

#### Kansas City

Titanium Metals Corporation, Denver, Colorado -- deregistration under Regulation U.

- Approved, August 25, 2000 (AC)

### **Competitive Factors Reports**

#### Dallas

American National Bank, Gonzales, Texas -- report on competitive factors of the proposed acquisition of the Lockhart branch of First Commercial Bank, N.A., Seguin.  
- Submitted, August 29, 2000

#### Chicago

Atlanta National Bank, Atlanta, Illinois -- report on competitive factors of the proposed merger with National Bank of Atlanta, a de novo bank.  
- Submitted, September 1, 2000

#### Minneapolis

Bremer Bank, National Association, Moorhead, Minnesota -- report on competitive factors of the proposed merger with Bremer Bank, National Association, Detroit Lakes.  
- Submitted, August 30, 2000

#### Richmond

Carolina Federal Savings Bank, Charleston, South Carolina -- report on competitive factors of the proposed merger with Roper Employees Federal Credit Union.  
- Submitted, August 31, 2000

#### San Francisco

Clovis Community Bank, Clovis, California -- report on competitive factors of the proposed merger with Clovis Merger Co.  
- Submitted, August 30, 2000

#### Kansas City

Commercial Bank, Leadville, Colorado -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Fairplay branch of Community First National Bank, Fort Morgan.  
- Submitted, August 25, 2000 (AC)

#### Dallas

Eagle National Bank, Dallas, Texas -- report on competitive factors of the proposed merger with New Eagle Bank, an interim bank.  
- Submitted, September 1, 2000

### **Competitive Factors Reports**

#### Minneapolis

First International Bank and Trust, Watford City, North Dakota -- report on competitive factors of the proposed merger with First International Bank and Trust, Scottsdale, Arizona.

- Submitted, September 1, 2000

#### Chicago

First National Bank of Platteville, Platteville, Wisconsin -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Hazel Green branch of F&M Bank-Wisconsin, Kaukauna.

- Submitted, September 1, 2000

#### Kansas City

First National Bank, Antlers, Oklahoma -- report on competitive factors of the proposed merger with Farmers Exchange Bank.

- Submitted, August 25, 2000 (AC)

#### Chicago

First National Bank, Waupaca, Wisconsin -- report on competitive factors of the proposed merger with National Bank of Commerce, Pampa, Texas.

- Submitted, September 1, 2000

#### Chicago

Firstar Bank, National Association, Cincinnati, Ohio -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of 41 Tennessee branches of First Union National Bank, Charlotte, North Carolina.

- Submitted, September 1, 2000

#### Chicago

M&I Bank F.S.B., Las Vegas, Nevada -- report on competitive factors of the proposed purchase of certain assets and liabilities from PNC Bank, FSB, Pittsburgh, Pennsylvania.

- Submitted, September 1, 2000



### **Competitive Factors Reports**

#### Kansas City

Platte Valley State Bank and Trust Company, Kearney, Nebraska -- report on competitive factors of the proposed merger with Independent Trust Company, Grand Island.

- Submitted, August 25, 2000 (AC)

#### Chicago

Standard Bank and Trust Company, Hickory Hills, Illinois -- report on competitive factors of the proposed purchase of the Morris and Coal City, Illinois, branches of TCF National Bank, Minneapolis, Minnesota.

- Submitted, September 1, 2000

#### Kansas City

Wells Fargo Bank West, N.A., Denver, Colorado -- report on competitive factors of the proposed merger with 1st Choice Bank, Greeley.

- Submitted, August 24, 2000 (AC)

#### San Francisco

Western Sierra National Bank, Cameron, California -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Columbia branch of Pacific State Bank, Stockton.

- Submitted, August 30, 2000

### **Extensions Of Time**

#### Chicago

Bankoelwein, Inc., Oelwein, Iowa -- extension to December 15, 2000, to become a bank holding company through the acquisition of Community Bank of Oelwein.

- Granted, August 31, 2000

#### Minneapolis

First Community Bank, Glasgow, Montana -- extension to September 27, 2001, to establish a branch in Three Forks.

- Granted, August 29, 2000

### **Extensions Of Time**

#### Chicago

Kane Commerce Co., Davenport, Iowa -- extension to December 13, 2000, to become a bank holding company through the acquisition of Community State Bank of Plymouth, Plymouth, Illinois.

- Granted, August 29, 2000

#### Dallas

Keene Bancorp, Inc., 401(k) Employee Stock Ownership Plan and Trust, Keene, Texas -- extension to November 30, 2000, to acquire Keene Bancorp, Inc.; Nichols Bancshares, Inc., Dover, Delaware; and First State Bank, Keene.

- Granted, September 1, 2000

#### Cleveland

Ohio Legacy Corp., Wooster, Ohio -- extension to November 29, 2000, to acquire Ohio Legacy Bank, N.A.

- Granted, August 28, 2000

### **Financial Holding Companies**

#### Chicago

Eastern Wisconsin Bancshares, Inc., Howards Grove, Wisconsin -- election to become a financial holding company.

- Effective, September 1, 2000

#### Chicago

First Merchants Corporation, Muncie, Indiana -- election to become a financial holding company.

- Effective, August 28, 2000

### **Membership**

#### Chicago

Goshen Community Bank, Goshen, Indiana, a de novo bank -- to become a member of the Federal Reserve System.

- Approved, August 29, 2000

**Membership**

Chicago

Premier Bank, Wilmette, Illinois -- to become a member of the Federal Reserve System.

- Returned, August 31, 2000

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

**Applications and notifications filed during the week ending Saturday, September 2, 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</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 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, September 2, 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	First Niagara Financial Group, Inc., and Niagara Bancorp, MHC, both of Lockport, New York, (i) to acquire direct or indirect ownership or control of 100 percent of the voting shares of Cayuga Bank, (ii) for Iroquois to merge with and into First Niagara Financial Group, Inc., and (iii) for First Niagara Financial Group, Inc. and Niagara to acquire direct and indirect ownership or control of the Homestead Savings FA.	Newspaper – N/Avail Fed Reg – 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>
None		

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

<i>Type</i>	<i>Application</i>
MBRNEW	Summit Bank Norwalk, CT. 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.

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 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 2, 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</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, September 2, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notice from Farmers Citizens Bank, Bucyrus, OH on 08/29/2000 of its intent to establish a branch at 1363 State Route 61, Marengo, OH.*	08/19/2000

#### 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**

**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 5

## Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, September 2, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Peninsula Trust Bank, Gloucester, Virginia, to merge with United Community Bank, Franklin, Virginia.*	Newspaper - N/Avail

\*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 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, September 2, 2000**

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 18 <sup>th</sup> Street North, Bessemer, Alabama.	08/31/2000*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 8445 Wal Brook Drive, Knoxville, Tennessee, to be known as the Walker Springs In-Store Branch.	09/08/2000*

\*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)	Basile Bancshares, Inc., Basile, Louisiana, to become a bank holding company by acquiring Basile State Bank, Basile, Louisiana.	Fed Reg - 09/29/2000*
4(c)(8)	Citco Community Bancshares, Inc., Elizabethton, Tennessee, to merge with Twin City Bancorp, Inc., Bristol, Tennessee (Bancorp), and directly acquire Twin City Federal Savings Bank, Bristol, Tennessee (Thrift), and thereby engage in operating a savings association, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.28(b)(4)(ii) of Regulation Y. Immediately following the merger, Thrift will merge with Bancorp's wholly-owned subsidiary bank, Citizens Bank, Elizabethton, 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)	UB Financial Corporation, Plantation, Florida, notice to become a bank holding company by acquiring Union Bank of Florida, Plantation, 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.

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>
749635	AuburnBank Post Office Drawer 3110 Auburn, Alabama 36831-3110	05/15/2000	08/27/2000	S		X

**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, September 2, 2000**

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Salin Bank and Trust Company, Indianapolis, Indiana, for prior approval to establish a branch at 110 W. Main Street, Fort Wayne, Indiana.*	Newspaper – 09/08/2000

\* 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)	Alpena Banking Corporation, Alpena, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Bank of Alpena (in organization), Alpena, Michigan.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Independence Bancshares, Inc., Independence, Iowa, for prior approval to acquire 100 percent of the voting shares of Fairbank Bancshares Corp., Fairbank, Iowa, and thereby indirectly control 100 percent of Fairbank State Bank, Fairbank, Iowa.*	Fed Reg – 09/29/2000 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>
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>
2769039	First American Bank 800 Gordon Drive Sioux City, Iowa 51101-5457 (712) 255-1012	03/27/2000	08/30/2000	O		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, September 2, 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 Eagle Bank and Trust Company, Little Rock, Arkansas, to establish a branch office in a shopping center located at 5600 R Street, Little Rock, Arkansas.*	9/15/2000
5(d)(3)	Notice by Arvest Bank, Norman, Oklahoma, to merge with Arvest United Bank, Oklahoma City, Oklahoma. (Previously submitted during the week ending August 26, 2000)*	9/20/2000

\* 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), 3(a)(3)	Companion notices by First Banks, Inc., St. Louis, Missouri, and its subsidiary bank holding company, First Banks America, Inc., St. Louis, Missouri, to acquire Commercial Bank of San Francisco, San Francisco, California.*	Newspaper – N/Avail. Fed Reg – 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>
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>
420457	Southern Commercial Bank St. Louis, Missouri	4/28/00	8/29/00	S	X	

**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, September 2, 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</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 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, September 2, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	First American Bank & Trust Company, Purcell, Oklahoma, to merge with First American Bank, N.A., Woodward, Oklahoma, and incident thereto, establish a branch.	Newspaper - 09/25/2000

#### 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)	Central Financial Corporation, Hutchinson, Kansas, to acquire 20 percent of the voting shares of New Frontier Bancshares, Inc., St. Charles, Missouri, and thereby indirectly acquire New Frontier Bank, St. Charles, Missouri, a <i>de novo</i> bank in organization.	Newspaper - 09/22/2000 Fed Reg - 09/08/2000

#### 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:

**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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, September 2, 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</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 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, September 2, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Farmers & Merchants Bank of Rockford, Spokane, Washington, to establish a branch office inside the Albertson's store at 3010 E. 57th Avenue, Spokane, Washington. *	Newspaper - 08/25/2000
Branch	Placer Sierra Bank, Auburn, California, to establish a branch office at 112 Harding Boulevard, Roseville, California. *	Newspaper - 09/22/2000

\* 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>
3(a)(3)	Wells Fargo & Company, San Francisco, California, to acquire Brenton Banks, Inc., and thereby indirectly acquire Brenton Bank, both of Des Moines, Iowa. *	Newspaper - 10/01/2000 Fed Reg - 10/02/2000

\* 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)	Wells Fargo & Company, San Francisco, California, to engage in nonbanking activities through the acquisition of the nonbank subsidiaries of Brenton Banks, Inc., Des Moines, Iowa.	Fed Reg - 10/02/2000

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

<i>Type</i>	<i>Application</i>
Member	Bank of Petaluma, Petaluma, California, to become a member of the Federal Reserve System.
Member	Monterey County Bank, Monterey, 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.

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	