
Federal Reserve Release



H.2

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

No. 14

Week Ending April 7, 2001

Testimony And Statements

Merchant banking activities -- statement by Governor Meyer before the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises and Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Financial Services.

- Published, April 4, 2001

Trade policy -- statement by Chairman Greenspan before the Senate Finance Committee.

- Published, April 4, 2001

Forms

Forms -- initial review of proposal to extend the Written Security Program for State Member Banks report (FR 4004).

- Proposed, March 26, 2001 (AC)

Regulations And Policies

Policy Statement on Payments System Risk -- elimination of the Fedwire third-party access policy [Docket No. R-1100].

- Approved, April 4, 2001

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 Shrewsbury Lutheran Home, 800 Bollinger Drive, Shrewsbury, Pennsylvania.
- Approved, April 5, 2001

Secretary

Allfirst Bank, Baltimore, Maryland -- to establish a branch at 2525 Pot Spring Road, Timonium.
- Approved, April 6, 2001

Cleveland

Fifth Third Bank, Florence, Kentucky -- to establish a branch at 2064 Declaration Drive, Independence.
- Approved, April 6, 2001

St. Louis

Fifth Third Bank, Kentucky, Inc., Louisville, Kentucky -- to establish a branch at 1580 Leestown Road, Lexington.
- Approved, April 4, 2001

Kansas City

Platte Valley State Bank and Trust Company, Kearney, Nebraska -- to establish a branch at 1451 North Webb Road, Grand Island.
- Approved, April 4, 2001

Chicago

Prairie Bank and Trust Company, Bridgeview, Illinois -- to establish a branch at 191st and 88th Avenue, Mokena.
- Approved, April 4, 2001

Richmond

Southern Financial Bank, Warrenton, Virginia -- to establish a branch at 6354 Walker Lane, Alexandria.
- Approved, April 5, 2001

Bank Branches, Domestic

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 1745 East Nine Mile Road, Pensacola, Florida.
- Approved, April 2, 2001

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 6093 U.S. Highway 98 West, Hattiesburg, Mississippi.
- Approved, April 4, 2001

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 2401 N. Charles Street, Baltimore, Maryland.
- Approved, April 3, 2001

Bank Holding Companies

Chicago

Ames National Corporation, Ames, Iowa -- to increase its investment in Mahaska Investment Company, Oskaloosa, and thereby acquire Midwest Federal Savings and Loan Association of Eastern Iowa, Burlington, and Central Valley Bank, Ottumwa.
- Approved, April 5, 2001

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- to acquire Virginia Capital Bancshares, Inc., Fredericksburg, Virginia.
- Approved, April 5, 2001

San Francisco

Center Financial Corporation, Los Angeles, California -- to become a bank holding company through the acquisition of California Center Bank.
- Withdrawn, March 23, 2001 (AC)

Chicago

First Mid-Illinois Bancshares, Inc., Mattoon, Illinois -- waiver of application in connection with the acquisition of American Bank of Illinois, Highland, through merger with Bancshares' subsidiary, First Mid-Illinois Bank & Trust, N.A.
- Granted, April 5, 2001

Bank Holding Companies

Director, BS&R

FNBH Bancorp, Inc., Howell, Michigan -- transfer agent registration.
- Approved, April 5, 2001

Atlanta

Giant Holdings, Inc., Fort Lauderdale, Florida -- to become a bank holding company through the acquisition of Landmark Bank, N.A.
- Approved, March 30, 2001 (AC)

Atlanta

Gulfstream Bancshares, Inc., Stuart, Florida -- to become a bank holding company through the acquisition of Gulfstream Business Bank.
- Approved, April 6, 2001

Director, BS&R

Highlands Bankshares, Inc., Petersburg, West Virginia -- transfer agent registration.
- Withdrawn, April 5, 2001

Chicago

Ida Grove Bancshares, Inc., Ida Grove, Iowa -- to acquire an interest in Alliance Bancshares, Inc., Rockwell City, and thereby acquire Alliance Bank.
- Approved, April 5, 2001

Dallas

Independent Bankers Financial Corp, Irving, Texas, and IBFC Nevada Corporation, Reno, Nevada; and Texas Community Bancshares, Inc., Dallas, Texas, and First Lakewood, Inc., Dover, Delaware -- to acquire Trust Management Network, LLC, Dallas, Texas, and thereby engage in trust company, financial and investment advisory, management consulting and counseling, and data processing activities.
- Approved, April 2, 2001

Kansas City

Shamrock Bancshares Employee Stock Ownership Plan (ESOP), Coalgate, Oklahoma -- to become a bank holding company through the acquisition of additional shares of Shamrock Bancshares, Inc., and thereby acquire First National Bank, Coalgate; First National Bank, Mountain View; Bryan County National Bank, Caddo; Clayton State Bank, Clayton; and First Bank of Apache, Apache.
- Approved, April 5, 2001

Bank Holding Companies

Chicago

State Financial Services Corporation, Hales Corners, Wisconsin -- waiver of application in connection with the merger of its subsidiary bank, State Financial Bank, National Association, with Liberty Bank, Milwaukee, a subsidiary of LB Bancorp, Inc., and the acquisition of LB Bancorp.

- Granted, April 5, 2001

Philadelphia

Sun Bancorp, Inc., Selinsgrove, Pennsylvania -- waiver request in connection with the proposed acquisition of Guaranty Bank, N.A., Shamokin, and its merger with Bancorp's subsidiary, Sun Bank, Selinsgrove.

- Granted, April 5, 2001

Dallas

TRB Bancorp, Inc., Dallas, Texas -- to become a bank holding company through the acquisition of Greenbelt Bancshares, Inc., Quanah, and The Security National Bank in Quanah.

- Withdrawn, April 4, 2001

San Francisco

Valley Bancorp, Henderson, Nevada -- to acquire shares of Valley Bank.

- Approved, April 5, 2001

San Francisco

Wells Fargo & Company, San Francisco, California -- to acquire ACO Brokerage Holdings Corporation, Chicago, Illinois, and its subsidiaries, and thereby engage in investment and financial advisory, employee benefits consulting, insurance agency, and data processing activities.

- Withdrawn, April 6, 2001

Minneapolis

Zumbrota Agency, Inc., Zumbrota, Minnesota -- to purchase, through its subsidiary, Pine Island Bancshares, Inc., certain assets of the Larsen Insurance Agency and Herman Insurance Agency, and thereby engage in general insurance agency activities in Pine Island, a community with a population not exceeding 5,000.

- Approved, April 5, 2001

Bank Mergers

Chicago

Rolling Hills Bank and Trust, Atlantic, Iowa -- to merge with Rippey Savings Bank, Rippey, and thereby establish a branch at 214 Main Street.
- Approved, April 5, 2001

Bank Premises

Kansas City

Gunnison Bank and Trust Company, Gunnison, Colorado -- to invest in bank premises.
- Approved, April 4, 2001

Change In Bank Control

Atlanta

Citizens Holding Company, Philadelphia, Mississippi, and The Citizens Bank of Philadelphia -- change in bank control.
- Permitted, April 6, 2001

Chicago

FNC, Inc., Storm Lake, Iowa -- change in bank control.
- Permitted, April 3, 2001

Competitive Factors Reports

Richmond

Century National Bank, Washington, D.C. -- report on competitive factors of the proposed merger with Grand Bank, Rockville, Maryland.
- Submitted, April 2, 2001

Dallas

City Bank, Lubbock, Texas -- report on competitive factors of the proposed merger with The Farmers National Bank of Forney, Forney.
- Submitted, April 5, 2001

Competitive Factors Reports

New York

City National Bank of New Jersey, Newark, New Jersey -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the branch of Carver Federal Savings Bank, New York, New York, at 2815 Atlantic Avenue, Brooklyn.

- Submitted, April 6, 2001

St. Louis

Everbank, FSB, St. Louis, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities from Wilmington Savings Fund Society, FSB, Wilmington, Delaware.

- Submitted, April 4, 2001

Atlanta

First Volunteer Bank of Tennessee, Chattanooga, Tennessee -- report on competitive factors of the proposed merger with First Volunteer Bank of the Upper Cumberlands, Jamestown.

- Submitted, April 3, 2001

Chicago

Greensfork Merger Bank, Spartanburg, Indiana -- report on competitive factors of the proposed merger with Greensfork Township State Bank.

- Withdrawn, April 2, 2001

Chicago

Heartland Bank and Trust Company, Bloomington, Illinois -- report on competitive factors of the proposed merger with First State Bank of Pekin, Pekin.

- Submitted, April 2, 2001

Minneapolis

Home Federal Savings Bank, Sioux Falls, South Dakota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the branches of Commercial Federal Bank, Omaha, Nebraska, in Albert Lea, Austin, Mankato, and Rochester, all in Minnesota.

- Submitted, April 6, 2001

Competitive Factors Reports

St. Louis

Jacksonville Interim Savings Bank, Jacksonville, Illinois -- report on competitive factors of the proposed merger with Jacksonville Savings Bank.
- Submitted, April 3, 2001

Atlanta

Schwegmann Interim Bank, Vacherie, Louisiana -- report on competitive factors of the proposed merger with Schwegmann Bank and Trust Company, Harvey.
- Submitted, April 3, 2001

Dallas

Sterling Bank, Houston, Texas -- report on competitive factors of the proposed merger with CaminoReal Bank National Association, San Antonio.
- Submitted, April 5, 2001

Chicago

Union Savings Bank, Freeport, Illinois -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Mount Morris branch of Amcore Bank, N.A., Rockford.
- Submitted, April 2, 2001

Secretary

Wells Fargo Financial National Bank, Des Moines, Iowa -- report on competitive factors of the proposed merger with Wells Fargo Financial Interim National Bank, Las Vegas, Nevada.
- Submitted, April 4, 2001

Extensions Of Time

Philadelphia

Commerce Bancorp, Inc., Cherry Hill, New Jersey -- extension to July 30, 2001, to acquire shares of Chester Valley Bancorp, Inc., Downingtown, Pennsylvania.
- Granted, April 6, 2001

Extensions Of Time

San Francisco

Hancock Park Acquisition, LLC, Washington, D.C., and Hancock Park Acquisition, LP -- extension to June 29, 2001, to acquire Bank of Coronado, Coronado, California.

- Granted, April 3, 2001

Minneapolis

Remada Financial Holdings, Inc., Minnetonka, Minnesota -- extension to July 19, 2001, to acquire Claremont Financial Services, Inc., St. Paul, and Alliance Bank of Blooming Prairie, Blooming Prairie.

- Granted, April 4, 2001

Financial Holding Companies

Director, BS&R

BNP Paribas, Paris, France -- election to become a financial holding company.

- Effective, April 2, 2001

Chicago

Michigan National Corporation, Farmington Hills, Michigan -- election to become a financial holding company.

- Effective, April 2, 2001

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 7, 2001

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, April 7, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Communications, People's Republic of China, to establish a representative office in Los Angeles, California. *	Newspaper – N/Avail
Branch	Manufacturers and Traders Trust Company to establish a branch office in the Mid-City Plaza at 955-969 Payne Avenue, City of North Tonawanda, Niagara county, New York.	Newspaper – N/Avail
Branch	Banca Intesa, S.p.A., Milan, Italy, to establish branches in New York, New York, and Chicago, Illinois, and an agency in Los Angeles, California.	Newspaper – N/Avail
Representative Office	China Merchants Bank, Shenzhen, People's Republic of China, to establish a representative office in New York, New York.	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>
3(a)(1)/3(a)(5)/ 4(c)(8)	Royal Bank of Canada, Montreal and Rock Merger Subsidiary, Inc., Raleigh, North Carolina, to become bank holding companies by acquiring Centura Banks, Inc. and Centrua Bank, both of Rocky Mount, North Carolina.	Newspaper – N/Avail Fed Reg – 04/12/2001
3(a)(1)	C.C. Bancorp, Inc., Little Valley, New York, to become a bank holding company by acquiring 100 percent of the shares of Cattaraugus County Bank, Little Valley, New York.	Newspaper – N/Avail Fed Reg – 04/23/2001

* 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	Citibank, N.A., New York, New York, and Citibank Overseas Investment Corporation, New Castle, Delaware, to make an investment pursuant to Section 25 of the Federal Reserve Act.
25	Citigroup Inc., New York, New York, and Travelers Group International LLC, New York, New York, to make an investment pursuant to Section 25 of the Federal Reserve 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.

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, April 7, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)RN	Woodlands Financial Services, Williamsport, PA to form a holding company by acquiring 100% of the voting shares of Woodlands Bank, Williamsport, PA..	05/08/2001
18(c)	The Third Street Interim Bank, Williamsport, PA to merge with and into Woodlands Bank, Williamsport, PA.	05/08/2001

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, April 7, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notice on April 2, 2001, from Fifth Thrid Bank, Florence, KY of its intent to establish a branch at 2064 Declaration Drive, Independence, KY.	03/31/2001

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)	Received application on 04/04/2001 from Central Ohio Bancorp, Waverly, OH of its intent to acquire 100% of the voting shares of First National Bank, Waverly, OH.	Newspaper: 04/20/2001 Fed Reg: 05/04/2001

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.

The federal bank regulators use the following four 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, April 7, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 7290-17 Beach Drive, SW, Ocean Isle Beach, North Carolina.*	Newspaper - 04/13/2001
Branch	Southern Financial Bank, Warrenton, Virginia, to establish a branch at 1055 Thomas Jefferson Street, NW, Washington, D. C.*	Newspaper - 04/16/2001
Branch	New Peoples Bank, Inc., Honaker, Virginia, to establish a branch at U. S. Routes 19 and 460, Pounding Mill, Tazewell County, Virginia.*	Newspaper - 04/20/2001
18(c)	Farmers & Mechanics Bank, Frederick, Maryland, to merge with Home Federal Savings Bank, Hagerstown, Maryland.*	Newspaper - 05/03/2001

*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>
4(c)(8)	First Union Corporation, Charlotte, North Carolina, to acquire voting securities of Secure Access Company, LLC, through NYCE Corporation, Woodcliff Lake, New Jersey.	Fed Reg - 04/16/2001

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

<i>Type</i>	<i>Application</i>
3(a)(1)	Hampton Roads Bankshares, Inc., Chesapeake, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Bank of Hampton Roads, Chesapeake, Virginia.

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, April 7, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 250 Jonesboro Road, McDonough, Georgia.	04/11/2001*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2969 North Druid Hills Road, Atlanta, Georgia.	04/11/2001*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 13800 Highway 9, Suite E, Alpharetta, Georgia.	04/11/2001*

*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>
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>
COM	First Security Group, Inc., Chattanooga, Tennessee, commitment waiver request.	
SMBOTH	Bank of Murfreesboro, Murfreesboro, Tennessee, for authority to exercise trust powers.	

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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, April 7, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Baylake Bank, Sturgeon Bay, Wisconsin, for prior approval to establish a branch at 211 Commerce Drive, Luxemburg, Wisconsin.*	Newspaper – 4/05/2001
Merger & Branch	Citizens First State Bank of Walnut, Walnut, Illinois, for prior approval to purchase the Wyanet, Illinois branch of Peoples National Bank of Kewanee, Kewanee, Illinois and thereby to establish a branch.*	Newspaper – N/Avail
Merger	The Farmers Bank of Mt. Pulaski, Mt. Pulaski, Illinois, for prior approval to acquire the Mt. Pulaski, Illinois branch office of Citizens National Bank, Macomb, Illinois.*	Newspaper – 4/16/2001
Merger	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to purchase the loans and assume the deposits of the Phoenix, Arizona branch of Harris Trust Bank of Arizona, Scottsdale, Arizona.*	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>
3(a)(1)	American National Bank of Beaver Dam Employee Stock Ownership Trust, Beaver Dam, Wisconsin, for prior approval to become a bank holding company through the acquisition of 30 percent of the voting shares of Ambanc Financial Services, Inc., Beaver Dam, Wisconsin and thereby indirectly acquire American National Bank of Beaver Dam, Beaver Dam, Wisconsin and Bank of Helenville, Helenville, Wisconsin.*	Fed Reg – 4/25/2001 Newspaper – N/Avail
3(a)(1) & 4(c)(8)	First Indiana Corporation, Indianapolis, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Indiana Bank, National Association (in organization), Indianapolis, Indiana; Somerset Financial Services LLC, Indianapolis, Indiana, and First Indiana Bank, FSB, Indianapolis, Indiana.*	Fed Reg – 5/04/2001 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)	Heartland Bancorp, Inc., Bloomington, Illinois, for prior approval to acquire 100 percent of the voting shares of Chenoa Corporation, Chenoa, Illinois and thereby indirectly acquire Bank of Chenoa, Chenoa, Illinois.*	Fed Reg – 5/03/2001 Newspaper – N/Avail
4(c)(8)	MB Financial, Inc., Chicago, Illinois and Manufacturers National Corporation, Chicago, Illinois, for prior approval to acquire 100 percent of the voting shares of FSL Holdings, Inc., South Holland, Illinois and thereby indirectly acquire First Savings & Loan Association of South Holland, South Holland, Illinois, and thereby engage in the operation of a savings association.*	Fed Reg – 4/20/2001 Newspaper – 4/16/2001
3(a)(3)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of M&I Bank of Mayville (in organization), Mayville, Wisconsin.*	Fed Reg – 4/27/2001 Newspaper – 4/26/2001
3(a)(3)	Peotone Bancorp, Inc., Peotone, Illinois, for prior approval to acquire 20.62 percent of the voting shares of SouthwestUSA Corporation, Las Vegas, Nevada and thereby indirectly acquire SouthwestUSA Bank (in organization), Las Vegas, Nevada.*	Fed Reg – 4/13/2001 Newspaper – 4/14/2001
CIC	Notification by Todd R. Nicklaus and Greg P. Nicklaus, of a Change in Control to acquire an additional 53.25 percent of the outstanding voting shares of River Valley Bancorporation, Inc., Merrill, Wisconsin.	Fed Reg – 4/17/2001 Newspaper – 4/09/2001
CIC	Notification by John Manning, Lynette Manning, George Manning, Ona Manning, Ann Manning, David Manning, Janet Manning, Albert Manning, Kim Manning, Matthew Manning, Judith Manning and Elizabeth Manning Edwards, of a Change in Control to retain ownership of Van Buren Bancorporation, Keosauqua, Iowa.	Fed Reg – 4/09/2001 Newspaper – 4/13/2001

* 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)	East Side Bancorporation, Inc., Chicago, Illinois, notification of intent to purchase loan participations from its subsidiary bank, BankChicago, Chicago, Illinois, and thereby to engage in extending credit and servicing loans.	Fed Reg – 4/11/2001

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

<i>Type</i>	<i>Application</i>
Membership	Sand Ridge Bank, Highland, Indiana, for prior approval 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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, April 7, 2001

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)	Notice by Rockhold Bancorp, Kirksville, Missouri, to acquire 25 percent of La Plata Bancshares, Inc., La Plata, Missouri. (Previously submitted during the week ending March 31, 2001).*	Newspaper – 4/27/2001 Fed Reg – 4/30/2001

* 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>	<i>Ending date of comment period</i>
3(a)(5)(C)	Notice by Planters Financial Group, Inc., Hopkinsville, Kentucky, to acquire Planters Bank, Inc., Hopkinsville, Kentucky.	

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</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, April 7, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & BKBR	Security State Bank of Edgeley, Edgeley, North Dakota, to merge with Kulm State Bank, Kulm, North Dakota, and incident thereto establish branches in the North Dakota communities of Kulm and Fredonia.*	04/29/2001
18C & BKBR	Pioneer Bank, Mapleton, Minnesota, to merge with Citizens State Bank of St. James, St. James, Minnesota, and incident thereto establish a branch in St. James, Minnesota.*	04/30/2001
18C & BKBR	Valley Bank of Helena, Helena, Montana, to purchase certain assets and assume certain liabilities of the Helena and East Helena, Montana branches of Western Security Bank, Missoula, Montana, a federal savings bank, and incident thereto establish two branches.*	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>
3(a)(5)	JBS, Inc. (formerly known as Jans Bancshares, Inc.), Kulm, North Dakota, for prior approval to merge with Edgeley Bancorporation, Inc., Edgeley, North Dakota.*	Fed. Reg. – 04/26/2001 Newspaper – 04/29/2001

*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.

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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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, April 7, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	MontroseBank, Montrose, Colorado, for prior approval to establish a branch at Highway 550 South and Ogden Road, Montrose, Colorado.	Newspaper – 04/19/2001
Branch	State Bank of Burden, Burden, Kansas, for prior approval to establish a branch at 116 N. Main, Dexter, Kansas.	Newspaper – 04/13/2001
Branch	Bank of Colorado, Fort Lupton, Colorado, for prior approval to establish a branch at 1609 East Harmony, Fort Collins, Colorado.	Newspaper – 04/04/2001

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)	Gideon Management L.L.C., Topeka, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Gideon Enterprises L.P., Topeka, Kansas, and thereby indirectly acquire Silver Lake Bank, Topeka, Kansas.	Newspaper – N/Available Fed Reg – N/Available
3(a)(5)	First National Bank Holding Company, Longmont, Colorado, for prior approval to acquire 90 percent of the voting shares of First State Bancorp of the Rockies, Fort Collins, Colorado, and thereby indirectly acquire First State Bank of Fort Collins, Fort Collins, Colorado.	Newspaper – 05/15/2001 Fed Reg – 05/04/2001

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>
Member	Bank of Blue Valley, Overland Park, Kansas, for prior approval 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.

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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>
895158	Guarantee State Bank 204 N. Oklahoma Mangum, Oklahoma 73554-4235	01/16/2001	04/04/2001	S		X

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, April 7, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas Bank, Weatherford, TX, to establish a branch office at 2817 Fort Worth Highway, Hudson Oaks, TX, 76087*	04/09/2001

*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)	Henderson Citizens Bancshares, Inc., Henderson, TX, and Henderson Citizens Delaware Bancshares, Inc., Dover, DE, to acquire Rusk County Bancshares, Inc., Henderson, TX, Rusk County Delaware Financial Corporation, Dover, DE, and Peoples State Bank, Henderson, TX* (previously reported the week ending March 24, 2001)	Fed Reg – 04/27/2001 Newspaper – 04/21/2001
3(a)(1)	CB&T Bancshares, Inc., Vivian, LA, to acquire Citizens Bank and Trust Company of Vivian, Vivian, LA* (previously reported the week ending March 31, 2001)	Fed Reg – 04/27/2001 Newspaper – 04/21/2001
CIC	Michael Edwin Aldredge, Bellville, TX, only notificant, to acquire an interest in Fayetteville Bancshares, Inc., Fayetteville, TX (previously reported the week ending March 31, 2001)	Fed Reg – 04/18/2001 Newspaper – 04/13/2001
3(a)(5)	Industry Bancshares, Inc., Industry, TX, to acquire Coupland Bancshares, Inc., Coupland, TX, Coupland Bancshares – Nevada, Inc., Carson City, NV, and Coupland State Bank, Coupland, TX*	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Mary Lou Law, Windom, TX, only notificant, to acquire an interest in Fannin Bancorp, Inc., Employee Stock Ownership Plan and Trust, Windom, TX	Fed Reg – 04/25/2001 Newspaper – 04/17/2001

*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.

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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 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, April 7, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Coronado, Coronado, California, to establish a branch office at 550 West “C” Street, Suite 110, San Diego, California.*	Newspaper - 05/04/2001
18(c)	Valley Independent Bank, El Centro, California, to merge with the Bank of Stockdale, F.S.B., Bakersfield, California.*	Newspaper - N/Avail
18(c)	Valley Independent Bank, El Centro, California, to merge with Kings River State Bank, Reedley, California.*	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>
3(a)(5)(C)	United Security Bancshares, Fresno, California, to become a bank holding company by acquiring United Security Bank, Fresno, California.

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>
None						

Section VI – CRA examinations scheduled for Quarter of

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