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# Federal Reserve Release

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

*No. 42*

*Week Ending October 20, 2001*

**Testimony And Statements**

Monetary policy and economic outlook -- statement by Chairman Greenspan before the Joint Economic Committee, U.S. Congress.

- Published, October 17, 2001

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

### **Bank Branches, Domestic**

#### Secretary

Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 3333 Robinhood Road, Winston-Salem.  
- Approved, October 16, 2001

#### Cleveland

Cortland Savings and Banking Company, Cortland, Ohio -- to establish a branch at 6540 South Avenue, Boardman.  
- Approved, October 5, 2001 (AC)

#### Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish branches at 15606 Southfield Road, Allen Park and 1000 Town Center, Southfield.  
- Approved, October 17, 2001

#### Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 5320 Beach Street, Haltom City, Texas.  
- Approved, October 15, 2001

### **Bank Holding Companies**

#### Boston

Camden National Corporation, Camden, Maine -- to acquire Trust Company of Maine, Inc., Bangor.  
- Approved, October 17, 2001

#### Dallas

DNB Bancshares, Inc., Dallas, Texas -- to become a bank holding company through the acquisition of Dallas National Bank and DNB Delaware Financial Corporation, Dover, Delaware, and for DNB Delaware Financial Corporation to become a bank holding company through the acquisition of Dallas National Bank.  
- Approved, October 18, 2001

### **Bank Holding Companies**

#### Atlanta

Georgia Banking Company, Inc., Atlanta, Georgia -- to become a bank holding company through the acquisition of Georgia Banking Company, a de novo bank, and to engage in mortgage lending activities through GBC Funding, Inc.

- Approved, October 15, 2001

#### Atlanta

Kensington Bankshares, Inc., Spring Hill, Florida -- to become a bank holding company through the acquisition of First Kensington Bank.

- Approved, October 19, 2001

#### Chicago

Northstar Financial Group, Inc., Bad Axe, Michigan -- to acquire Seaway Community Bank, St. Clair, a de novo bank.

- Approved, October 19, 2001

#### Chicago

Prairieland Employee Stock Ownership Plan, Bushnell, Illinois -- to acquire shares of Prairieland Bancorp, Inc. and thereby acquire Farmers and Merchants State Bank.

- Approved, October 15, 2001

### **Banks, State Member**

#### Richmond

Northern Neck State Bank, Warsaw, Virginia -- to acquire the Tappahannock branch of Citizens and Farmers Bank, West Point.

- Approved, October 18, 2001

### **Change In Bank Control**

#### Atlanta

Capital City Bank Group, Inc., Tallahassee, Florida -- change in bank control.

- Permitted, October 19, 2001

#### Atlanta

Coastal Commerce Bancshares, Inc., Kaplan, Louisiana -- change in bank control.

- Permitted, October 19, 2001

### **Change In Bank Control**

#### St. Louis

Fredonia Valley Bancorp, Inc., Fredonia, Kentucky -- change in bank control.  
- Permitted, October 15, 2001

#### St. Louis

Planters Holding Company, Indianola, Mississippi -- change in bank control.  
- Permitted, October 19, 2001

### **Competitive Factors Reports**

#### Boston

American Savings Bank, New Britain, Connecticut -- report on competitive factors of the proposed merger with American Bank of Connecticut, Waterbury.  
- Submitted, October 15, 2001

#### Dallas

Bank of the West, Irving, Texas -- report on competitive factors of the proposed acquisition of the Lewisville branch of Jefferson Heritage Bank, Denton.  
- Submitted, October 17, 2001

#### Richmond

Branch Banking and Trust Company of South Carolina, Greenville, South Carolina -- report on competitive factors of the proposed merger with The Southeastern Trust Company.  
- Submitted, October 15, 2001

#### Boston

Compass Bank for Savings, New Bedford, Massachusetts -- report on competitive factors of the proposed acquisition of a branch of Charter Bank, Waltham.  
- Submitted, October 15, 2001

#### Dallas

Cypress Bank, FSB, Pittsburg, Texas -- report on competitive factors of the proposed acquisition of the Mt. Pleasant branch of Jefferson Heritage Bank, Denton.  
- Submitted, October 18, 2001

### **Competitive Factors Reports**

#### Atlanta

First American Bank, Decatur, Alabama -- report on competitive factors of the proposed merger with Farmers National Bank of Opelika, Opelika.

- Submitted, October 17, 2001

#### Dallas

First National Bank of Mount Vernon, Mount Vernon, Texas -- report on competitive factors of the proposed acquisition of the Mount Vernon branch of Jefferson Heritage Bank, Denton.

- Submitted, October 19, 2001

#### Cleveland

Foundation Savings Bank, Cincinnati, Ohio -- report on competitive factors of the proposed purchase of the deposit liabilities of branch of The Winton Savings and Loan Company at 101 West Central Parkway.

- Submitted, October 19, 2001

#### New York

Metuchen Interim Savings Bank, Metuchen, New Jersey -- report on competitive factors of the proposed merger with Metuchen Savings Bank.

- Submitted, October 19, 2001

#### Cleveland

Northwest Savings Bank, Warren, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Ebensburg branch of Reliance Savings Bank, Altoona.

- Submitted, October 19, 2001

#### Cleveland

Peoples Home Savings Bank, Beaver Falls, Pennsylvania -- report on competitive factors of the proposed merger with Peoples Interim Savings Banks Numbers 1, 2, and 3.

- Submitted, October 19, 2001

### **Competitive Factors Reports**

#### Cleveland

The Second National Bank and Trust Company, Springfield, Ohio -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Jamestown branch of Fifth Third Bank, Cincinnati.  
- Submitted, October 19, 2001

#### Cleveland

The Second National Bank of Masontown, Masontown, Pennsylvania -- report on competitive factors of the proposed merger with Parkvale Interim Savings Bank, Monroeville.  
- Submitted, October 19, 2001

#### Atlanta

Southern Community Bank, Fayetteville, Georgia -- report on competitive factors of the proposed merger with SCB Interim Corporation.  
- Submitted, October 15, 2001

#### Dallas

Stockmens National Bank in Cotulla, Cotulla, Texas -- report on competitive factors of the proposed merger with Stockmens Financial Corp.  
- Submitted, October 17, 2001

#### Richmond

Virginia Financial Corporation, Staunton, Virginia -- report on competitive factors of the proposed merger with Virginia Commonwealth Financial Corporation, Culpeper.  
- Submitted, October 18, 2001

### **Extensions Of Time**

#### San Francisco

Gateway Bancorp, Santa Ana, California -- extension to January 18, 2002, to acquire Bank of Lakewood, Lakewood, and Mission Hills Mortgage Corporation, Santa Ana.  
- Granted, October 15, 2001

### **Extensions Of Time**

#### Chicago

Lone Tree Service Company, Lone Tree, Iowa -- extension to December 30, 2001, to engage de novo in lending activities.

- Granted, October 15, 2001

### **Financial Holding Companies**

#### St. Louis

Exchange National Bancshares, Inc., Jefferson City, Missouri, and Union State Bancshares, Inc., Clinton -- elections to become financial holding companies.

- Effective, October 17, 2001

#### Richmond

First United Corporation, Oakland, Maryland -- election to become a financial holding company.

- Effective, October 18, 2001

#### Atlanta

Quantum Capital Corporation, Suwanee, Georgia -- election to become a financial holding company.

- Effective, October 19, 2001



# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 13, 2001

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

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

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

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

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

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

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

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

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## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, October 20, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Representative Office	Banca Comerciala Romana S.A., Bucharest, Romania, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Representative Office	Hamburgische Landesbank-Girozentrale, Hamburg, Germany, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Branch	Banque Sudameris, Paris, France, to convert its Miami agency into a branch.*	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**

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

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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 2001**

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

## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, October 20, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Founders Bank, Bryn Mawr, PA, to establish a branch office at Route 113 & Gordon Drive, Exton, PA.	N/Avail
Branch	Bryn Mawr Trust Company, Bryn Mawr, PA, to establish a branch office at 404 Cheswich Place, Rosemount, Radnor Township, Delaware County, PA.	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>
CIC	Albert V. Schulze and Michelle A. Schulze, Orwigsburg, PA, to retain up to 10.05% of the common stock of Union Bancorp, Inc., Pottsville, PA.	Fed. Reg. N/Avail Newspaper: 11/15/2001

#### 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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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# District 4

## Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, October 13, 2001

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

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

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

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

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

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

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

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

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## Section V – Availability of CRA public evaluations

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

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

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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.

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

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, October 20, 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>	
3(a)(1)RN	First Sentry Bancshares, Inc., Huntington, West Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of First Sentry Bank, Inc., Huntington, West Virginia.	

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, October 20, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	The Bank, Warrior, Alabama, to merge with Citizens Federal Savings Bank of Port St. Joe, Port St. Joe, Florida.	11/19/2001*
18(c)	SunTrust Bank, Atlanta, Georgia, to purchase certain assets and assume certain liabilities of certain Florida branches of The Huntington National Bank, Columbus, Ohio.	N/Avail*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at the intersection of Elden Street and Post Drive Herndon, Virginia, to be known as the Herndon Safeway In-Store Office.	10/26/2001*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 3713 Lee Highway, Arlington, Virginia, to be known as the Cherrydale Safeway In-Store Office.	10/26/2001*

\*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>
3(a)(1)	First Southern Bancorp, Statesboro, Georgia, to become a bank holding company by acquiring First Southern National Bank, Statesboro, Georgia (in organization).	N/Avail*
4(c)(8)	The Banc Corporation, Birmingham, Alabama, to acquire CF Bancshares, Inc., and its subsidiary, Citizens Federal Savings Bank of Port St. Joe, both of Port St. Joe, Florida, and thereby engage in operating a savings association.	Newspaper* 11//19/2001*

\*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>
COM	First Georgia Community Corp., Jackson, Georgia, 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:

**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>
543637	Equitable Bank 633 South Federal Hwy Fort Lauderdale, Florida (305) 705-0563 (amended for the week ending September 14, 2001)	06/04/01	09/13/01	S		X

**Section VI – CRA examinations scheduled for**

**Quarter of**

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*Institution*

*Location*

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None

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, October 13, 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)(1)	Allied First Bancorp, Inc., Naperville, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Allied First Bank, s.b., Naperville, Illinois.*	Fed Reg – 10/22/2001 Newspaper – N/Avail
3(a)(5)	Associated Banc-Corp., Green Bay, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Signal Financial Corporation, Mendota Heights, Minnesota and thereby indirectly acquire Signal Bank National Association, Eagan, Minnesota and Signal Bank South National Association, Red Wing, Minnesota.*	Fed Reg – 10/29/2001 Newspaper – 10/19/2001
3(a)(5)	Dunlap Iowa Holding Co., Dunlap, Iowa, for prior approval to acquire 100 percent of the voting shares of EWN Investments, Inc., Ute, Iowa. and thereby indirectly acquire Ute State Bank, Ute, Iowa.*	Fed Reg – 11/02/2001 Newspaper – N/Avail
4(c)(8)	FBOP Corporation, Oak Park, Illinois, for prior approval to acquire 100 percent of the voting shares of Bank Plus Corporation, Los Angeles, California and thereby indirectly acquire Fidelity Federal Bank, FSB, Glendale, California and thereby engage in operating a savings association.*	Fed Reg – 10/09/2001 Newspaper – N/Avail
CC	Notification by Merrill M. Wesemann, of a Change in Control to acquire control of First Community Bancshares, Inc., Bargersville, Indiana.	Fed Reg – 10/19/2001 Newspaper – 10/16/2001

## 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)(3)	Herky Hawk Financial Corp., Monticello, Iowa, for prior approval to acquire 100 percent of the voting shares of New Vienna Savings Bank, New Vienna, Iowa and Casey State Bank, Casey, Illinois and to acquire 100 percent of the voting shares of Biggsville Financial Corporation, Biggsville, Illinois and thereby indirectly acquire First State Bank of Biggsville, Biggsville, Illinois.*	Fed Reg – 10/29/2001 Newspaper – N/Avail
3(a)(1)	Home Federal Bancorp, Seymour, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Home Federal Savings Bank, Seymour, Indiana.*	Fed Reg – 11/13/2001 Newspaper – N/Avail
3(a)(1)	Lincoln Bancorp, Inc., Rochelle, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Lincoln State Bank, S.B., Rochelle, Illinois.*	Fed Reg – 10/26/2001 Newspaper – N/Avail
3(a)(1)	Manito Bank Services, Inc., Manito, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Peoples State Bank, Manito, Illinois.*	Fed Reg – 11/02/2001 Newspaper – 10/27/2001
CC	Notification by Abdula Family Limited Partnership and certain other parties, of a Change in Control of Northern States Financial Corporation, Waukegan, Illinois.	Fed Reg – 11/01/2001 Newspaper – N/Avail
3(a)(3)	Northstar Financial Group, Inc., Bad Axe, Michigan, for prior approval to acquire 100 percent of the voting shares of Seaway Community Bank (in organization), St. Clair, Michigan.*	Fed Reg – 10/12/2001 Newspaper – 10/07/2001
3(a)(3)	Piper Holdings, Inc., Covington, Indiana, for prior approval to acquire 100 percent of the voting shares of Heritage Bancshares, Inc., Darlington, Indiana and thereby indirectly acquire Heritage Bank & Trust Company, Darlington, Indiana.*	Fed Reg – 10/26/2001 Newspaper – 10/26/2001
3(a)(1)	Sturgis Bancorp, Inc., Sturgis, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Sturgis Bank & Trust Company, Sturgis, Michigan.*	Fed Reg – 10/26/2001 Newspaper – 10/24/2001

\* Subject to the provisions of the Community Reinvestment Act

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

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Associated Banc-Corp., Green Bay, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Signal Finance Company, Mendota Heights, Illinois and thereby to engage in extending credit and servicing loans and selling credit life and accident and health insurance in conjunction with lending and to acquire 100 percent of the voting shares of Signal Trust Company, N.A., Mendota Heights, Minnesota and thereby to engage in trust company functions.	Fed Reg – N/Avail
4(c)(8)	M.S. Investment Company, Milwaukee, Wisconsin and Mitchell Bank Holding Corporation, Milwaukee, Wisconsin, notification of intent to continue to engage in extending credit and servicing loans.	Fed Reg – 10/29/2001

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

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<i>Type</i>	<i>Application</i>
3(a)(1) Notice	Dells Bancshares, Inc., Wisconsin Dells, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Wisconsin Dells, Wisconsin Dells, Wisconsin.
Membership	Home Federal Savings Bank, Seymour, Indiana, for prior approval to become a member of the Federal Reserve System.

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### Section V – Availability of CRA public evaluations

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

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, October 20, 2001

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

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

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

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

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

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

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

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

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## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD 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>
77347	Community First Bank Corydon, Indiana (Formerly named English State Bank, English, Indiana)	2/20/2001	10/16/2001	S		X
356949	First State Bank of Red Bud Red Bud, Illinois	6/18/2001	10/16/2001	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, October 20, 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>
CIC	Elizabeth L. Kirch to acquire control of State Bancshares of Ulen, Inc., Dilworth, Minnesota.	Fed. Reg. – 11/05/2001 Newspaper - N/Avail.
3(a)(3)	Dakota Bancshares, Inc., Mendota Heights, Minnesota, proposes to acquire 100% of the voting shares of The Midway National Bank of St. Paul, St. Paul, Minnesota.*	Fed. Reg. – 11/15/2001 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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, October 20, 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)(1)	Lauritzen Enterprises, Omaha, Nebraska, for prior approval to become a bank holding company through the acquisition of 88.9 percent of the voting shares of Farmers & Merchants State Bank, Bloomfield, Nebraska	Newspaper – 11/09/2001 Fed Reg – 11/16/2001

### 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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD 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>
293558	Heritage Bank of Saint Joseph 1701 S. Belt Highway Saint Joseph, Missouri 64507-2235	07/23/2001	10/18/2001	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, October 13, 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)	Texas People National Bancshares, Inc., Paris, TX, to acquire Western Dakota Holding Company, Timber Lake, SD, and Western Dakota Bank, Timber Lake, SD* (previously reported the week ending October 6, 2001)	Fed Reg – 11/02/2001 Newspaper – 10/27/2001
3(a)(5)	Sterling Bancshares, Inc., Houston, TX, to acquire Community Bancshares, Inc., Katy, TX Community Bancshares of Delaware, Inc., Wilmington, DE, and Community Bank, Katy, TX* (previously reported the week ending October 6, 2001)	Fed Reg – 11/02/2001 Newspaper – 11/03/2001
3(a)(3)	South Plains Financial, Inc., Lubbock, TX, and South Plains Delaware Financial Corporation, Dover, DE, to acquire Zia Financial Corporation, Ruidoso, NM, and City Bank New Mexico, Ruidoso, NM* (previously reported the week ending October 6, 2001)	Fed Reg – 10/19/2001 Newspaper – 10/18/2001
3(a)(1)	Zia Financial Corporation, Ruidoso, NM, to acquire City Bank New Mexico, Ruidoso, NM* (previously reported the week ending October 6, 2001)	Fed Reg – 10/19/2001 Newspaper – 10/18/2001
3(a)(1)	National United Bancshares, Inc., Gatesville, TX, to acquire National United Holdings, Inc., Wilmington, DE, and National Bank, Gatesville, TX*	Fed Reg – 11/13/2001 Newspaper – 10/30/2001
3(a)(1)	National United Holdings, Inc., Wilmington, DE, to acquire National Bank, Gatesville, TX*	Fed Reg – 11/13/2001 Newspaper – 10/30/2001

\*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>
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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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>
1017658	Texas State Bank 3900 North 10 <sup>th</sup> Street McAllen, Texas 78501-1719	06/18/2001	10/13/2001	S	X	

**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, October 20, 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)	Wells Fargo & Company, San Francisco, California, to acquire Texas Financial Bancorporation, Inc., Minneapolis, Minnesota, and its wholly-owned subsidiary, Delaware Financial, Inc., Wilmington, Delaware, and certain bank subsidiaries of Marquette Bancshares, Minneapolis, Minnesota, pursuant to section 3(a)(3) of the Bank Holding Company Act.*	Newspaper - 11/19/2001 Fed Reg - 11/19/2001

\* 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)	Wells Fargo & Company, San Francisco, California, to engage in certain nonbanking activities through the acquisition of Marquette Financial Group, Inc., Minneapolis, Minnesota, pursuant to section 4(c)(8) of the Bank Holding Company Act.*	Fed Reg - 11/19/2001

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>
Waiver	GBC Bancorp & General Bank, both of Los Angeles, California, request for waiver of any Bank Holding Company application requirements in connection with the proposed direct and indirect acquisition of Liberty Bank and Trust Company, Boston, Massachusetts. As a result, Liberty Bank and Trust Company will be merged with and into General Bank, Los Angeles, 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.

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

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

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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>
802866	Silicon Valley Bank 3003 Tasman Drive Santa Clara, California 95054 (408) 654-7400	4/30/2001	10/15/2001	S	X	
671464	California Center Bank 2222 W. Olympic Blvd. Los Angeles, California (213) 386-2222	02/12/2001	10/15/2001	S	X	

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

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*Institution*

*Location*

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None

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