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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. 17*

*Week Ending April 27, 2002*

**Testimony And Statements**

Federal deposit insurance reform -- statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs, April 23, 2002.

- Published, April 23, 2002

Recent economic developments and the availability of credit to small businesses -- statement by Vice Chairman Ferguson before the House Small Business Committee, April 24, 2002.

- Published, April 24, 2002

**Enforcement**

Community Bank of Granbury, Granbury, Texas -- issuance of an order of assessment of a civil money penalty.

- Announced, April 26, 2002

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<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**

## New York

Banco Popular North America, New York, New York -- to establish a branch at 1610 Main Avenue, Clifton, New Jersey.  
- Approved, April 24, 2002

## Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 3901 Highway 78 East, Jasper.  
- Approved, April 26, 2002

## Cleveland

Farmers Bank and Savings Company, Pomeroy, Ohio -- to establish a branch at 424 Second Street, Mason, West Virginia.  
- Approved, April 23, 2002

## Kansas City

First United Bank, Englewood, Colorado -- to establish a branch at 6500 West 104th Avenue, Westminster.  
- Approved, April 22, 2002

## Chicago

Irwin Union Bank and Trust Company, Columbus, Indiana -- to establish a branch at 2502 Lake Lansing Road, Lansing, Michigan.  
- Approved, April 26, 2002

## San Francisco

Oak Valley Community Bank, Oakdale, California -- to establish a branch at 568 West Line Street, Bishop.  
- Approved, April 24, 2002

## Atlanta

Palm Beach County Bank, Boynton Beach, Florida -- to establish a branch at 2101 Centrepark West Drive, Suite 150, West Palm Beach.  
- Approved, April 26, 2002

### **Bank Branches, Domestic**

#### Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 9775 North 56th Street, Temple Terrace, Florida.  
- Approved, April 26, 2002

### **Bank Holding Companies**

#### Kansas City

Ameri-National Corporation, Leawood, Kansas -- waiver of application requirements in connection with the proposed acquisition of Winterset State Bank, Harrisonville, Missouri.  
- Granted, April 26, 2002

#### Atlanta

The BANKshares, Inc., Melbourne, Florida -- to become a bank holding company through the acquisition of The Bank Brevard.  
- Approved, April 22, 2002

#### Chicago

Capital Bancshares, Inc., Primghar, Iowa -- to become a bank holding company through the acquisition of Primghar Savings Bank.  
- Approved, April 26, 2002

#### Atlanta

Community First, Inc., Columbia, Tennessee -- to become a bank holding company through the acquisition of Community First Bank & Trust.  
- Withdrawn, April 22, 2002

#### Atlanta

FCB Florida Bancorporation, Inc., Orlando, Florida -- to become a bank holding company through the acquisition of First Commercial Bank of Florida.  
- Approved, April 26, 2002

#### Chicago

First Midwest Financial, Inc., Storm Lake, Iowa -- to engage in trust company activities.  
- Approved, April 25, 2002

### **Bank Holding Companies**

#### Richmond

MidCarolina Financial Corporation, Burlington, North Carolina -- to become a bank holding company through the acquisition of MidCarolina Bank.  
- Approved, April 24, 2002

#### Atlanta

Southern Bancorp, Inc., Marietta, Georgia -- waiver of a commitment.  
- Granted, April 23, 2002

### **Bank Mergers**

#### Kansas City

Community Banks of Southern Colorado, Rocky Ford, Colorado -- to merge with Rocky Ford Federal Savings and Loan Association and establish a branch.  
- Approved, April 22, 2002

### **Change In Bank Control**

#### Minneapolis

Currie Bancorporation, Inc., Currie, Minnesota -- change in bank control notices.  
- Permitted, April 25, 2002

#### Kansas City

State Bank Employee Stock Ownership Plan, Hoxie, Kansas -- change in bank control.  
- Permitted, April 25, 2002

### **Competitive Factors Reports**

#### Boston

Brookline Savings Bank, Brookline, Massachusetts -- report on competitive factors of the proposed merger with Brookline Interim Savings Bank I, Brookline Interim Savings Bank II, and Brookline Interim Savings Bank III.  
- Submitted, April 24, 2002

#### Atlanta

Century Bank, Lucedale, Mississippi -- report on competitive factors of the proposed merger with Mobile County Bank, Grand Bay, Alabama.  
- Submitted, April 24, 2002

### **Competitive Factors Reports**

#### Minneapolis

F & M Community Bank, Preston, Minnesota -- report on competitive factors of the proposed merger with F & M Community Bank, National Association, Chatfield.  
- Submitted, April 22, 2002

#### Minneapolis

First Federal Savings Bank LaCrosse-Madison, La Crosse, Wisconsin -- report on competitive factors of the proposed acquisition of the Albert Lea, Austin, Mankato, and Rochester, Minnesota, branches of Commercial Federal Bank, a Federal Savings Bank, Omaha, Nebraska.  
- Submitted, April 22, 2002

#### Atlanta

MidSouth Bank, N.A., Lafayette, Louisiana -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Morgan City branch of IBERIABANK, New Iberia.  
- Submitted, April 24, 2002

#### San Francisco

Mission Bank, Bakersfield, California -- report on competitive factors of the proposed merger with Mission Merger Company.  
- Submitted, April 25, 2002

#### San Francisco

Territorial Savings and Loan Association, Honolulu, Hawaii -- report on competitive factors of the proposed conversion from a state to a federal mutual savings association and reorganization into a two-tier mutual holding company.  
- Submitted, April 22, 2002

#### Dallas

Wells Fargo Bank Texas, National Association, San Antonio, Texas -- report on competitive factors of the proposed merger with First State Bank of Texas, Denton, and The First National Bank of Texas, Decatur.  
- Submitted, April 23, 2002

### **Extensions Of Time**

#### St. Louis

The Callaway Bank, Fulton, Missouri -- extension to September 1, 2002, to establish a branch at West Broadway and Broadfield Drive, Columbia.

- Granted, April 22, 2002

### **Financial Holding Companies**

#### Minneapolis

Financial Services of St. Croix Falls, Inc., St. Croix Falls, Wisconsin -- election to become a financial holding company.

- Effective, April 25, 2002

### **Membership**

#### Dallas

Community Bank, Katy, Texas -- request for withdrawal from membership in the Federal Reserve System.

- Granted, April 18, 2002 (AC)

#### Kansas City

Community Banks of the Rockies, La Jara, Colorado -- to retain membership in the Federal Reserve System after conversion from a national to a state charter.

- Approved, April 22, 2002

#### Kansas City

Territory Bank, Muskogee, Oklahoma -- to retain membership in the Federal Reserve System after conversion from a national to a state charter.

- Approved, April 26, 2002

#### Minneapolis

Valley Bank-Dundas, Dundas, Minnesota -- request to waive the six months' notice of withdrawal from membership in the Federal Reserve System.

- Granted, April 22, 2002

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 27, 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)(3)	Port Financial Corp., Brighton, Massachusetts - application to increase its share ownership in Cambridge Bancorp, Cambridge, Massachusetts (Cambridge) up to 9.9% of the outstanding voting shares of Cambridge	Newspaper - 05/16/2002 Fed Reg - 05/17/2002

### 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

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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, April 27, 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 relocate its 1121 Madison Avenue, New York, New York branch to 12 East 86 <sup>th</sup> Street, New York, New York.	Newspaper – 05/25/2002
Branch	Fortis Bank S.A./N.V., Belgium, Netherlands, to establish branches at 520 Madison Avenue, New York, New York, and 3 Stamford Plaza, Stamford, Connecticut.	Newspaper – N/A

#### 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	CSB Financial Corp., (“Financial”) Teaneck, New Jersey, 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 the bank holding company formation, will own approximately 22.6 percent of Financial, upon the conversion of bank shares to Financial’s shares.	Newspaper – 04/30/2002 Fed. Reg. – 04/19/2002
3A1	NorCrown Bancorp, Livingston, New Jersey, to become a one-bank holding company for NorCrown Bank, Livingston, New Jersey.	Fed. Reg. – N/A Newspaper – N/A

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	Munchener Ruckversicherungs-Gesellschaft Aktiengesellschaft In Munchen, Munich, Germany, to indirectly acquire Vestrust Securities LLC, Coral Gables, Florida, and thereby engage in financial and investment advisory activities and agency transactional services for customer investments.	Fed. Reg. – N/A

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	Dresdner Bank Aktiengesellschaft, Frankfurt, Germany, Dresdner Bank Lateinamerika Aktiengesellschaft, Hamburg, Germany, and Allianz Aktiengesellschaft, Munich, Germany, to acquire Vestrust Securities LLC, Coral Gables, Florida, and thereby engage in financial and investment advisory activities and agency transactional services for customer investments.	Fed. Reg. – N/A

**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**

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

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## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, April 27, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Bank and Trust Company, Clarks Summit, PA, to establish a branch office located at 92 Brooklyn Street, Carbondale, PA.	05/10/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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.

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, April 27, 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 Western Michigan, Grand Rapids, MI to establish a branch at 410 South Greenville West Drive, Greenville, MI.*	04/29/2002

\* 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>
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.

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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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>
614313	The State Bank and Trust Company 401 Clinton Street Defiance, OH 43512	01/28/2002	04/25/2002	S		X

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## Section VI – CRA examinations scheduled for Quarter of

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*Institution* *Location*

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None

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, April 27, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Monarch Bank, Chesapeake, Virginia, to establish a branch at 3701 Pacific Avenue, Virginia Beach, Virginia.*	Newspaper - 04/30/2002
Branch	Sandy Spring Bank, Olney, Maryland, to establish a branch at 8921 Fingerboard Road, Frederick, Maryland.*	Newspaper - 05/03/2002
Branch	Bank of Clarke County, Berryville, Virginia, to establish a branch at McNeil Road, Berryville, Virginia.*	Newspaper - 05/17/2002
18(c)	RBC Centura Bank, Rocky Mount, North Carolina, to merge with Eagle Bancshares, Inc., Tucker, Georgia, and its sub-sidiary thrift, Tucker Federal Bank, Tucker, Georgia.*	Newspaper - 05/26/2002

\* 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)(1)	Carolina National Corporation, Columbia, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Carolina National Bank and Trust Company, Columbia, South Carolina (an organizing bank).*	Fed Reg - 05/24/2002 Newspaper - 05/28/2002
4(c)(8)	Royal Bank of Canada, Montreal, Canada, and RBC Centura Banks, Inc., Rocky Mount, North Carolina, to acquire Eagle Bancshares, Inc., Tucker, Georgia.*	Fed Reg - N/Avail Newspaper - 05/26/2002
3(a)(1)	Access National Corporation, Chantilly, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Access National Bank, Chantilly, Virginia.*	Fed Reg - N/Avail Newspaper - 05/20/2002
CIC	Michael Leo Middleton, individually and together with members of his immediate family, to control 11.96% of the voting shares of Tri-County Financial Corporation, Waldorf, Maryland.*	Fed Reg - N/Avail Newspaper - N/Avail

\*Subject to the provisions of the Community Reinvestment Act.

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
708333	Peoples Bank of Mullens 200 1 <sup>st</sup> Street Mullens, West Virginia 25882	02/11/2002	04/27/2002	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, April 27, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 9775 N. 56 <sup>th</sup> Street, Temple Terrace, Florida, to be known as the Temple Terrace Branch.	04/26/2002*
Branch	Compass Bank, Birmingham, Alabama, to establish a mobile branch to serve the following cities: (1) Birmingham, Huntsville, Mobile, Montgomery and Tuscaloosa, Alabama; (2) Phoenix, Scottsdale, Tempe and Tucson, Arizona; (3) Denver, Boulder, Colorado Springs, and Fort Collins, Colorado; (4) Gainesville, Jacksonville, Pensacola, Fort Walton Beach, and Saint Augustine, Florida; (5) Albuquerque, New Mexico; and (6) Austin, Dallas, Fort Worth, Houston, and San Antonio, Texas.	05/06/2002*

\*Subject to 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)(1)	BankFIRST Bancorp, Inc., Winter Park, Florida, to become a bank holding company by acquiring BankFIRST, Winter Park, Florida.	N/Avail*
CIC	Georgia Central Bancshares, Inc., Social Circle, Georgia, after-the-fact change in control by Mr. Alvin Gibson to retain 14 percent of the outstanding shares of Georgia Central Bancshares, Inc., and its subsidiary, Georgia Central Bank, both of Social Circle, Georgia.	Fed Reg -5/10/2002
CIC	FirstFed Bancorp, Inc., Bessemer, Alabama, after-the-fact change in control notice filed by First Financial Fund, Inc., to retain its holdings of approximately 10.87 percent of the outstanding shares of FirstFed Bancorp, Inc., Bessemer, Alabama.	Newspaper – 05/07/2002

\*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>
WAIVR	Citizens Holding Company, Inc., Philadelphia, Mississippi, application waiver request with respect to its acquisition of CB&T Capital Corp., and indirect acquisition of Citizens Bank and Trust Company, both of Louisville, Mississippi.

**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**

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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 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, April 27, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	First American Bank, Fort Dodge, Iowa, to merge with First American Bank, Sioux City, Iowa. In addition, First American Bank, Fort Dodge, Iowa, will establish a branch at 800 Gordon Drive, Sioux City, Iowa.*	Newspaper – N/Avail
Branch	First Midwest Bank, Buffalo Grove, Illinois, for prior approval to establish a branch office at Buffalo Grove, Illinois, the site of its head office, which will be relocated to Itasca, Illinois.*	Newspaper – 04/30/2002
Branch	Goshen Community Bank, Goshen, Indiana, for prior approval to expand the current mobile branch coverage to a distance of up to a 15-mile radius from the head office.*	Newspaper – 04/30/2002

\* 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>
COC	Notice by the Friday Family (Beth Gore Friday, Mesa, Arizona; Allen Gore Friday, Atlantic, Iowa; Arthur Randall Friday, Houston, Texas; and Nola Kathleen Friday, Dallas, Texas) to retain control of Anita Bancorporation, Atlantic, Iowa and thereby retain Rolling Hills Bank and Trust, Atlantic, Iowa.	Fed Reg – 05/14/2002 Newspaper – N/Avail
COC	Notice by David Lee Gross to acquire greater than 10 percent of the outstanding shares of First Beardstown Bancorp, Beardstown, Illinois and thereby indirectly acquire First State Bank of Beardstown, Beardstown, Illinois.	Fed Reg – 05/15/2002 Newspaper – N/Avail
COC	Notice by John R. Madden and his family consisting of seven individuals, Oak Brook, Illinois, and Thomas Herbsrtitt and his family consisting of 5 individuals, Franklin Park, Illinois, to acquire control of First Schaumburg Bancorporation, Inc., Schaumburg, Illinois; and through it to control its subsidiary, Heritage Bank of Schaumburg, Schaumburg, Illinois.	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Franklin Bancorp, Inc., Southfield, Michigan, to become a bank holding company by acquiring 100 percent of the outstanding shares of Franklin Bank, N.A., Southfield, Michigan	Fed Reg – 05/15/2002 Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Hometown Independent Bancorp, Inc. Employee Stock Ownership Plan and Trust, Morton, Illinois, for prior approval to acquire an additional 25,000 thousand shares (6.6%) and thereby increase ownership to 37.1 percent of Hometown Independent Bancorp, Inc., Morton, Illinois.	Fed Reg – N/Avail 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>
4(c)(8)	DMB Corporation, Inc., DeForest, Wisconsin, proposes to acquire 100 percent of DMB LANtech Services, LLC, DeForest, Wisconsin, and thereby to engage in data processing activities.	Fed Reg – 05/17/2002

## 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.

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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.

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

<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>
983448	M&I Marshall & Ilsley Bank 770 North Water Street Milwaukee, Wisconsin 53202 (414) 765-7741	08/13/2001	04/22/2002	O	X	

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

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

# District 8

## Federal Reserve Bank of St. Louis

**Applications and notifications filed during the week ending Saturday, April 27, 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	Citizens Cumberland Bancshares, Inc., Burkesville, Kentucky, to become a bank holding company by acquiring 100 percent of Citizens Bank of Cumberland County, Inc., Burkesville, Kentucky.*	Newspaper – 05/24/2002 Fed Reg – 05/28/2002
CIC	Notice by Charles Donald Ransdell to retain control of Franklin Bancshares, Inc., Franklin, Illinois.	Newspaper – N/Avail Fed Reg – 05/15/2002
3A3	Midwest Bankers' Bancorporation, Inc., Jefferson City, Missouri, to acquire 100 percent of Nebraska Bankers' Bank, National Association, Lincoln, Nebraska.*	Newspaper – 05/26/2002 Fed Reg – 05/24/2002
3A5	South Central Bancshares, Inc., Russellville, Kentucky, to merge with Commerce Bancshares, Inc., Franklin, Tennessee, and thereby indirectly acquire Peoples State Bank of Commerce, Trenton, Tennessee.*	Newspaper – N/Avail Fed Reg – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4c8	Commerce Bancshares, Inc., Franklin, Tennessee, proposes to make, acquire, broker, or service loans or other extensions of credit through the acquisition of Citizens Corporation, Franklin, Tennessee. It also proposes to provide data processing services through Financial Data Technology Corporation ("Fi-data"), Franklin, Tennessee, and engage in general insurance agency services in a town of less than 5,000, through Citizens & Peoples Insurance, Inc., Grant, Alabama. Fi Data and Citizens & Peoples Insurance, Inc. are subsidiaries of Citizens Corporation. (Previously submitted during the week ending April 20, 2002)	Fed Reg – 05/13/2002



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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4c8	First Banks, Inc., St. Louis, Missouri, to indirectly engage in community development activities, through Allegiant Community Development Corporation, St. Louis, Missouri; and to indirectly engage in real estate and personal property appraising, financial and investment advisory activities, and private-placement of securities services, as agent, through Allegiant Capital Corporation, St. Louis, Missouri. Both companies are subsidiaries of Allegiant Bancorp, Inc., St. Louis, Missouri. (Previously submitted during the week ending April 20, 2002)	Fed Reg – 05/10/2002

**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**

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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, April 27, 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	Alan L. Lerberg to acquire control of Peoples Bankshares, Inc, Parshall, North Dakota and thereby indirectly to acquire control of Peoples Bank and Trust, Parshall, North Dakota.	Newspaper-05/07/2002 Fed Reg-05/14/2002

#### 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>
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>
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, April 27, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The F&M Bank and Trust Company, Tulsa, Oklahoma, to establish a branch at 12400 E. 96 <sup>th</sup> Street North, Owassa, Oklahoma.	Newspaper – 04/06/2002
18(c)	The Union State Bank, Arkansas City, Kansas, to purchase certain assets and assume certain liabilities of the Arkansas City, Kansas, branch of State Bank of Winfield, Winfield, Kansas.	Newspaper – 05/22/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3a1	Brooke Holdings, Inc., Brooke Corporation, Inc. and Brooke Bancshares, Inc., all of Overland Park, Kansas, to become bank holding companies through the acquisition of 100 percent of the voting shares of Centerville State Bank, Centerville, Kansas.	Newspaper – 05/12/2002 Fed Reg – 05/20/2002
3a3	Farmers State Bank of Fort Morgan Employee Stock Ownership Plan, Fort Morgan, Colorado, to acquire up to 38 percent of the voting shares of FSB Bancorporation, Inc., Fort Morgan, Colorado, parent of Farmers State Bank, Fort Morgan, Colorado.	Newspaper – N/Available Fed Reg – N/Available
3a3	Meador Insurance Agency, Inc., Waverly, Kansas, to acquire up to 11.02 percent of the voting shares of 1 <sup>st</sup> Financial Bancshares, Inc., Overland Park, Kansas, parent of 1 <sup>st</sup> Financial Bank, Overland Park, Kansas; Centerville State Bank, Centerville, Kansas; and Sylvan Agency, Inc., Sylvan Grove, Kansas.	Newspaper – N/Available Fed Reg – 05/28/2002
4c8	Meador Insurance Agency, Inc., Waverly, Kansas, to acquire up to 11.02 percent of the voting shares of 1 <sup>st</sup> Financial Bancshares, Inc., Overland Park, Kansas, parent of Sylvan Agency, Inc., Sylvan Grove, Kansas and thereby indirectly engage in insurance activities.	Newspaper – N/Available Fed Reg – 05/28/2002

**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>
Member	Territory Bank, Muskogee, Oklahoma, to become a member of the Federal Reserve System.

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, April 27, 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**

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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 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, April 27, 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	Notice by David F. Moorhouse, Friday Harbor, Washington, to increase his shares in San Juan Bank Holding Company, Friday Harbor, Washington.*	Newspaper – N/Avail Fed Reg – 4/16/2002

\* 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)	Pacific State Bancorp, Stockton, California, to become a bank holding company by acquiring at least 67 percent of Pacific State Bank, Stockton, California.	

## 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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