
Federal Reserve Release



H.2

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

No. 11

Week Ending March 16, 2002

Testimony And Statements

Financial Services Regulatory Relief Act of 2002 -- statement by Governor Olson on March 14, 2002, before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Financial Services.

- Authorized, March 14, 2002

Bank Holding Companies

First York Ban Corp., York, Nebraska -- to acquire K.L. & D.M., Inc., Polk, and its subsidiary bank, Citizens State Bank.

- Approved, March 11, 2002

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

Secretary

Allfirst Bank, Baltimore, Maryland -- to establish a branch at Dulles Town Center Mall, Dulles, Virginia.

- Approved, March 12, 2002

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish branches at 5084 Dr. Phillips Boulevard, Orlando, Florida, and 333 Second Avenue South, St. Petersburg.

- Approved, March 12, 2002

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 1170 North Salem Road.

- Approved, March 13, 2002

Richmond

First Vantage Bank/Tri-Cities, Bristol, Virginia -- to establish a branch at 915 West Oakland Avenue, Johnson City, Tennessee.

- Approved, March 13, 2002

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 10805 N.W. 41st Street, Miami, Florida.

- Approved, March 13, 2002

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 6335 Mechanicsville Turnpike, Mechanicsville, Virginia.

- Withdrawn, March 12, 2002

Bank Holding Companies

Kansas City

BFM Bancshares, Inc., Kingman, Kansas -- to acquire Citizens National Bank & Trust Company, Anthony.

- Approved, March 15, 2002

Bank Holding Companies

Richmond

CNB Bancorp, Inc., Windsor, Virginia -- to become a bank holding company through the acquisition of Citizens National Bank, a de novo bank.

- Approved, March 11, 2002

Atlanta

Coastal Community Investments, Inc., Panama City Beach, Florida -- to become a bank holding company through the acquisition of Apalachicola State Banking Corporation, Apalachicola, and thereby indirectly acquire Apalachicola State Bank.

- Approved, March 14, 2002

Minneapolis

Credit Riviere Corporation, Austin, Texas -- to become a bank holding company through the acquisition of First State Bank of Sinai, Sinai, South Dakota.

- Approved, March 11, 2002

Atlanta

Florida Business BancGroup, Inc., Tampa, Florida -- to engage in making, acquiring, brokering, or servicing loans or other extensions of credit.

- Withdrawn, March 11, 2002

Atlanta

Marion County Bancshares, Inc., Hamilton, Alabama -- to acquire Triangle Bancorporation, Carbon Hill, and thereby acquire its subsidiary banks.

- Approved, March 15, 2002

Atlanta

Pinnacle Financial Partners, Inc., Nashville, Tennessee -- waiver of a commitment.

- Withdrawn, March 11, 2002

Atlanta

Red River Bancshares, Inc., Alexandria, Louisiana -- waiver of a commitment.

- Granted, March 15, 2002

Bank Holding Companies

Atlanta

Regions Financial Corporation, Birmingham, Alabama -- to merge with Brookhollow Bancshares, Inc., Dallas, Texas, and thereby acquire Brookhollow National Bank.
- Approved, March 11, 2002

Richmond

United Bankshares, Inc., Charleston, West Virginia -- waiver of application to establish United Bank, Inc., Parkersburg, and for United Bank, Inc. to become a member of the Federal Reserve System.
- Granted, March 15, 2002

Bank Mergers

Chicago

Johnson Bank, Racine, Wisconsin -- to merge with Johnson Bank Hayward, Hayward, and thereby establish branches at Highway 63 North, 209 South Dakota Avenue, both in Hayward; 340 South Main Street, Rice Lake; and 329 South River Street, Spooner.
- Approved, March 11, 2002

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to merge with Century Bank, National Association, Eden Prairie, Minnesota, and thereby establish branches in Eden Prairie, St. Louis Park, and Coon Rapids; and to merge with Richfield Bank & Trust Co., Richfield, and thereby establish 21 branches.
- Approved, March 15, 2002

Change In Bank Control

Kansas City

Spirit BankCorp, Inc., Bristow, Oklahoma -- change in bank control.
- Permitted, March 11, 2002

Atlanta

USAL Bancorp, Inc., Union Springs, Alabama -- change in bank control.
- Permitted, March 11, 2002

Competitive Factors Reports

Kansas City

The Bank, Oberlin, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Colby, Norcatour, and Oberlin branches of Gold Bank, Leawood.

- Submitted, March 15, 2002

St. Louis

Edmonton State Bank, Glasgow, Kentucky -- report on competitive factors of the proposed merger with Peoples Bank of Thompkinsville, Thompkinsville.

- Submitted, March 14, 2002

St. Louis

First Community Bank, Jonesboro, Arkansas -- report on competitive factors of the proposed merger with Peoples Bank, Imboden.

- Submitted, March 12, 2002

Kansas City

First National Bank, Sidney, Nebraska -- report on competitive factors of the proposed merger with The American National Bank of Kimball, Kimball.

- Submitted, March 15, 2002

Atlanta

First Southern National Bank, Stevenson, Alabama -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of two branches of Community Bank, Blountsville.

- Submitted, March 13, 2002

Richmond

The Harbor Bank of Maryland, Baltimore, Maryland -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Randallstown branch of Carrollton Bank, Baltimore.

- Submitted, March 15, 2002

Minneapolis

Interim First State Bank of Sinai, Sinai, South Dakota -- report on competitive factors of the proposed merger with First State Bank of Sinai.

- Submitted, March 11, 2002

Competitive Factors Reports

New York

National Bank of Florida, Florida, New York -- report on competitive factors of the proposed merger with Provident Interim Bank, Montebello.

- Submitted, March 11, 2002

Boston

Ocean National Bank, Kennebunk, Maine -- report on competitive factors of the proposed acquisition of 11 New Hampshire branches from Chittenden Trust Company, Burlington, Vermont.

- Submitted, March 11, 2002

Richmond

Salem Bank and Trust, N.A., Salem, Virginia -- report on competitive factors of the proposed merger with FNB-Southwest, National Association, Roanoke.

- Submitted, March 15, 2002

Kansas City

The Stockgrowers State Bank, Maple Hill, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Alma branch of Gold Bank, Leawood.

- Submitted, March 15, 2002

Financial Holding Companies

Chicago

First BancTrust Corporation, Paris, Illinois -- election to become a financial holding company.

- Effective, March 14, 2002

Membership

Dallas

Riverbend Bank, Fort Worth, Texas -- to become a member of the Federal Reserve System.

- Approved, March 13, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, March 16, 2002

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>	
4(c)(8)	Guaranty Bancorp, Inc., Woodsville, New Hampshire - notice to acquire a one-third interest, through Community Financial Services Partners LLC, Derby, Vermont and thereby engage in trust company functions	

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, March 16, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	JP Morgan Chase Bank, New York, New York, to open a de novo branch office at the Newport Center, Jersey City, New Jersey.	Newspaper – 04/07/2002
Rep. Office	Natexis Banque Populaires S.A., Paris, France, to establish a representative office in Miami, Florida	Newspaper – N/A

* 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>
3a1, CC	CSB Financial Corp., Teaneck, New Jersey (“Financial”) to become a bank holding company with respect to Community State Bank, Teaneck, New Jersey, and notice by the Lindenbaum Group and Basswood Partners LLC, which upon bank holding company conversion, will maintain 22.6% of Financial.	Newspaper – 04/18/2002 Fed. Reg. – 03/27/2002
4c8	R&G Financial Corporation, San Juan, Puerto Rico, to acquire Crown Group Inc., a savings and loan bank holding company, and indirectly acquire control of its thrift subsidiary, Crown Bank, a federal savings bank, both of Casselberry, Florida.	Newspaper – 02/15/2002 Fed. Reg. – 03/22/2002
3a1	Eurobankshares, Inc., Hato Rey, Puerto Rico, to acquire 100% of the issued and outstanding shares of the common stock of Eurobank, Hato Rey, Puerto Rico.	Newspaper – 03/01/2002 Fed. Reg. – 03/29/2002

* 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>
4c8	Notice by Barclays Plc and Barclays Bank Plc, both of London, England, to engage in certain nonbanking activities, both directly and through Identrus, LLC.	Fed. Reg. – 03/29/2002

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4c8	Notice by Bayerische Hypo-und Vereinsbank Aktiengesellschaft, Munich, Germany, Barclays PLC and Barclays Bank PLC, both of London, England, in connection with the acquisition by Identrus, LLC of Digital Signature Trust Company, to engage in certain nonbanking activities through Identrus.	Fed. Reg. – 03/25/2002

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, March 16, 2002

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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<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, March 16, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notice from Fifth Third Bank, Cincinnati, OH on 03/14/2002 of its intent to establish a branch at the corner of Vine Street and Erie Street, Willoughby, OH.*	03/05/2002

* 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)	Received application from Charter One Financial, Inc., Cleveland, OH and Charter-Michigan Bancorp, Dearborn, MI on 03/04/2002 to acquire Charter National Bancorp, Taylor, MI and Charter Bank, Wyandotte, MI.*	Fed Reg – 04/05/2002 Newspaper – 04/03/2002

* 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>
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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NI = Needs to improve

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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, March 16, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 1868 India Hook Road, Rock Hill, South Carolina.*	Newspaper - 03/29/2002

*Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both news paper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina, to acquire up to 10% of the outstanding shares of Bank of Wilmington, Wilmington, North Carolina.*	Fed Reg - 04/08/2002 Newspaper - 03/31/2002

*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>
Member	United Bank, Inc., Parkersburg, West Virginia (successor by merger to United National Bank, Parkersburg, West Virginia), for membership in the Federal Reserve System.
Member	Peoples Bank, Richmond, Virginia (in organization), for membership in 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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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

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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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, March 16, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2303 Thonotasassa Road, Plant City, Florida, to be known as the Plant City Branch.	03/23/2002*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 110 Busch Drive, Jacksonville, Florida, to be known as the Busch Drive Branch.	03/23/2002*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 4215 Cheshire Station Plaza, Dale City, Virginia, to be known as the Cheshire Station Safeway In-Store Office.	03/19/2002*

*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	Compass Bancshares, Inc., Birmingham, Alabama, 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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<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, March 16, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Eastern Michigan Bank, Croswell, Michigan, to establish a branch facility to be located at 3061 Krafft Road, Fort Gratiot Township, Michigan.*	Newspaper – 03/14/2002
Branch	Lake Forest Bank & Trust Company, Lake Forest, Illinois, to establish a branch facility to be located at 1716 1st Avenue, Highland Park, Illinois.*	Newspaper – 03/20/2002
18(c)	State Bank of Howards Grove, Howards Grove, Wisconsin, to assume approximately \$20 million in medical savings account deposits from Citizens Bank of Pennsylvania, Philadelphia, Pennsylvania.*	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)(3)	The Baraboo Bancorporation, Inc., Baraboo, Wisconsin, to acquire 100 percent of The Bancorp, Inc., Cedarburg, Wisconsin and thereby indirectly acquire Northwoods State Bank, Elcho, Wisconsin.*	Fed Reg – 04/01/2002 Newspaper – 03/31/2002
3(a)(3)	Gifford Bancorp, Inc. Employee Stock Ownership Plan, Gifford, Illinois, to acquire 100 percent of Gifford Bancorp, Inc., Gifford, Illinois and thereby indirectly acquire The Gifford State Bank, Gifford, Illinois.*	Fed Reg – 03/29/2002 Newspaper – N/Avail
3(a)(3)	Metropolitan Bank Group, Inc., Chicago, Illinois, Metropolitan Bancorp, Inc., Chicago, Illinois and Plaza Bancorp, Inc., Norridge, Illinois, to acquire 100 percent of Firstcom Bancorp, Inc., Chicago, Illinois and thereby indirectly acquire The First Commercial Bank, Chicago, Illinois.	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	SBN Community Bancorp, Inc., Newburg, Wisconsin, to become a bank holding company by acquiring 100 percent of State Bank of Newburg, Newburg, Wisconsin.*	Fed Reg – 03/25/2002 Newspaper – 03/14/2002

* 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>
MIRA	Spectrum Bancorporation, Inc., Omaha, Nebraska, for Andrew C. Hove, to form a director/management interlock with Spectrum Bancorporation, Inc., Omaha, Nebraska.

Section V – Availability of CRA public evaluations

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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>
175140	Community First Bank 925 Wisconsin Avenue Boscobel, Wisconsin 53805-0307 (608) 375-4117	10/29/2001	03/12/2002	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, March 16, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Leitchfield Deposit Bank and Trust Company, Leitchfield, Kentucky, to establish a branch facility to be located at 1687 Elizabethtown Road, Leitchfield, Kentucky.*	Newspaper - 4/1/2002
18(c) US Org Overseas Investment Branch	Arvest Bank, Fayetteville, Arkansas, to merge with Arvest Bank, Rogers, Arkansas, and to retain the acquired facilities as branch offices.* Also, in connection with the merger, Arvest Bank, Fayetteville, Arkansas, will acquire a limited-purposed foreign branch office in GeorgeTown, Grand Cayman, Cayman Islands, British West Indies, pursuant to Section 211.3(b)(1) of Regulation K.	Newspaper – 4/10/2002

* 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>
3A5C	Commercial Bancshares, Inc., Maryland Heights, Missouri, to become a bank holding company by acquiring 100 percent of Commercial Bank, Maryland Heights, Missouri.
3A5C	Liberty Bancshares, Inc., Jonesboro, Arkansas, to become a bank holding company by acquiring 100 percent of The Bank of Jonesboro, Jonesboro, Arkansas.

Section V – Availability of CRA public evaluations

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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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, March 16, 2002

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>
3A1	CRSB Bancorp, Inc., Delano, Minnesota, to become a bank holding company by acquiring 99.91% of Crow River State Bank, Delano, Minnesota.*	Newspaper – 01/23/2002 Fed Reg – 01/28/2002
CIC	Donald G. Hansen, Mildred M. Hansen Trust and Mildred M. Hansen, as individual and trustee of the Mildred M. Hansen Trust, to retain control of Currie Bancorporation, Inc., Currie, Minnesota.	Newspaper – N/Avail Fed Reg – 04/08/2002

*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>
Withdrawal	Valley Bank Dundas, Dundas, Minnesota, requests to voluntarily withdraw from membership in 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>
642857	First Community Bank, Glasgow, Montana	10/22/2001	03/12/2002	S		X
637750	The Citizens State Bank of Choteau, Choteau, Montana	11/26/2001	03/12/2002	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, March 16, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Premier Bank, Denver, Colorado, to establish a mobile branch that will operate within a 35 mile radius of the 1630 Stout Street, Denver, Colorado branch.	Newspaper – 03/16/2002
Branch	Spirit Bank, Tulsa, Oklahoma, to establish a mobile branch that will operate from the 11217 North May Avenue branch location in Oklahoma City, Oklahoma.	Newspaper – 03/21/2002

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	R.H. Krumme Testamentary Trust, Tulsa, Oklahoma; Diane Krumme Cox, Sands Springs, Oklahoma, both individually and as co-trustee of the R.H. Krumme Testamentary Trust; and Jill Krumme Burns, Tulsa, Oklahoma, both individually and as co-trustee of the R.H. Krumme Testamentary Trust, to retain control of Falcon Bancorp, Inc., Anadarko, Oklahoma, parent of Anadarko Bank & Trust Company, Anadarko, Oklahoma.	Newspaper – 03/28/2002 Fed Reg – 04/01/2002
CIC	Marilyn Myers Bouziden, Alva, Oklahoma, to acquire up to 43.47 percent of the voting shares of Myers Bancshares, Inc., Alva, Oklahoma, parent of The Central National Bank in Alva, Alva, Oklahoma.	Newspaper – N/Available Fed Reg – 04/04/2002

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:

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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>
142955	SpiritBank 4815 S. Harvard Street, Suite 100 Tulsa, Oklahoma 74135	11/26/2001	03/11/2002	O	X	
391557	Lakeside Bank of Salina 321 W. Ferry Street Salina, Oklahoma 74365	12/17/2001	03/14/2002	S		X
485054	Bank of Elgin 101 N. 2 nd Street Elgin, Nebraska 68636	12/17/2001	03/15/2002	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, March 16, 2002

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	The Jeff Austin, Jr. Dynasty Trust and The Lural P. (“Sissy”) Austin Dynasty Trust, both of Jacksonville, TX, to acquire an interest in JSA Family Limited Partnership, Jacksonville, TX (previously reported the week ending March 2, 2002)	Fed Reg – 03/14/2002 Newspaper – 03/14/2002

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>
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>
726953	United Texas Bank 12222 Merit Dr., Suite 100 Dallas, Texas 75251	12/10/2001	03/19/2002	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, March 16, 2002

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)	Plumas Bancorp, Quincy, California, to become a bank holding company by acquiring 100 percent of Plumas Bank, Quincy, California.*	Newspaper – N/Avail Fed Reg – 04/12/2002

* 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)	Town Center Bancorp, Portland, Oregon, to become a bank holding company by acquiring 100 percent of Town Center Bank, Portland, Oregon.	

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	
