
Federal Reserve Release



H.2

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

No. 52

Week Ending December 27, 2003

Regulations And Policies

- Privacy Notices -- advance notice of interagency proposed rulemaking to consider alternative forms of privacy notices provided under the Gramm-Leach-Bliley Act.
- Approved, November 20, 2003 (AC)

Enforcement

- Canadian Imperial Bank of Commerce, Toronto, Ontario, Canada -- agreement with the Superintendent of Financial Institutions, Ottawa, and the Federal Reserve Bank of New York.
- Announced, December 22, 2003

- Combanc, Delphos, Ohio, and The Commercial Bank -- written agreement with the Federal Reserve Bank of Cleveland and the Ohio Division of Financial Institutions.
- Announced, December 24, 2003

H.2 Actions under delegated authority

December 21, 2003 to December 27, 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 971 Cassat Avenue, Jacksonville, Florida.

- Approved, December 24, 2003

Secretary

Bank of Orange County, Orange, California -- to establish a branch at 1101 East Orangewood Avenue, Anaheim.

- Approved, December 24, 2003

Richmond

The Fauquier Bank, Warrenton, Virginia -- to establish a branch at 6207 Station Drive, Bealeton.

- Approved, December 23, 2003

Minneapolis

First Premier Bank, Sioux Falls, South Dakota -- to establish a branch at 6701 West 41st Street.

- Approved, December 26, 2003

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 320 Texas Street, Shreveport.

- Approved, December 22, 2003

Dallas

Texas State Bank, McAllen, Texas -- to establish a mobile branch.

- Approved, December 24, 2003

New York

Tioga State Bank, Spencer, New York -- to establish branches at 525 Hooper Road, Endwell, and 1430 Front Street, Binghamton.

- Approved, December 24, 2003

Bank Branches, Domestic

San Francisco

United Security Bank, Fresno, California -- to establish a branch at 855 M Street.
- Approved, December 24, 2003

Bank Holding Companies

Secretary

Alabama National BanCorporation, Birmingham, Alabama -- to merge with Indian River Banking Company, Vero Beach, Florida, and thereby acquire Indian River National Bank.
- Approved, December 23, 2003

Atlanta

Alliance Bancshares, Inc., Dalton, Georgia -- to become a bank holding company through the acquisition of Alliance National Bank.
- Approved, December 22, 2003

General Counsel

Bank of America Corporation, Charlotte, North Carolina, and FleetBoston Financial Corporation, Boston, Massachusetts -- public meetings to be held Wednesday, January 14, 2004, at 9:00 a.m. EST, at the Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston; and Friday, January 16, 2004, at 8:30 a.m. PST, at the Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, on the proposed merger of the companies.
- Announced, December 22, 2003

Atlanta

BG Financial Group, Inc., Greeneville, Tennessee -- to become a bank holding company through the acquisition of Bank of Greeneville.
- Approved, December 23, 2003

Kansas City

Exchange Company, Gibbon, Nebraska -- to acquire the assets of Ace Sales, Inc., Deshler, Kansas, and thereby engage in lending activities.
- Approved, December 24, 2003

Bank Holding Companies

Minneapolis

Gateway Bancorporation, Inc., Minneapolis, Minnesota -- to become a bank holding company through the acquisition of Gateway Bank, Mendota Heights, a de novo bank.
- Approved, December 24, 2003

Minneapolis

Minnwest Corporation, Minnetonka, Minnesota -- to acquire Minval, Inc., Slayton, and thereby engage in the sale of insurance in Slayton, Lake Wilson, and Tracy, towns with populations of less than 5,000.
- Approved, December 26, 2003

St. Louis

Patriot of Tennessee Corporation, Millington, Tennessee -- to become a bank holding company through the acquisition of Patriot Bank.
- Withdrawn, December 23, 2003

Atlanta

Pinnacle Financial Partners, Inc., Nashville, Tennessee -- commitment waiver request.
- Granted, December 23, 2003

Richmond

Southern Community Financial Corporation, Winston-Salem, North Carolina -- to acquire The Community Bank, Pilot Mountain.
- Approved, December 24, 2003

Kansas City

SSB Management LLC, Wilber, Nebraska -- to acquire additional shares of Wilber Co.
- Approved, December 24, 2003

Atlanta

Tennessee Commerce Bancorp, Inc., Franklin, Tennessee -- commitment waiver request.
- Withdrawn, December 23, 2003

Bank Holding Companies

Kansas City

Thunder Bancorp, Inc., Sylvan Grove, Kansas -- to become a bank holding company through the acquisition of Beverly State Bank, Beverly, and to engage in insurance agency activity; and for Beverly State Bank to become a member of the Federal Reserve System.
- Withdrawn, December 23, 2003

New York

United Overseas Bank Limited, Singapore -- to engage de novo through UOB Global Equity Sales LLC in private placement services.
- Approved, December 22, 2003

New York

United Overseas Bank Limited, Singapore -- to engage de novo through UOB Kay Hian Inc., New York, New York, in private placement and securities brokerage services.
- Approved, December 24, 2003

Bank Mergers

St. Louis

Exchange Bank of Northeast Missouri, Kahoka, Missouri -- to purchase the assets and assume the liabilities of the Lancaster, Queen City, and Shelbyville branches of Bank Midwest, N.A., Kansas City.
- Approved, December 23, 2003

Change In Bank Control

Chicago

Garnavillo Bank Corporation, Garnavillo, Iowa -- change in bank control.
- Permitted, December 22, 2003

Competitive Factors Reports

New York

Greenpoint Bank, New York, New York -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of The Trust Company of New Jersey, Jersey City, New Jersey.
- Submitted, December 23, 2003

Competitive Factors Reports

Secretary

The Merchants and Farmers Bank of Salisbury, Salisbury, Missouri -- report on competitive factors of the proposed acquisition of the Hardin branch of Bank Midwest, National Association, Kansas City.
- Submitted, December 23, 2003

Minneapolis

Minnwest Bank Luverne, Luverne, Minnesota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of First National Bank of Luverne.
- Submitted, December 23, 2003

Extensions Of Time

Atlanta

F.N.B. Corporation, Naples, Florida -- extension to April 11, 2004, to acquire shares of Sun Bancorp, Inc., Lewisburg, Pennsylvania, and Sun Bank.
- Granted, December 23, 2003

Cleveland

Sky Financial Group, Inc., Bowling Green, Ohio -- extension of time to divest certain investments.
- Granted, December 26, 2003

International Operations

Director, BS&R

Citibank, N.A., New York, New York, and Citibank Overseas Investment Corporation, New Castle, Delaware -- investment plan related to a reorganization of the ownership structure of Citibank's Asian and Australian subsidiaries and modification of the aggregate investment limit of Regulation K for Citibank Overseas Investment Corporation.
- Approved, December 23, 2003

New York

HSBC Bank USA, Buffalo, New York -- to amend the articles of association of its Edge corporation, HSBC Republic International Bank (Miami).
- Approved, December 22, 2003

International Operations

Director, BS&R

Popular, Inc., Hato Rey, Puerto Rico, and Popular International Bank, Inc. -- waiver of remainder of notification period to make an additional investment.

- Granted, December 22, 2003

Membership

St. Louis

Community National Bank of Tennessee, Lexington, Tennessee -- membership in the Federal Reserve System.

- Approved, December 22, 2003

Chicago

East Dubuque Savings Bank, Dubuque, Iowa -- membership in the Federal Reserve System.

- Approved, December 22, 2003

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, December 27, 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)	Hampden Bancorp, MHC, Springfield, Massachusetts – 3(a)(1) to become a mutual bank holding company through the acquisition of 100% of the voting shares of Hampden Bank, successor to Hampden Savings Bank, both of Springfield, Massachusetts	Newspaper – 01/19/2004 Fed Reg – 01/23/2004

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, December 27, 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>
4C8	Bayerische Hypo- Und Vereinsbank Aktiengesellschaft and Munchener Ruckversicherungs-Gesellschaft AG, both of Munich, Germany, to engage de novo, through HVB Global Assets Company, L.P., in extending and servicing of loans or other extensions of credit.	Fed Reg – 01/19/2004

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

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

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, December 27, 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)(5)	Fulton Financial Corporation, Lancaster, PA, to acquire Resource Bankshares Corporation, Virginia Beach, VA.	Newspaper – N/Avail Fed Reg – 01/19/2004

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>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, December 27, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Applications by Fifth Third Bank, Grand Rapids, Michigan, to establish branches at 33133 West 12 Mile Road, Farmington Hills, MI; 2301 Gezon Parkway, Wyoming, MI; 1190 West Argyle Street, Jackson, MI; 2112 Jolly Road, Okemos, MI; 1710 Maple Avenue, Evanston, IL; 1 North Wacker Drive, Chicago, IL; 235 West Rand Road, Mt. Prospect, IL; 1366 South Milwaukee Avenue, Libertyville, IL; and 460 South Randall Road, South Elgin, IL, pursuant to Section 208.6 of Regulation H.	Newspaper - 12/19/2003
Branch	Applications by Fifth Third Bank, Cincinnati, Ohio, to establish branches at 7700 Cox Road, West Chester, Ohio and 5100 Terra Firma Drive, Mason, Ohio, pursuant to Section 208.6 of Regulation H.	Newspaper - 12/25/2003
18(c)	Application by The First State Bank of West Manchester, West Manchester, Ohio, ("First State") to acquire UMW Acquisition Corp, DeGraff, Ohio, an interim federally chartered savings association.	Newspaper - 12/20/2003

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

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>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, December 27, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 1858 North Young Circle, Suite 5, Hollywood, Florida.*	Newspaper – 01/03/2004
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 75 Fifth Street, NW, Suite 100, Atlanta, Georgia.*	Newspaper – 01/05/2004
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 1064 Richard D. Sailors Parkway, Powder Springs, Georgia.*	Newspaper – 01/06/2004

*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.

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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>
1356535	Capital Bank 109 Montague Greenwood, South Carolina 29649	10/06/2003	12/26/2003	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, December 27, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	IBERIABANK, Lafayette, Louisiana, to merge with Alliance Bank of Baton Rouge, Baton Rouge, Louisiana.*	Newspaper – N/Avail

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Community Bancshares of Mississippi, Inc., Brandon, Mississippi, to acquire 100 percent of the outstanding shares of Security Bancshares, Inc., along with its subsidiary, Security Bank, both of Amory, Mississippi.*	Newspaper – 01/19/2004 Fed Reg – 01/16/2004
CIC	Red River Bancshares, Inc., Alexandria, Louisiana, to retain 10.05 percent of the outstanding shares of Red River Bancshares, Inc., and its subsidiary, Red River Bank, both of Alexandria, Louisiana.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	Southwest Georgia Financial Corporation, Moultrie, Georgia, to acquire 100 percent of the outstanding shares of First Bank Holding Company, and its subsidiary, Sylvester Banking Company, both of Sylvester, Georgia.*	Newspaper – N/Avail Fed Reg – N/Avail

*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>
Member	Community Bank of West Georgia, Villa Rica, Georgia, to become a member of the Federal Reserve System.

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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, December 27, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	Irwin Union Bank and Trust Company, Columbus, Indiana, to purchase certain assets and certain deposit and other liabilities of Irwin Union Bank, F.S.B., Louisville, Kentucky, and thereby to establish branches at 224 South 200 West, Suite 100, Salt Lake City, Utah, and 401 N. Buffalo, Suite 200, Las Vegas, Nevada.*	Newspaper – N/Avail
Branch	Libertyville Bank & Trust Company, Libertyville, Illinois, to establish a branch facility to be located at 657-663 O'Plaine Road, Gurnee, Illinois.*	Newspaper – 01/05/2004
Branch	Libertyville Bank & Trust Company, Libertyville, Illinois, to establish a branch facility to be located at 345 South Milwaukee, Lake Villa, Illinois.*	Newspaper – 01/05/2004

* 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 Steven Joseph Bonnet, East Dubuque, Illinois, to control 50.04 percent of East Dubuque Bancshares, Inc., Dubuque, Iowa, and thereby indirectly acquire East Dubuque Savings Bank, Dubuque, Iowa.	Fed Reg – 01/07/2004 Newspaper – N/Avail
3(a)(5)	Fentura Financial, Inc., Fenton, Michigan, to merge with West Michigan Financial Corporation, Hudsonville, Michigan, and thereby indirectly acquire West Michigan Community Bank, Hudsonville, Michigan.*	Fed Reg – 01/09/2004 Newspaper – N/Avail
3(a)(1)	Will County Bancorp, Inc., Shorewood, Illinois, to become a bank holding company by acquiring up to 100 percent of the voting shares of Bank of Shorewood, Shorewood, 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)	ICNB Financial Corporation, Ionia, Michigan, to invest in Legacy Trust (in organization), Grand Rapids, Michigan, and thereby to engage in trust company functions.	Fed Reg – 01/19/2004

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, December 27, 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>
3A1	Pittsfield Community Bancorp, Inc., Pittsfield, Illinois, to become a bank holding company by acquiring 100 percent of Community Bank of Pittsfield, Pittsfield, Illinois, and Community State Bank of Plymouth, Plymouth, Illinois.*	Newspaper – N/Avail Fed Reg – 01/23/2004
3A3	The Templar Fund, Inc., St. Louis, Missouri, to acquire up to 43.7 percent of Truman Bancorp, Inc., St. Louis, Missouri, and thereby indirectly acquire Truman Bank, St. Louis, Missouri.*	Newspaper – N/Avail Fed Reg – 01/23/2004

* 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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					<i>LrgBk</i>	<i>SmBk</i>
909055	Peoples Bank & Trust Company Troy, Missouri	09/08/2003	12/23/2003	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, December 27, 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 – 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>
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 – 01/05/2004
CIC	Change in control notice by Ronald G. Chamberlin, Eitzen, Minnesota to gain control of Eitzen Independents, Inc., Eitzen, Minnesota, and thereby indirectly gain control of Eitzen State Bank, Eitzen, Minnesota.	Fed Reg-01/12/2004 Newspaper – 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>	
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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, December 27, 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)	First Southwest Bancorporation, Inc., Alamosa, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of First Southwest Bank, Alamosa, Colorado (in organization).	Newspaper - N/Avail 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>
None	

Section V – Availability of CRA public evaluations

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

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

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NI = Needs to improve

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>
389059	Tilden Bank 2 nd & Center Streets Tilden, Nebraska 68781	09/29/2003	12/26/2003	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, December 27, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C	Texas State Bank, McAllen, TX, to acquire Community Bank and Trust, SSB, Beaumont, TX*	Newspaper – N/Avail
Branch	Texas State Bank, McAllen, TX, to establish 31 branches in Texas*	Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Sulphur Springs Bancshares, Inc., Sulphur Springs, TX, and Sulphur Springs Delaware Financial Corporation, Dover, DE, to acquire Hawkins Financial Corporation, Hawkins, TX, Hawkins Delaware Financial Corporation, Wilmington, DE, and First State Bank, Hawkins, TX*	Fed Reg – 01/22/2004 Newspaper – N/Avail
3(a)(1)	Treaty Oak Holdings, Inc., Austin, TX, and Treaty Oak Bancorp, Inc., Austin, TX, to acquire Texline State Bank, Texline, TX*	Fed Reg – 01/23/2004 Newspaper – N/Avail
3(a)(1)	Treaty Oak Bancorp, Inc., Austin, TX, to acquire Texline State Bank, Texline, TX*	Fed Reg – 01/23/2004 Newspaper – N/Avail
3(a)(5)	Texas Regional Bancshares, Inc., McAllen, TX, and Texas Regional Delaware, Inc., Wilmington, DE, to acquire Southeast Texas Bancshares, Inc., Beaumont, TX, Texas Community Bancshares of Delaware, Inc., Wilmington, DE, and Community Bank and Trust, SSB, Beaumont, TX*	Fed Reg – 01/23/2004 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>
Other SMB filing	Security State Bank of Pecos, Pecos, TX, to increase its investment in TransPecos Development Corp., Pecos, TX, its wholly-owned community development corporation, from approximately 3.23 percent to 10 percent of its capital stock and surplus.

Section V – Availability of CRA public evaluations

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

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

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

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

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, December 27, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Central California Bank, Sonora, California, to establish a branch facility to be located at 2525 McHenry Avenue, Modesto, California.*	Newspaper – 12/27/2003
18CBranch	United Security Bank, Fresno, California, to merge with Taft National Bank, Taft, California, and to acquire two branches of target.*	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 Arnold Clair Benton and Neva Clair Benton, Reno, Nevada, to increase their ownership up to 13.03 percent of Heritage Bancorp, Reno, Nevada.*	Newspaper – 12/24/2003 Fed Reg – 12/31/2003

* 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.

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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	