
Federal Reserve Release



H.2

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

No. 45

Week Ending November 10, 2001

Banks, Foreign

The Royal Bank of Scotland Group plc, Edinburgh, Scotland; The Royal Bank of Scotland plc; RBSG International Holdings Ltd.; and Citizens Financial Group, Inc., Providence, Rhode Island -- to acquire Citizens Bank of Pennsylvania, Philadelphia, Pennsylvania, and Citizens Bank, Wilmington, Delaware, both de novo banks.
- Approved, November 7, 2001

Discount Rates

Discount Rates -- decrease from 2 percent to 1-1/2 percent by the Federal Reserve Banks of New York, Richmond, and San Francisco.
- Approved, November 6, 2001

Discount Rates -- decrease from 2 percent to 1-1/2 percent by the Federal Reserve Banks of Philadelphia, Chicago, St. Louis, and Minneapolis.
- Approved, November 7, 2001

Discount Rates -- decrease from 2 percent to 1-1/2 percent by the Federal Reserve Banks of Boston, Cleveland, Atlanta, Kansas City, and Dallas.
- Approved, November 8, 2001

Enforcement

Bank of Ephraim, Ephraim, Utah -- written agreement dated October 20, 2001, with the Federal Reserve Bank of San Francisco.
- Announced, November 9, 2001

H.2 Actions under delegated authority

November 4, 2001 to November 10, 2001

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

Bank Branches, Domestic

Richmond

Bank of America, National Association, Charlotte, North Carolina -- to establish a branch in Toronto, Canada.

- Approved, November 6, 2001

Philadelphia

Founders Bank, Bryn Mawr, Pennsylvania -- to establish a branch office at the intersection of Route 113 and Gordon Drive, Exton.

- Approved, November 7, 2001

San Francisco

Solano Bank, Vacaville, California -- to establish a branch at 976A and B Admiral Callaghan Lane, Vallejo.

- Approved, November 5, 2001

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 337 East Ridgeville Boulevard, Mt. Airy, Maryland.

- Approved, November 5, 2001

Bank Holding Companies

Chicago

Associated Banc-Corp, Green Bay, Wisconsin -- to acquire Signal Financial Corporation, Mendota Heights, Minnesota, and thereby indirectly acquire Signal Bank National Association, Eagan, and Signal Bank South National Association, Red Wing.

- Approved, November 5, 2001

Bank Holding Companies

Chicago

Capitol Bancorp Ltd., Lansing, Michigan; Sun Community Bancorp Limited, Phoenix, Arizona; and Nevada Community Bancorp Limited, Las Vegas, Nevada -- to acquire shares of Bank of Las Vegas, a de novo bank; for Capitol Bancorp, Ltd. and Sun Community Bancorp Limited to acquire shares of First California Northern Bancorp, Napa, California, and Napa Community Bank, a de novo bank; and for First California Northern Bancorp to become a bank holding company through the acquisition of Napa Community Bank.

- Approved, November 9, 2001

Chicago

Dells Bancshares, Inc., Wisconsin Dells, Wisconsin -- to become a bank holding company through the acquisition of Bank of Wisconsin Dells.

- Approved, November 9, 2001

Chicago

Dunlap Iowa Holding Co., Dunlap, Iowa -- to acquire shares of EWN Investments, Inc., Ute, and thereby indirectly acquire Ute State Bank.

- Approved, November 7, 2001

St. Louis

First National Bank of Berryville Employee Stock Ownership Trust, Berryville, Arkansas -- to increase ownership of First Carroll Bankshares, Inc.

- Approved, November 8, 2001

General Counsel

Laredo National Bancshares, Laredo, Texas -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.

- Granted, November 6, 2001

Kansas City

Lindoe, Inc., Ordway, Colorado -- to acquire shares of Southern Colorado National Bancorp, Inc., Pueblo.

- Approved, November 9, 2001

Bank Holding Companies

Chicago

Manito Bank Services, Inc., Manito, Illinois -- to become a bank holding company through the acquisition of Peoples State Bank.

- Approved, November 8, 2001

Atlanta

SouthTrust Corporation, Birmingham, Alabama -- to merge with Community Bancshares, Incorporated, Richmond, Virginia; and for SouthTrust Corporation's subsidiary bank, SouthTrust Bank, to merge with Community Bancshares' subsidiary bank, Commerce Bank.

- Approved, November 9, 2001

Dallas

Sterling Bancshares, Inc., Houston, Texas -- to acquire Community Bancshares of Delaware, Inc., Wilmington, Delaware; Community Bancshares, Inc., Katy, Texas; and Community Bank.

- Approved, November 7, 2001

Secretary

Trustmark Corporation, Jackson, Mississippi -- to merge with Nashoba Bancshares, Inc., Germantown, Tennessee, and thereby acquire Nashoba Bank.

- Approved, November 9, 2001

Bank Mergers

Atlanta

Park Avenue Bank, Valdosta, Georgia -- to merge with First Community Bank of Southwest Georgia, Bainbridge; Farmers and Merchants Bank, Adel; Baxley Federal Bank, Baxley; and Eagle Bank & Trust, Statesboro.

- Approved, November 5, 2001

Banks, Nonmember, And Miscellaneous Institutions

Kansas City

Berkadia LLC, Omaha, Nebraska -- deregistration under Regulation U.

- Approved, November 8, 2001

Banks, Nonmember, And Miscellaneous Institutions

Kansas City

Cameron Financial Corporation, Cameron, Missouri -- deregistration under Regulation U.
- Approved, November 7, 2001

Banks, State Member

Atlanta

Colonial Bank, Montgomery, Alabama -- waiver of application requirement in connection with the proposed acquisition of Manufacturers Bank of Florida, Tampa, Florida.
- Granted, November 9, 2001

Atlanta

Colonial Bank, Montgomery, Alabama -- to purchase certain assets and assume certain deposit liabilities of Manufacturers Bank of Florida, Tampa, Florida, and the Tampa branch of Israel Discount Bank of New York, New York, New York.
- Approved, November 9, 2001

Change In Bank Control

Chicago

American Heartland Bancshares, Inc., Sugar Grove, Illinois -- change in bank control.
- Permitted, November 5, 2001

Minneapolis

Drayton Bancor, Inc., Drayton, North Dakota -- change in bank control.
- Permitted, November 8, 2001

St. Louis

Hardeman County Investment Company, Inc., Bolivar, Tennessee -- change in bank control.
- Permitted, November 5, 2001

Minneapolis

Inter-Mountain Bancorp., Inc., Bozeman, Montana -- change in bank control.
- Permitted, November 6, 2001

Change In Bank Control

Dallas

Laredo National Bancshares, Inc., Laredo, Texas -- change in bank control.
- Permitted, November 6, 2001

Chicago

Shannon Bancorp, Inc., Shannon, Illinois -- change in bank control.
- Returned, November 6, 2001

Atlanta

SunMark Bancshares, Inc., Hawkinsville, Georgia -- change in bank control.
- Permitted, November 6, 2001

Competitive Factors Reports

Chicago

Bank of Wisconsin Dells, Wisconsin Dells, Wisconsin -- report on competitive factors of the proposed merger with New Bank of Wisconsin Dells.
- Submitted, November 9, 2001

Chicago

Capstone Bank, National Association, Watseka, Illinois -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Grant Park branch of HomeStar Bank, Manteno.
- Submitted, November 9, 2001

Cleveland

Charter One Bank, F.S.B., Cleveland, Ohio -- report on competitive factors of the proposed acquisition of deposits of Superior Federal Bank, FSB, Hinsdale, Illinois.
- Submitted, November 6, 2001

Boston

City Savings Bank, Pittsfield, Massachusetts -- report on competitive factors of the proposed merger with Lenox Savings Bank, Lenox.
- Submitted, November 8, 2001

Competitive Factors Reports

Dallas

Commerce Bank, Laredo, Texas -- report on competitive factors of the proposed acquisition of three branches of International Bank of Commerce.

- Submitted, November 7, 2001

Dallas

Commercial State Bank, El Campo, Texas -- report on competitive factors of the proposed merger with New Commercial State Bank, a de novo bank.

- Submitted, November 6, 2001

Chicago

Community Bank, Dunlap, Iowa -- report on competitive factors of the proposed merger with Ute State Bank, Ute.

- Submitted, November 9, 2001

St. Louis

Delta Bank & Trust, Drew, Mississippi -- report on competitive factors of the proposed merger with Bank of Ruleville, Ruleville.

- Submitted, November 9, 2001

San Francisco

F&T Merger Corporation, Porterville, California -- report on competitive factors of the proposed merger with Finance & Thrift Company.

- Submitted, November 5, 2001

Philadelphia

First County Bank, Doylestown, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Warminster branch of Third Federal Savings Bank, Newton.

- Submitted, November 8, 2001

San Francisco

First Professional Bank, National Association, Santa Monica, California -- report on competitive factors of the proposed acquisition of Pacific Western National Bank, Brea, and First Community Bank of the Desert, Indian Wells.

- Submitted, November 5, 2001

Competitive Factors Reports

Richmond

First Sentry Bank, Inc., Huntington, West Virginia -- report on competitive factors of the proposed merger with FSB Bank, Inc., a de novo bank.

- Submitted, November 9, 2001

Dallas

International Bank of Commerce, Laredo, Texas -- report on competitive factors of the proposed merger with NBC Bank, N.A., Eagle Pass.

- Submitted, November 7, 2001

San Francisco

Liberty Bank and Trust Company, Boston, Massachusetts -- report on competitive factors of the proposed merger with General Bank, Los Angeles, California.

- Submitted, November 5, 2001

Cleveland

Parkvale Savings Bank, Parkvale, Pennsylvania -- report on competitive factors of the proposed merger with The Second National Bank of Masontown, Masontown.

- Submitted, November 8, 2001

Boston

Peoples Heritage Bank, National Association, Portland, Maine -- report on competitive factors of the proposed merger with BankNorth Investment Management Group, National Association, Burlington, Vermont.

- Submitted, November 5, 2001

Atlanta

Rivoli Bank & Trust, Macon, Georgia -- report on competitive factors of the proposed merger with Rivoli Interim Corporation.

- Submitted, November 8, 2001

Dallas

State Bank, La Grange, Texas -- report on competitive factors of the proposed merger with Central Texas Bank of Flatonia, Flatonia.

- Submitted, November 6, 2001

Competitive Factors Reports

Dallas

Sterling Bank, Houston, Texas -- report on competitive factors of the proposed merger with Lone Star Bank.

- Submitted, November 7, 2001

Chicago

Sturgis Bank & Trust Company, Sturgis, Michigan -- report on competitive factors of the proposed merger with SBT Interim Bank.

- Submitted, November 9, 2001

San Francisco

Umpqua Bank, Roseburg, Oregon -- report on competitive factors of the proposed merger with Linn-Benton Bank, Albany.

- Submitted, October 31, 2001 (AC)

Chicago

Union Community Bancorp, Crawfordsville, Indiana -- report on competitive factors of the proposed merger with Montgomery Financial Corporation.

- Submitted, November 9, 2001

Financial Holding Companies

Richmond

Catawba Valley Bancshares, Inc., Hickory, North Carolina -- election to become a financial holding company.

- Effective, November 8, 2001

Membership

San Francisco

Bank of Sacramento, Sacramento, California -- to become a member of the Federal Reserve System.

- Approved, November 6, 2001

Regulations And Policies

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 2-1/2 percent to 2 percent.

- Approved, November 6, 2001

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 10, 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, November 10, 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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					<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, November 10, 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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, November 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) Branch	Received application on 11/08/2001 from Community First Bank & Trust Company, Celina, OH to acquire two branch offices of Shelby County Bank, Shelbyville, IN located in Fort Wayne, IN and incident thereto establish branch facilities.	12/03/2001
18(c) 5(d)(3)	Received application on 11/09/2001 from Fifth Third Bank, Indiana, Indianapolis, IN to merge with Fifth Third Bank, Southwest, FSB, Scottsdale, AZ.	12/10/2001
18(c) Branch	Received application on 11/08/2001 from Wesbanco Bank, Wheeling, WV to merge with Wheeling National Bank, St. Clairsville, OH and incident thereto establish branch facilities.	12/05/2001

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)(5)	Received application on 11/08/2001 from Wesbanco, Inc., Wheeling, WV to acquire American Bancorporation, Wheeling, WV.	Newspaper – 12/05/2001
3(a)(3)	Received application on 11/08/2001 from Wesbanco, Inc., Wheeling, WV to acquire 19.9% of the outstanding voting shares of American Bancorporation, Wheeling, WV.	Newspaper – 12/05/2001
3(a)(1)	Received application on 11/08/2001 from AB Corporation, Wheeling, WV to acquire American Bancorporation, Wheeling, WV.	Newspaper – 12/05/2001

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.

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

O = Outstanding

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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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, November 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Allfirst Bank, Baltimore, Maryland, to establish a branch inside the SuperFresh supermarket at 7005 Security Boulevard, Baltimore, Maryland.*	11/23/2001
Branch	Allfirst Bank, Baltimore, Maryland, to establish a branch inside the SuperFresh supermarket at 400 Englar Road, Westminster, Maryland.*	11/23/2001

*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)(5)	FNB Corporation, Christiansburg, Virginia, to merge with Salem Community Bankshares, Inc., Salem, Virginia.*	Fed Reg - 11/08/2001 Newspaper - 11/05/2001
3(a)(1)	Tri-County Bancorp, Inc., West Union, West Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of West Union Bank, West Union, West Virginia.*	Fed Reg - 11/27/2001 Newspaper - 11/22/2001

*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>
3(a)(1)	First Reliance Bancshares, Inc., Florence, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of First Reliance Bank, Florence, South Carolina.

Section V – Availability of CRA public evaluations

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

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

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
1161029	Bank of Hampton Roads 201 Volvo Parkway Chesapeake, Virginia 23320-4652	09/04/2001	11/10/2001	S		X
417626	Putnam County Bank 2761 Main Street Hurricane, West Virginia 25526	08/27/2001	11/10/2001	S	X	

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, November 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Citizens Trust Bank, Atlanta, Georgia, to establish a branch in the newly built Stonecrest Mall, located at 2929 Turner Hill Road, Suite 2850, Lithonia, Georgia, to be known as the Stonecrest Mall Office.	11/12/2001*
18(c)	Florida Keys Bank, Naples, Florida (formerly known as the First National Bank of the Florida Keys), to merge with Gulf Coast National Bank, Naples, Florida, and relocate Florida Keys Bank from 12640 Overseas Highway, Marathon, Florida, to Naples, Florida.	12/01/2001*

*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)	FNC S-Corp, Douglas, Georgia, to become a bank holding company by acquiring FNC Bancorp, Inc., and its subsidiary, First National Bank of Coffee County, Douglas, Georgia.	Fed Reg – 11/27/2001*

*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	Unity Holdings, Inc., Cartersville, 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.

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

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

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

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, November 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Alpha Community Bank, Toluca, Illinois, for prior approval to establish a mobile branch which will serve Bartonville, Bayview Gardens, East Peoria, Peoria, Peoria Heights and Spring Bay, all in Illinois.*	Newspaper – 11/15/2001
18C & Branches	Commercial Trust & Savings Bank, Storm Lake, Iowa, for prior approval to acquire through merger Central Trust & Savings Bank, Cherokee, Iowa and thereby to establish branch offices at: 401 W. Main Street, Cherokee, Iowa, 2 Bow Drive, Cherokee, Iowa, 119 N. Main Street, Quimby, Iowa, and 301 Main, Washta, Iowa..*	Newspaper – N/Avail
18C & Branches	Iowa State Bank, Sheldon, Iowa, for prior approval to acquire through merger Iowa State Bank, Orange City, Iowa and thereby to establish the following branch offices: 627 2nd Ave., Sheldon, Iowa; 103 3rd Ave., Alton, Iowa; 305 Oak Street, Craig, Iowa; 105 Albany Ave., Orange City, Iowa, and 308 Main, Ireton, Iowa.*	Newspaper – N/Avail
Branch	UnionBank/Central, Princeton, Illinois, for prior approval to establish a mobile branch which will operate in Bureau and Whiteside Counties in Illinois.*	Newspaper – 11/16/2001

* 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>
CC	Notification by R. Steven Lutterbach, of a Change in Control of Alliance Financial Corp., New Buffalo, Michigan.	Fed Reg – 11/14/2001 Newspaper – N/Avail
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 – 10/26/2001

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)	CFB Holding Company, Clinton, Iowa, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Citizens First Bank, Clinton, Iowa.*	Fed Reg – 12/10/2001 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 – 11/09/2001
3(a)(3)	Independence Bancshares, Inc., Independence, Iowa, for prior approval to acquire 100 percent of Fairbank Bancshares Corp., Fairbank, Iowa and thereby indirectly acquire Fairbank State Bank, Fairbank, Iowa.*	Fed Reg – 11/28/2001 Newspaper – N/Avail
3(a)(1)	Premier Holdings, Ltd., Rock Valley, Iowa, to become a bank holding company through the acquisition of 100 percent of the voting shares of Premier Bank, Rock Valley, Iowa.*	Fed Reg – 11/26/2001 Newspaper – N/Avail
3(a)(1)	The Private Banking Company, Hartland, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Waunakee Employee Stock Ownership Plan, Waunakee, Wisconsin and Waunakee Bank Shares, Inc., Waunakee, Wisconsin and thereby indirectly acquire Bank of Waunakee, Waunakee, Wisconsin.*	Fed Reg – 11/26/2001 Newspaper – 11/24/2001
CC	Notification by Omar C. Wilhelms and Janice R. Wilhelms, of a Change in Control to retain 23.61 percent of Shannon Bancorp, Inc., Shannon, Illinois.	Fed Reg – 11/19/2001 Newspaper – 11/14/2001

* 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)	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 – 11/07/2001
4(c)(8)	Citizens Banking Corporation, Flint, Michigan, for prior approval to acquire 100 percent of the voting shares of CB Wealth Management, National Association, Flint, Michigan.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
3(a)(1) Notice	Firststate Bancorp, Inc., Mason City, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of 1 st State Bank of Mason City, Mason City, Illinois.

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>
331647	Bank One-Michigan 611 Woodward Avenue Detroit, Michigan 48226 (313) 225-1000	3/31/2001	11/05/2001	O	X	
830645	Farmers Bank of Mt. Pulaski 130 S. Washington Street Mt. Pulaski, Illinois 62548 (217) 792-5286	7/16/2001	11/08/2001	S		X

Section VI – CRA examinations scheduled for First Quarter of 2002

<i>Institution</i>	<i>Location</i>
ILLINOIS	
Marquette Bank	Chicago, Illinois
The Northern Trust Company	Chicago, Illinois
Midwest Bank of Hinsdale	Hinsdale, Illinois
Villa Grove State Bank	Villa Grove, Illinois
INDIANA	
The Fairmount State Bank	Fairmount, Indiana
IOWA	
Ames Community Bank	Ames, Iowa
Frontier Savings Bank	Council Bluffs, Iowa
First State Bank	Manchester, Iowa
MICHIGAN	
CSB Bank	Capac, Michigan
Eastern Michigan Bank	Croswell, Michigan
G.W. Jones Exchange Bank	Marcellus, Michigan
Bank of Washtenaw	Saline, Michigan
WISCONSIN	
Markesan State Bank	Markesan, Wisconsin
Bank of Oakfield	Oakfield, Wisconsin

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, November 10, 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	Notice involving Millstadt Bancshares, Inc., Millstadt, Illinois, by the Baltz Family Partnership, L.P., Millstadt, Illinois, and its managing partner, John W. Baltz, Millstadt, Illinois. (Previously submitted during the week ending November 3, 2001)	Newspaper – 11/14/2001 Fed Reg – 11/27/2001
3(a)(1)	Notice by Tri-State Financial Services, Inc., Memphis, Tennessee to acquire 100 percent of Tri-State Bank of Memphis, Memphis, Tennessee. (Previously submitted during the week ending November 3, 2001)*	Newspaper – 12/3/2001 Fed Reg – 11/30/2001
4(c)(8)	Notice by Community First Financial Group, Inc., Corydon, Indiana, to acquire Harrington Bank, FSB, Chapel Hill, North Carolina (in organization).*	Newspaper – 12/3/2001 Fed Reg – 11/29/2001

* 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>
4(c)(8)	Notice by Mainline Bankshares of Portland, Inc., Portland, Arkansas, to engage in lending activities through the purchase of loans from its subsidiary bank, The Peoples Bank, Portland, Arkansas.	Fed Reg – 11/29/2001

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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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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, November 10, 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.

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
885458	Dacotah Bank Rolla, North Dakota	7/23/2001	11/06/2001	S		X

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, November 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First State Bank of Taos, Taos, New Mexico, for prior approval to establish an in-store branch at the Pojoaque Pueblo Plaza Super Market, 9 West Gutierrez Street, Santa Fe, New Mexico.	Newspaper – 11/12/2001

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)	First National of Illinois, Inc., Omaha, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Castle BancGroup, Inc., DeKalb, Illinois, parent of Castle Bank, DeKalb, Illinois.	Newspaper – N/Available Fed Reg – 12/10/2001
3(a)(3)	First National of Nebraska, Inc., Omaha, Nebraska, for prior approval to acquire First National of Illinois, Inc., Omaha, Nebraska and thereby indirectly acquire BancGroup, Inc., DeKalb, Illinois, parent of Castle Bank, DeKalb, Illinois.	Newspaper – N/Available Fed Reg – 12/10/2001
3(a)(3)	West Point Bancorp, Inc., West Point, Nebraska, for prior approval to acquire 100 percent of the voting shares of Town & Country Bank, Las Vegas, Nevada.	Newspaper – 12/03/2001 Fed Reg – 11/28/2001
3(a)(3)	Plainville Bancshares, Inc., Plainville, Kansas, for prior approval to acquire 100 percent of the voting shares of Farmers Bancshares, Inc., Lincoln, Kansas, parent of Farmers National Bank, Lincoln, Kansas and Beverly State Bank, Beverly, Kansas.	Newspaper – 11/30/2001 Fed Reg – 11/28/2001

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	InterBank, Elk City, Oklahoma, 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.

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

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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>
561659	Pinnacle Bank of Wyoming 2000 Main Street Torrington, Wyoming 82240-2709	07/30/2001	11/09/2001	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, November 10, 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)	Bedias Financial Corporation, Bedias, TX, to acquire Bedias Holdings, Inc., Wilmington, DE, and First State Bank of Bedias, Bedias, TX*	Fed Reg – 12/07/2001 Newspaper – 12/03/2001
3(a)(1)	Bedias Holdings, Inc., Wilmington, DE, to acquire First State Bank of Bedias, Bedias, TX*	Fed Reg – 12/07/2001 Newspaper – 12/03/2001
3(a)(3)	Central Texas Bankshare Holdings, Inc., Columbus, TX, and Colorado County Investment Holdings, Inc., Wilmington, DE, to acquire Hill Bancshares Holdings, Inc., Weimar, TX, Hill Bancshares, Inc., Wilmington, DE, and Hill Bank and Trust Company, Weimar, TX*	Fed Reg – N/Avail Newspaper – 12/01/2001

*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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SN = Substantial noncompliance

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type LrgBk SmBk</i>
491569	Texas Bank 102 North Main Street Weatherford, Texas 76086-3241	08/06/2001	11/10/2001	O	X

Section VI – CRA examinations scheduled for First Quarter of 2002

<i>Institution</i>	<i>Location</i>
Peoples Bank	Lorenzo, Texas
United Bank of El Paso del Norte	El Paso, Texas
Security State Bank	Pecos, Texas

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District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, November 10, 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>	
Member	Union Safe Deposit Bank, Stockton, California, to become a member of the Federal Reserve System.	

Section V – Availability of CRA public evaluations

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

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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 Sm Bk</i>
None					

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

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