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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. 10*

*Week Ending March 8, 2003*

### **Testimony And Statements**

Business Checking Freedom Act (H.R. 859 and H.R. 758) -- statement by Governor Kohn before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Financial Services.

- Published, March 5, 2003

### **Forms**

Forms -- final review of proposals to require electronic submission of the Consolidated Financial Statements for Bank Holding Companies (FR Y-9C), Parent Company Only Financial Statements for Large Bank Holding Companies (FR Y-9LP), Parent Company Only Financial Statements for Small Bank Holding Companies (FR Y-9SP), and Supplement to the Consolidated Financial Statements for Bank Holding Companies (FR Y-9CS).

- Approved, March 5, 2003

Forms -- extension with revision of The Weekly Report of Eurodollar Liabilities Held by Selected U.S. Addressees at Foreign Offices of U.S. Banks (FR 2050) and The Quarterly Report of Assets and Liabilities of Large Foreign Offices of U.S. Banks (FR 2502q).

- Approved, March 5, 2003

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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**

## St. Louis

The Citizens Bank, Batesville, Arkansas -- to establish a branch at 1033 West Third Street, Imboden.

- Approved, March 5, 2003

## San Francisco

County Bank, Merced, California -- to establish a branch at the intersection of Nees and Blackstone Avenues, Fresno.

- Approved, March 3, 2003

## New York

JPMorgan Chase Bank, New York, New York -- to establish a branch at 277 Park Avenue.

- Approved, March 7, 2003

## Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch on U.S. Route 460, Grundy.

- Approved, March 6, 2003

## Philadelphia

Orrstown Bank, Shippensburg, Pennsylvania -- to establish a branch at 1355 Orchard Drive, Chambersburg.

- Approved, March 3, 2003

**Bank Holding Companies**

## New York

BCB Bancorp, Inc., Bayonne, New Jersey -- to become a bank holding company through the acquisition of Bayonne Community Bank.

- Approved, March 7, 2003

### **Bank Holding Companies**

#### San Francisco

BNW Bancorp, Inc., Bellingham, Washington -- to become a bank holding company through the acquisition of Bank NorthWest.

- Approved, March 5, 2003

#### Secretary

City National Corporation, Beverly Hills, California -- to (1) acquire Convergent Capital Management and its subsidiaries, CCM Newco III and its subsidiaries, and Matthews International Capital Management, LLC, and (2) engage through these entities in providing financial and investment advisory services; and for City National Corporation to serve as a general partner to a closed-end investment partnership investing in assets permitted for a bank holding company.

- Approved, March 4, 2003

#### St. Louis

First Banks, Inc., St. Louis, Missouri -- to acquire Bank of Ste. Genevieve, Sainte Genevieve; and relief from certain commitments in connection with First Banks, Inc.'s ownership interest in Allegiant Bancorp, Inc., St. Louis.

- Approved, March 3, 2003

#### San Francisco

Foundation Bancorp, Bellevue, Washington -- to become a bank holding company through the acquisition of Foundation Bank.

- Approved, March 5, 2003

#### Atlanta

Georgia Commerce Bancshares, Inc., Atlanta, Georgia -- to become a bank holding company through the acquisition of Georgia Commerce Bank, a de novo bank.

- Approved, March 5, 2003

#### St. Louis

Integra Bank Corporation, Evansville, Indiana -- to engage, through the acquisition of Integra Reinsurance Company, Ltd., in reinsuring optional credit life and credit accident and health insurance sold by its banking subsidiary.

- Approved, March 7, 2003

### **Bank Holding Companies**

#### Director, BS&R

Integra Bank Corporation, Evansville, Indiana -- to make an investment in Integra Reinsurance Company, Ltd., Turks and Caicos Islands, British West Indies.  
- Approved, March 7, 2003

#### St. Louis

Mechanics Banc Holding Company, Water Valley, Mississippi -- to become a bank holding company through the acquisition of Mechanics Bank.  
- Approved, March 6, 2003

#### Atlanta

Morton Bancorp, Inc., Morton, Mississippi -- to become a bank holding company through the acquisition of Bank of Morton.  
- Approved, March 6, 2003

#### Richmond

Surrey Bancorp, Mount Airy, North Carolina -- to become a bank holding company through the acquisition of Surrey Bank & Trust.  
- Approved, March 6, 2003

#### Atlanta

Triangle Financial Group, Inc., Loganville, Georgia -- to become a bank holding company through the acquisition of The Community Bank.  
- Withdrawn, March 7, 2003

### **Bank Mergers**

#### Richmond

Bank of Granite Corporation, Granite Falls, North Carolina -- to merge with First Commerce Corporation, Charlotte, and indirectly acquire First Commerce Bank.  
- Approved, March 6, 2003

#### St. Louis

First Bank, Creve Coeur, Missouri -- to merge with Bank of St. Genevieve, Sainte Genevieve, and retain its existing branches.  
- Approved, March 3, 2003

### **Banks, Foreign**

#### New York

The Sumitomo Trust & Banking Company, Limited, Osaka, Japan -- to engage in trust company activities through Sumitomo Trust & Banking Co. (USA), Hoboken, New Jersey.

- Withdrawn, March 7, 2003

### **Change In Bank Control**

#### Atlanta

BOL Bancshares, Inc., New Orleans, Louisiana -- change in bank control.

- Permitted, March 7, 2003

### **Competitive Factors Reports**

#### Chicago

Bank One, National Association, Chicago, Illinois -- report on competitive factors of the proposed merger with Bank One, Kentucky, National Association, Louisville, Kentucky; and Bank One, Oklahoma, National Association, Oklahoma City, Oklahoma.

- Submitted, March 5, 2003

#### Minneapolis

Border State Bank of Greenbush, Greenbush, Minnesota -- report on competitive factors of the proposed merger with Border State Bank, Roseau; and First National Bank, Thief River Falls.

- Submitted, March 5, 2003

#### Richmond

The Fidelity Bank, Fuquay-Varina, North Carolina -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of four branches of First-Citizens Bank & Trust Company, Raleigh, located in Ramseur and Thomasville, North Carolina; and Collinsville and Martinsville, Virginia.

- Submitted, March 3, 2003

#### St. Louis

First Bank, Lexington, Tennessee -- report on competitive factors of the proposed merger with Bank of Murfreesboro, Murfreesboro.

- Submitted, March 4, 2003

### **Competitive Factors Reports**

#### Chicago

First State Bank of Bloomington, Bloomington, Illinois -- report on competitive factors of the proposed merger with First State Bank of Heyworth, Heyworth.  
- Submitted, March 5, 2003

#### Chicago

The Fountain Trust Company, Covington, Indiana -- report on competitive factors of the proposed merger with Heritage Bank & Trust Company, Darlington.  
- Submitted, March 5, 2003

#### Atlanta

North Georgia Bank, Watkinsville, Georgia -- report on competitive factors of the proposed merger with NGB Interim Corporation.  
- Submitted, March 5, 2003

#### Philadelphia

Sun Bank, Lewisburg, Pennsylvania -- report on competitive factors of the proposed merger with Mechanics Savings Bank, Steelton.  
- Submitted, March 7, 2003

#### Atlanta

United Community Bank, Blairsville, Georgia -- report on competitive factors of the proposed merger with First Georgia Bank, Brunswick.  
- Submitted, March 5, 2003

### **Extensions Of Time**

#### Kansas City

First Capital Investments, L.L.C., Lees Summit, Missouri -- extension to May 30, 2003, to acquire shares of 1st Financial Bancshares, Inc., Overland Park, Kansas; Centerville State Bank, Centerville; and Sylvan Agency, Inc., Sylvan Grove.  
- Granted, March 7, 2003

### **Extensions Of Time**

#### Minneapolis

Merchants Financial Group, Inc., Winona, Minnesota -- extension to June 4, 2003, to acquire Merchants Bank, National Association, La Crescent, a de novo bank, in connection with Merchants Bank's relocation from La Crescent to Onalaska, Wisconsin.  
- Granted, March 3, 2003

#### Atlanta

Neighbors Bancshares, Inc., Roswell, Georgia -- extension to June 18, 2003, to become a bank holding company through the acquisition of Neighbors Bank, a de novo bank.  
- Granted, March 4, 2003

#### Chicago

Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois -- extension to June 5, 2003, to increase its ownership of Oswego Bancshares, Inc., and thereby acquire additional shares of Oswego Community Bank.  
- Granted, March 5, 2003



**District 1**  
**Federal Reserve Bank of Boston**

**Applications and notifications filed during the week ending Saturday, March 8, 2003**

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

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

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

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

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

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

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

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

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## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, March 8, 2003

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

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

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

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

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

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

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

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

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

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

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

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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 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, March 8, 2003

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

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

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

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

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

<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 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, March 8, 2003

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

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

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

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

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

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

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

<i>Type</i>	<i>Application</i>	
3(a)(5)(C)	Main Street Financial Services Corp., Wheeling, West Virginia, proposes to become a bank holding company through the acquisition of Main Street Banc Corp., Wheeling, West Virginia, pursuant to section 3(a)(5)(C) of the Bank Holding Company Act.	

## 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 5

## Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, March 8, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Bank, Strasburg, Virginia, to establish a branch at 5304 Main Street, Mount Jackson, Virginia.*	Newspaper – 03/15/2003

\*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**

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>
1010930	United Bank 514 Market Street Parkersburg, West Virginia 26101	10/17/2002	03/02/2003	S	X	
1495331	Rockingham Heritage Bank 110 University Boulevard Harrisonburg, Virginia 22801	12/16/2002	03/02/2003	O		X
355821	Bank of Floyd 101 Jacksonville Circle Floyd, Virginia 24091	12/16/2002	03/02/2003	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, March 8, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Palm Beach County Bank, Boynton Beach, Florida, to establish a branch located at 340 Royal Poinciana Way, Suite 333, Palm Beach, Florida.*	Newspaper-03/11/2003

\* 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)	Mountain Bancshares, Inc., Dawsonville, Georgia, to become a bank holding company by acquiring Mountain State Bank, Dawsonville, Georgia.*	Newspaper-03/21/2003 Fed Reg-03/24/2003
CIC	First Citizens Bankshares, Inc., Glennville, Georgia, prior change in control notification filed by Jeannie Kicklighter Beck, to acquire 1.5 percent of the outstanding shares of First Citizens Bankshares, Inc., Glennville, Georgia. Total pro forma ownership will be 26.1 percent.	Newspaper-N/Avail Fed Reg-N/Avail
CIC	People's Community Bancshares, Inc., Sarasota, Florida, prior change in control notice by Neil D. McCurry, Jr., Liane McCurry, J. Steadman McCurry, Neil D. McCurry, Sr., and Bettye S. McCurry, collectively as the McCurry Family Group, to acquire an additional 3.69 percent of the outstanding shares of People's Community BancShares, Inc., Sarasota, Florida. Total ownership will equal 11.78 percent.	Newspaper-N/Avail Fed Reg-03/26/2003
4(c)(8)	SunTrust Banks, Inc., Atlanta, Georgia, to acquire Lighthouse Financial Services, Inc., Hilton Head Island, South Carolina, and thereby engage in operating a savings association.*	Newspaper-03/28/2003 Fed Reg-04/10/2003

\* 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>
889036	Commercial Bank of Florida 1550 SW 57 Avenue Miami, Florida 33144 (305) 267-1200	11/04/2002	02/16/2003	S	X	
381334	Alabama Exchange Bank Post Office Box 830728 Tuskegee, Alabama 36083 (334) 727-1730	11/04/2002	02/17/2003	S	X	

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

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*Institution*

*Location*

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None

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, March 8, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	First Banking Center, Burlington, Wisconsin, to purchase the assets and assume liabilities of the Walworth branch of North Shore Bank, FSB, Brookfield, Wisconsin.*	Newspaper – 03/03/2003
Branch	Union Bank & Trust Company, Evansville, Wisconsin, to establish a branch facility to be located at 696 Janesville Street, Oregon, Wisconsin.*	Newspaper – 03/14/2003

\* 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)	Capitol Bancorp, Ltd., Lansing, Michigan, through its subsidiary, First California Southern Bancorp, San Diego, California, to acquire 51 percent of the voting shares of First International Bank, Chula Vista, California.*	Fed Reg – 03/24/2003 Newspaper – 03/24/2003
3(a)(1)	First California Southern Bancorp, San Diego, California, to become a bank holding company through the acquisition of 51 percent of the voting shares of First International Bank, Chula Vista, California.*	Fed Reg – 03/24/2003 Newspaper – 03/24/2003
3(a)(3)	Iroquois Bancorp, Inc., Gilman, Illinois, to acquire 42.19 percent of the voting shares of JW Bancorp, Inc., Winchester, Illinois, and thereby indirectly acquire John Warner Financial Corporation, Clinton, Illinois and The John Warner Bank, Clinton, Illinois.*	Fed Reg – 03/24/2003 Newspaper – N/Avail
3(a)(1)	JW Bancorp, Inc., Winchester, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of John Warner Financial Corporation, Clinton, Illinois, and thereby indirectly acquire The John Warner Bank, Clinton, Illinois.*	Fed Reg – 03/24/2003 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>
CIC	Notice by Ronald W. Plassman, Fort Wayne, Indiana, to acquire an additional 1,360 shares or 34 percent and thereby increase his aggregate ownership to 54 percent, of Knisely Financial Corp., Butler, Indiana, and thereby indirectly acquire Knisely Bank, Butler, Indiana.	Fed Reg – 02/24/2003 Newspaper – N/Avail
3(a)(1)	PSB Group, Inc., Madison Heights, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Peoples State Bank, Hamtramck, Michigan.*	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.

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**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

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



## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, March 8, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C Branch	Arvest Bank, Fayetteville, Arkansas, to merge with The Bank of Yellville, Yellville, Arkansas, and to retain the acquired facilities as branch offices.*	Newspaper – 04/01/2003

\* 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>
3A3	Arvest Bank Group, Inc., Bentonville, Arkansas, and its subsidiary, Arvest Holdings, Inc., Little Rock, Arkansas, to acquire 100 percent of Mountain Bancshares, Inc., Yellville, Arkansas, and thereby indirectly acquire The Bank of Yellville, Yellville, Arkansas.*	Newspaper – 03/30/2003 Fed Reg – 04/04/2003
3A3	Premier Bancshares, Inc., Jefferson City, Missouri, to acquire up to 45 percent of Mid-America Bancorp, Inc., Jewell, Kansas, and thereby indirectly acquire Heartland Bank, Jewell, Kansas. (Previously submitted during the week ending March 1, 2003)*	Newspaper – 03/29/2003 Fed Reg – 04/03/2003
3A1	Security First Bancshares, Inc., O'Fallon, Illinois, to become a bank holding company by acquiring at least 68 percent of the voting stock of Bank of O'Fallon, O'Fallon, Illinois.*	Newspaper – 04/05/2003 Fed Reg – 04/07/2003

\* 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>
87944	MidSouth Bank Jonesboro, Arkansas	11/12/2002	03/04/2003	S	X	
777441	Flora Bank & Trust Flora, Illinois	11/12/2002	03/07/2003	S		X

**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 8, 2003

#### 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	Change in control notice by Curtis J. Neumann to gain control of First Hawley Bancshares, Inc. Hawley, Minnesota, and thereby indirectly gain control of First National Bank, Hawley, Minnesota.	Fed Reg- 03/24/2003 Newspaper- N/Avail
CIC	Change in control notice by Helen M. Olson to gain control of First Hawley Bancshares, Inc. Hawley, Minnesota, and thereby indirectly gain control of First National Bank, Hawley, Minnesota.	Fed Reg-03/24/2003 Newspaper- N/Avail
CIC	Change in control notice by the Neumann Family Limited Partnership of Detroit Lakes, Minnesota to gain control of First Hawley Bancshares, Inc. Hawley, Minnesota, and thereby indirectly gain control of First National Bank, Hawley, Minnesota.	Fed Reg- 03/24/2003 Newspaper- N/Avail
3(a)(3)	TCF Financial Corporation, Wayzata, Minnesota proposes to acquire up to an additional 5.10% of the voting shares of TransCommunity Bankshares Incorporated, Richmond, Virginia, thereby increasing its ownership interest to no more than 9.99%. TransCommunity Bankshares Incorporated owns the Bank of Powhatan, N.A., Powhatan, Virginia, and the Bank of Goochland, N.A., Goochland, Virginia.*	Fed Reg- 03/28/2003 Newspaper-03/22/2003

\*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>
COM	First National Agency Company of Deer River, Inc., Deer River Minnesota requests relief from a commitment.

**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 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, March 8, 2003

### 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)	Frontier BancShares, Inc., Oklahoma City, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Frontier State Bank, Oklahoma City, Oklahoma.	Newspaper - N/Available Fed Reg - N/Available
CIC	Notice by Aubrey K. McClendon, Tom L. Ward, Marcus C. Rowland, Shannon T. Self, and C. Ray Lees, all of Oklahoma City, Oklahoma (as a group), to acquire control of First Medicine Lodge Bancshares, Inc., Overland Park, Kansas, parent of First Bank of Medicine Lodge, Medicine Lodge, Kansas.	Newspaper - 03/10/2003 Fed Reg - 03/26/2003

### 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.

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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.

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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>
21256	State Bank of Burrton 200 N. Burrton Burrton, Kansas 67020	12/09/2002	03/03/2003	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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, March 8, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas State Bank, McAllen, TX, to establish a branch at 2252 Garrison Street, Eagle Pass, TX 78852*	Newspaper - 03/14/2003

\* 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>
CIC	Robert C. Dunn, Jr., Hobbs, NM, trustee of the Dunn Family Trust, Hobbs, NM, et al, to acquire an interest in Lea County Bancshares, Inc., Hobbs, NM (Previously reported the week ending March 1, 2003)	Fed Reg – 03/21/2003 Newspaper – 03/21/2003
3(a)(1)	Blanco National Holdings, Inc., Blanco, TX, and Blanco National Holdings of Delaware, Inc., Dover, DE, to acquire Blanco National Bank, Blanco, TX* (Previously reported the week ending March 1, 2003)	Fed Reg – 03/31/2003 Newspaper – 03/21/2003
3(a)(1)	Blanco National Holdings of Delaware, Inc., Dover, DE, to acquire Blanco National Bank, Blanco, TX* (Previously reported the week ending March 1, 2003)	Fed Reg – 03/31/2003 Newspaper – 03/21/2003

\*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**

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

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None
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**Section VI – CRA examinations scheduled for** **Quarter of**

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<i>Institution</i>	<i>Location</i>
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None
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# District 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, March 8, 2003

### 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 Alan Wilber Rolley, Dallas, Texas, and Blake Alan Rolley, Flagstaff, Arizona, acting in concert, to increase their ownership up to 33.06 percent of Arizona Bancshares, Inc., Flagstaff, Arizona.*	Newspaper – N/Avail Fed Reg – 02/04/2003

\* 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

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

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**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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