
Federal Reserve Release



H.2

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

No. 48

Week Ending November 29, 2003

Bank Holding Companies

S&T Bancorp, Inc., Indiana, Pennsylvania -- to acquire shares of CBT Financial Corp., Clearfield, and thereby acquire an interest in Clearfield Bank & Trust Company and to acquire shares of IBT Bancorp, Inc., Irwin, and thereby acquire an interest in Irwin Bank & Trust Company.

- Approved, November 25, 2003

Regulations And Policies

Consumer Disclosure Standards -- request for comment on proposed amendments to Regulations Z (Truth in Lending), B (Equal Credit Opportunity), E (Electronic Fund Transfers), M (Consumer Leasing), and DD (Truth in Savings) to define more specifically the standard for providing clear and conspicuous disclosures to consumers and to make the standard uniform among those regulations; and proposed additional amendments to Regulation Z and the staff commentary (Docket Nos. R-1167 to R-1171).

- Approved, November 24, 2003

Regulation Y -- final rule expanding the ability of bank holding companies to engage in nonfinancial data processing activities (Docket No. R-1092).

- Approved, November 24, 2003

Enforcement

The Bank of Currituck, Moyock, North Carolina -- consent order of assessment of a civil money penalty.

- Announced, November 26, 2003

Provident Bank, Cincinnati, Ohio -- consent order of assessment of a civil money penalty.

- Announced, November 26, 2003

H.2 Actions under delegated authority

November 23, 2003 to November 29, 2003

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 5455 Tara Boulevard, Bradenton, Florida.

- Approved, November 26, 2003

Chicago

Marquette Bank, Chicago, Illinois -- to establish branches at 10000 West 151st Street, Orland Park, and 1876 West Airport Road, Romeoville.

- Approved, November 26, 2003

Secretary

RBC Centura Bank, Rocky Mount, North Carolina -- to establish branches at 3645 Clemmons Road, Clemmons; 741 Westinghouse Boulevard, Charlotte; 14400 New Falls of Neuse Road, Raleigh; and 4 Pope Avenue, Hilton Head, South Carolina.

- Approved, November 26, 2003

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 4900 Falls of Neuse Road, Raleigh, North Carolina.

- Approved, November 24, 2003

Chicago

Sand Ridge Bank, Highland, Indiana -- to establish a branch at County Road 350 South and Concord Road, Lafayette.

- Approved, November 26, 2003

Cleveland

The Savings Bank and Trust, Wadsworth, Ohio -- to establish a branch at 3333 Massillon Road, Green.

- Approved, November 25, 2003

Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 13502 West Colonial Drive, Winter Garden, Florida, and 10575 Narcoosee Road, Orlando.

- Approved, November 26, 2003

Bank Holding Companies

Richmond

Citizens Bancorp of Virginia, Inc., Blackstone, Virginia -- to become a bank holding company through the acquisition of Citizens Bank and Trust Company.

- Approved, November 24, 2003

St. Louis

City Bancorp, Springfield, Missouri -- to acquire an interest in Mobius Technology Consulting Group, LLC, and thereby engage in management consulting and data processing activities.

- Approved, November 24, 2003

Richmond

Cornerstone Financial Services, Inc., West Union, West Virginia -- to become a bank holding company through the acquisition of First National Bank in West Union.

- Approved, November 26, 2003

Atlanta

First National Banc, Inc., Saint Marys, Georgia -- to acquire First National Bank, Orange Park, Florida.

- Approved, November 28, 2003

St. Louis

Partners Financial Holdings, Inc., Glen Carbon, Illinois -- to become a bank holding company through the acquisition of Partners Bank.

- Approved, November 25, 2003

Atlanta

Synovus Financial Corp., Columbus, Georgia -- to acquire Synovus Bank of Jacksonville, Jacksonville, Florida, a de novo bank.

- Withdrawn, November 25, 2003

Bank Holding Companies

Atlanta

- Vision Bancshares, Inc., Gulf Shores, Alabama -- commitment waiver request.
- Withdrawn, November 25, 2003

Banks, Foreign

Director, BS&R

- Macquarie Bank Limited, Sydney, Australia -- to establish representative offices in New York, New York, and Houston, Texas.
- Approved, November 26, 2003

Change In Bank Control

Minneapolis

- Provincial Corp., Lakeville, Minnesota -- change in bank control.
- Permitted, November 26, 2003

Competitive Factors Reports

Cleveland

- Community Bank, National Association, Carmichaels, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of two Pittsburgh branches of First National Bank of Pittsburgh, Hermitage.
- Submitted, November 28, 2003

Cleveland

- PNC Bank, National Association, Pittsburgh, Pennsylvania -- report on competitive factors of the proposed merger with United Trust Bank, Bridgewater, New Jersey.
- Submitted, November 28, 2003

Chicago

- Poweshiek County Savings Bank, Brooklyn, Iowa -- report on competitive factors of the proposed merger with Gibson Savings Bank, Gibson.
- Submitted, November 25, 2003

Competitive Factors Reports

New York

Summit Federal Savings and Loan Association, Summit, New Jersey -- report on competitive factors of the proposed merger with Summit Interim Savings Banks I and II as part of a reorganization.

- Submitted, November 26, 2003

Cleveland

Third Federal Savings & Loan Association, Cleveland, Ohio -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of DeepGreen Bank, Seven Hills.

- Submitted, November 28, 2003

Secretary

Union Bank of California, National Association, San Francisco, California -- report on competitive factors of the proposed merger with Business Bank of California, San Bernardino.

- Submitted, November 25, 2003

Extensions Of Time

Chicago

Hinsbrook Bancshares, Inc., Willowbrook, Illinois -- extension to February 12, 2004, to engage de novo in extending credit and servicing loans.

- Granted, November 26, 2003

Dallas

Texas State Bank, McAllen, Texas -- extension to January 29, 2004, to establish a branch at 2314 West University Drive, Edinburg.

- Granted, November 25, 2003

Membership

Atlanta

First Bradenton Bank, Bradenton, Florida -- membership in the Federal Reserve System.

- Approved, November 25, 2003

Membership

Kansas City

SpiritBank, Tulsa, Oklahoma -- request to waive the six months' notice of withdrawal from membership in the Federal Reserve System.

- Granted, November 25, 2003

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 29, 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)	Ponkapoag Bancorp, MHC and Massapoag Bancorp, Inc., both of Canton, Massachusetts - to become a mutual bank holding company and a stock bank holding company, respectively, through the acquisition of The Canton Institution for Savings, The Bank of Canton, Canton, Massachusetts	Newspaper - 12/24/2003 Fed Reg – 12/29/2003

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

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, November 29, 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>	
None		

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None						

Section VI – CRA examinations scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, November 29, 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>	
None		

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, November 29, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Application by Western Reserve Bank, Medina, Ohio, to establish a branch at 8747 Brecksville Road, Brecksville, Ohio.	Newspaper - 11/17/2003

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)	PSB Holdings, Inc., New Matamoras, Ohio, proposes to become a bank holding company through the acquisition of The Peoples Savings Bank, New Matamoras, Ohio.	Newspaper - 12/04/2003 Fed Reg - 12/01/2003
3(a)(5) & 4(c)(8)	National City Corporation, Cleveland, Ohio, to acquire Allegiant Bancorp, Inc., St. Louis, Minneapolis, and thereby indirectly acquire Allegiant Bank, St. Louis, Minneapolis, and thereby engage in permissible nonbank activities, pursuant to sections 3(a)(5) and 4(c)(8) of the Bank Holding Company Act.	Newspaper - 11/23/2003 Fed Reg - N/Avail

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>
Investment	Prior notice by Key Equipment Finance International, Inc., Superior, Colorado (an indirect subsidiary of KeyBank, NA and KeyCorp, Inc., a financial holding company, both located in Cleveland, Ohio) of its intent to invest (1) up to an additional \$1,300,000 in its wholly-owned subsidiary, Key Equipment Finance Australia Pty. Limited, North Sydney, Australia and (2) up to an additional \$700,000 in its wholly-owned subsidiary, Key Equipment Finance Espana, S.A., Madrid, Spain, pursuant to section 211.9(f) of Regulation K.

Section V – Availability of CRA public evaluations

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

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<i>RSSD 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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, November 29, 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>	
None		

Section V – Availability of CRA public evaluations

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2751977	Albemarle First Bank 1265 Seminole Trail Charlottesville, Virginia 22901	09/08/2003	11/23/2003	S		X
2253891	Capital One Bank 11011 West Broad Street Glen Allen, Virginia 23060	04/28/2003	11/26/2003	O	LP*	

*Limited Purpose Bank.

Section VI – CRA examinations scheduled for Quarter of

Institution

Location

None

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, November 29, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 1112 East Las Olas Boulevard, Ft. Lauderdale, Florida.*	Newspaper-12/02/2003
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 4949 Ridgemoor Boulevard, Palm Harbor, Florida, to be known as the Ridgemoor Office.*	Newspaper-12/06/2003
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 551 Sam Ridley Parkway West, Smyrna, Tennessee, to be known as the Sam Ridley Parkway Office.*	Newspaper-12/05/2003

*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)(5)	Alabama National Bancorporation, Birmingham, Alabama, to merge with Indian River Banking Company, and thereby acquire its subsidiary, Indian River National Bank, both of Vero Beach, Florida.*	Newspaper-N/Avail Fed Reg-12/15/2003
CIC	CenterState Banks of Florida, Inc., Winter Haven, Florida, prior change in control notice by Lawrence Wayne Maxwell, Anita Kay Maxwell, and Lawrence Todd Maxwell, all of Lakeland, Florida, to collectively acquire an additional 10.12 percent of the outstanding shares of CenterState Banks of Florida, Inc., and its subsidiary, CenterState Bank of Florida, both of Winter Haven, Florida. Total ownership will equal 19.90 percent.	Newspaper-N/Avail Fed Reg-12/18/2003
3(a)(1)	Signature Financial Holdings, Inc., St. Petersburg, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Signature Bank, St. Petersburg, Florida.*	Newspaper-N/Avail Fed Reg-12/29/2003

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)	Sterling BancGroup, Inc., Lantana, Florida, to acquire Sterling Bank, Lantana, Florida, upon its conversion from a federal savings bank to a commercial bank.*	Newspaper-12/04/2003 Fed Reg-12/05/2003

*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>
3(a)(1)	Alliance Bancshares, Inc., Dalton, Georgia, notice to become a bank holding company by acquiring Alliance National Bank, Dalton, Georgia.
3(a)(1)	Eagle National, Inc., Stockbridge, Georgia, notice to become a bank holding company by acquiring Eagle National Bank, Stockbridge, Georgia.
COM	Pinnacle Financial Partners, Inc., Nashville, Tennessee, commitment waiver request.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
470836	Farmers & Merchants 201 West Main Street Centre, Alabama 35960 (256) 927-3691	07/14/2003	11/26/2003	S		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, November 29, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	Unionbank, Streator, Illinois, to merge with Unionbank/West, Macomb, Illinois, and thereby to establish six branches.*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Norman Wirkler, Carbondale, Colorado, to control 33.90 percent and by the Wirkler Family (Norman Wirkler, Carbondale, CO; Mary Wirkler, Colorado Springs, CO; Helen Wirkler, Dallas, TX; and Loma Mowat, Burr Ridge, IL) to gain control of 39.52 percent of Garnavillo Bank Corporation, Garnavillo, Iowa and thereby indirectly gain control of Garnavillo Savings Bank, Garnavillo, Iowa.	Fed Reg – 12/12/2003 Newspaper – N/Avail
CIC	Notice by Randall E. Vail, Lake Mills, Wisconsin, to increase his ownership above 25 percent of The Greenwood's Bancorporation, Inc., Lake Mills, Wisconsin, and thereby indirectly acquire The Greenwood's State Bank, Lake Mills, Wisconsin.	Fed Reg – 12/04/2003 Newspaper – N/Avail
3(a)(1)	Valley Financial Group, Ltd., Saginaw, Michigan, to become a bank holding company through the acquisition of 100 percent of the voting shares of 1st State Bank (in organization), Saginaw, Michigan.*	Fed Reg – 12/26/2003 Newspaper – 12/11/2003

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 JP Family Limited Partnership, Springfield, Illinois; Catherine J. Gonzalez, Springfield, Illinois, as trustee of the Catherine J. Gonzalez Declaration of Trust; Paul E. Presney, II, Rochester, Illinois; Jane J. Presney, Springfield, Illinois, as trustee of the Jane J. Presney Declaration of Trust; Paul E. Presney, Sr., Springfield, Illinois, as trustee of the Paul E. Presney, Sr. Declaration of Trust, to retain control of 34.79 percent of the voting shares of Will Bancorp, Inc., Williamsville, Illinois, and thereby indirectly acquire Williamsville State Bank and Trust, Williamsville, Illinois.	Fed Reg – 12/18/2003 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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					<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, November 29, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C	Exchange Bank of Northeast Missouri, Kahoka, Missouri, to purchase the assets and assume the liabilities of the Lancaster, Queen City, and Shelbyville, Missouri branches of Bank Midwest, N.A., Kansas City, Missouri.*	Newspaper – 12/18/2003

* 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>	<i>Ending date of comment period</i>
None		

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

Section VI – CRA examinations scheduled for Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, November 29, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First American Bank & Trust, Madison, South Dakota, proposes to establish a branch at 832 St. Joseph Street, Rapid City, South Dakota.*	Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Connie Sue Hoff, Curtis Robert Sheely, and Brian Dean Wolff all of Adams, Minnesota to gain control of Adams Bancshares, Inc., Adams, Minnesota, and thereby indirectly gain control of Farmers State Bank of Adams, Adams, Minnesota.	Fed Reg-12/15/2003 Newspaper – N/Avail
CIC	Change in control notice by Kent Evans Nyberg as trustee, Grand Rapids, Minnesota to acquire control of First National Agency Company of Deer River, Deer River, Minnesota, and thereby indirectly acquire control of First National Bank of Deer River, Deer River, Minnesota.	Fed Reg-12/10/2003 Newspaper – N/Avail
3(a)(1)	Gateway Bancorporation, Minneapolis, Minnesota, to become a bank holding company by acquiring 100 percent of Gateway Bank, Mendota Heights, Minnesota, a de novo bank.*	Fed Reg – 12/19/2003 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>
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, November 29, 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)(3)	SSB Management LLC, Wilber, Nebraska, to acquire an additional 27.78 percent, for a total of 50 percent of the voting shares of Wilber Co., Wilber, Nebraska, parent of Saline State Bank, Wilber, Nebraska.	Newspaper - N/Avail Fed Reg - 12/15/2003
CIC	Notice by John H. Bergmeyer, Lincoln, Nebraska, to acquire control of SSB Management LLC, Wilber, Nebraska, parent of Wilber Co., Wilber, Nebraska, which is the parent of Saline State Bank, Wilber, Nebraska.	Newspaper - N/Avail Fed Reg - 12/05/2003

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)	Exchange Company, Gibbon, Nebraska, to engage in lending activities through the acquisition of the assets of Ace Sales, Inc., Deshler, Kansas.	Fed Reg - 12/19/2003

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

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>
913856	Pinnacle Bank 1200 Golden Gate Drive Papillion, Nebraska 68046-2838	08/18/2003	11/27/2003	S	X	

Section VI – CRA examinations scheduled for

Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, November 29, 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>	<i>Ending date of comment period</i>
Member Withdrawal	Plaza Bank, San Antonio, TX, request to voluntarily withdraw from membership in the Federal Reserve System	

Section V – Availability of CRA public evaluations

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

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

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SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
973364	HCSB State Banking Association 201 West 6 th Plainview, Texas 79073-8005	08/25/2003	12/01/2003	S	X	

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

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, November 29, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branch	North Valley Bank, Redding, California, to merge with Six Rivers Bank, Eureka, California, and to acquire eight Northern California branch offices of Six Rivers Bank.*	Newspaper – 11/26/2003

* 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)	Five Star Bancorp, Rocklin, California, to acquire 100 percent of Five Star Bank Natomas, Sacramento, California, a state nonmember bank in organization.*	Newspaper – 12/14/2003 Fed Reg – 12/15/2003

* 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.

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

Section VI – CRA examinations scheduled for Quarter of

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