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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. 20*

*Week Ending May 15, 2004*

### **Testimony And Statements**

U.S.-EU Financial Markets Regulatory Dialogue -- statement by Governor Bies before the House Committee on Financial Services.

- Published, May 13, 2004

### **Regulations And Policies**

Debit Card Fee Disclosures -- request for public comment on a Board study and a report to Congress on the adequacy of existing disclosures of debit card fees imposed by financial institutions on customers who use their Personal Identification Number (PIN) at point-of-sale.

- Approved, May 14, 2004

Prescreened Solicitations -- request for public comment on a Board study and a report to Congress on prescreened solicitations for credit or insurance.

- Approved, May 14, 2004

### **Enforcement**

CAB Holding, LLC, Wilmington, Delaware, and Paul Shi H. Huang -- issuance of a cease and desist order.

- Announced, May 10, 2004

Putnam-Greene Financial Corporation, Eatonton, Georgia, and The Citizens Bank of Cochran, Cochran -- written agreement with the Banking Commissioner of the State of Georgia and the Federal Reserve Bank of Atlanta.

- Announced, May 14, 2004

Riggs National Corporation, Washington, D.C., and Riggs International Banking Corporation, Miami, Florida -- issuance of a consent cease and desist order.

- Announced, May 14, 2004

UBS, AG, Zurich, Switzerland -- issuance of an order of assessment of a civil money penalty.

- Announced, May 10, 2004

**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**

New York

Adirondack Bank, Utica, New York -- to establish a branch at 500 East Main Street, Little Falls.

- Approved, May 14, 2004

Philadelphia

Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania -- to establish a branch at 237 North Pottstown Pike, Exton.

- Approved, May 14, 2004

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at the intersections of East Baseline Road and North Cooper Road, Gilbert, Arizona; South Gilbert Road and West Warner Road; North 67th Avenue and State Highway 101, Glendale; West Magee Road and North LaCholla Boulevard, Tucson; West 80th Avenue and Wadsworth Boulevard, Arvada, Colorado; East Florida Avenue and South Havana Street, Aurora; Highway 470 and Gartrell Road; and Central Avenue East and Tramway Boulevard Northeast, Albuquerque, New Mexico.

- Approved, May 14, 2004

Richmond

Highlands Community Bank, Covington, Virginia -- to establish a branch at 1501 Main Street, Clifton Forge.

- Approved, May 13, 2004

Chicago

Old Second Bank-Kane County, Elburn, Illinois -- to establish a branch at 1000A South State Street, Hampshire.

- Approved, May 14, 2004

Atlanta

The Park Avenue Bank, Valdosta, Georgia -- to establish a branch at 500 Eagles Landing Parkway, Stockbridge.

- Approved, May 14, 2004

**Bank Branches, Domestic**

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish branches at the corner of Northpoint Parkway and Rock Mill Road, Alpharetta, Georgia, and at 102 Newnan Crossing By-Pass, Newnan.  
- Approved, May 14, 2004

**Bank Holding Companies**

Atlanta

Bonifay Holding Company, Inc., Bonifay, Florida -- to continue making, acquiring, brokering, or servicing loans or other extensions of credit.  
- Withdrawn, May 10, 2004

Atlanta

Citizens Banking Corporation, Frostproof, Florida -- to merge with American Banking Corporation, Lake Wales, and thereby acquire American Bank and Trust Company.  
- Approved, May 14, 2004

Chicago

Community National Bancorporation, Waterloo, Iowa -- to acquire Community Bank, Austin, Minnesota, a de novo bank, and for Community Bank to become a member of the Federal Reserve System and purchase the assets and assume the liabilities of the Austin branch of Security Bank Minnesota, Albert Lea.  
- Approved, May 11, 2004

San Francisco

Doctors' Bancorp, Manhattan Beach, California -- to become a bank holding company and to acquire Beach Business Bank, a de novo bank.  
- Approved, May 14, 2004

Cleveland

Fifth Third Bancorp, Cincinnati, Ohio, and Fifth Third Financial Corporation -- to acquire Franklin Financial Corporation, Franklin, Tennessee, and Franklin National Bank.  
- Approved, May 11, 2004

### **Bank Holding Companies**

#### New York

First Bancorp, San Juan, Puerto Rico -- to acquire shares of PanAmerican Bancorp, Hollywood, Florida, and PanAmerican Bank.  
- Approved, May 10, 2004

#### St. Louis

Harrodsburg First Financial Bancorp, Inc., Harrodsburg, Kentucky -- to merge with Independence Bancorp, New Albany, Indiana, and thereby acquire Independence Bank.  
- Approved, May 11, 2004

#### Atlanta

Jacksonville Bancorp, Inc., Jacksonville, Florida -- commitment waiver request.  
- Granted, May 13, 2004

#### Minneapolis

Lakeland Bancorporation, Inc., Lakeville, Minnesota -- to become a bank holding company and to acquire Lakeland Bank, a de novo bank.  
- Approved, May 10, 2004

#### Richmond

Premier Community Bankshares, Inc., Winchester, Virginia -- to acquire Premier Bank, Inc., Martinsburg, West Virginia, a de novo bank.  
- Withdrawn, May 10, 2004

#### Chicago

Third Century Bancorp, Franklin, Indiana -- to become a bank holding company and to acquire Mutual Savings Bank and engage in of making and servicing loans.  
- Approved, May 14, 2004

### **Change In Bank Control**

#### Atlanta

Bonifay Holding Company, Inc., Bonifay, Florida -- to retain control of Bonifay Holding Company, Inc. and The Bank of Bonifay.  
- Permitted, May 13, 2004

### **Change In Bank Control**

#### St. Louis

Clarendon Holding Co., Clarendon, Arkansas -- to retain control of Clarendon Holding Co.

- Permitted, May 14, 2004

#### Chicago

Cowden Bancorp, Inc., Springfield, Illinois -- change in bank control.

- Permitted, May 14, 2004

#### Chicago

First Community Financial Corporation, Elgin, Illinois -- to retain control of First Community Financial Corporation and thereby acquire First Community Bank.

- Permitted, May 14, 2004

### **Competitive Factors Reports**

#### Philadelphia

Beneficial Mutual Savings Bank, Philadelphia, Pennsylvania -- report on competitive factors of the proposed merger with Beneficial Interim Bank, II as part of a reorganization to a mutual holding company structure.

- Submitted, May 12, 2004

#### Richmond

Carolina First Bank, Greenville, South Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Lake Lure, North Carolina, branch of First Charter Bank, Charlotte.

- Submitted, May 14, 2004

#### San Francisco

Cascade Bank, Everett, Washington -- report on competitive factors of the proposed merger with Issaquah Bank, Issaquah.

- Submitted, May 10, 2004

#### Chicago

Casey State Bank, Casey, Illinois -- report on competitive factors of the proposed merger with the Toledo branch of Illinois Community Bank, Effingham.

- Submitted, May 11, 2004

### **Competitive Factors Reports**

#### Chicago

Citizens State Bank of Cropsey, Cropsey, Illinois -- report on competitive factors of the proposed merger with CSBC Interim Bank.

- Submitted, May 11, 2004

#### Philadelphia

Commerce Bank, National Association, Cherry Hill, New Jersey -- report on competitive factors of the proposed merger with Commerce Bank/Shore National Association, Forked River, and Commerce Bank/Pennsylvania, National Association, Philadelphia, Pennsylvania.

- Submitted, May 11, 2004

#### Richmond

Mercantile Bank, Orlando, Florida -- reports on competitive factors of the proposed mergers with CNB National Bank, Lake City, and Florida Bank, National Association, Tampa.

- Submitted, May 13, 2004

#### Chicago

The National Bank & Trust Company of Sycamore, Sycamore, Illinois -- report on competitive factors of the proposed merger with LNB National Bank, DeKalb.

- Submitted, May 14, 2004

#### Chicago

Pilot Grove Savings Bank, Pilot Grove, Iowa -- report on competitive factors of the proposed merger with Farmers National Bank of Winfield, Mount Pleasant.

- Submitted, May 14, 2004

#### New York

SBU Bank, Utica, New York -- report on competitive factors of the proposed acquisition by merger of BSB Bank & Trust Company, Binghamton.

- Submitted, May 13, 2004

### **Competitive Factors Reports**

#### St. Louis

Signature Bank, Springfield, Missouri -- report on competitive factors of the proposed purchase of assets and assumption of deposit liabilities of certain branches of First Collinsville Bank, Collinsville, Illinois.  
- Submitted, May 10, 2004

### **Extensions Of Time**

#### Chicago

Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois -- extension to August 22, 2004, to increase its ownership of Oswego Bancshares, Inc., and thereby acquire Oswego Community Bank.  
- Granted, May 14, 2004

#### Atlanta

Regions Bank, Birmingham, Alabama -- extension to June 25, 2005, to establish a branch at the intersection of Deerfoot Parkway and Old Springville Road, Trussville.  
- Granted, May 12, 2004

#### Atlanta

Total Bancshares Corporation, Miami, Florida -- extension to August 28, 2004, to become a bank holding company and to acquire TotalBank.  
- Granted, May 13, 2004

#### Chicago

Village Investment Company, Libertyville, Iowa -- extension to August 24, 2004, to engage de novo in extending credit and servicing loans.  
- Granted, May 11, 2004



# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, May 15, 2004

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

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

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

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

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

| <i>Type</i> | <i>Application</i> |  |
|-------------|--------------------|--|
| None        |                    |  |

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Third Quarter of 2004

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| <i>Institution</i>  | <i>Location</i>  |
|---------------------|------------------|
| Union Trust Company | Ellsworth, Maine |

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The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, May 15, 2004

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

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch      | Great Eastern Bank, New York, New York to establish a Branch office located at 36-54 Main Street, Flushing, New York. | Newspaper – 05/25/2004               |

#### 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         | Emigrant Bancorp, Inc., San Juan, Puerto and its parent, ESB Acquisition Corp., both of New York, New York to acquire Emigrant Bank, New York, New York, a de novo limited purpose commercial bank. | Newspaper – 06/02/2004<br>Fed Reg – 06/11/2004 |

#### 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.

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None               |                 |

# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, May 15, 2004

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

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| <i>Type</i> | <i>Application</i> | <i>Ending date of<br/>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<br/>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<br/>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 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, May 15, 2004

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

| <i>Type</i>     | <i>Application</i>  | <i>Ending date of comment period</i> |
|-----------------|---|--------------------------------------|
| *18(c), *Branch | Community First Bank & Trust, Celina, Ohio, to merge with Indiana Lawrence Bank, North Manchester, IN and The Clyde Savings Bank, Clyde, OH, pursuant to Section 18(c) of the Federal Deposit Insurance Act and incident thereto establish branches pursuant to Section 9 of the Federal Reserve Act. | Newspaper – 06/09/2004               |
| *Branch         | Fifth Third Bank, Grand Rapids, MI to establish a branch at 1402 South Route 12, Fox Lake, IL.  | Newspaper – 05/01/2004               |
| *Branch         | Fifth Third Bank, Grand Rapids, MI to establish a branch at 900 Beasley Street, Lexington, KY.  | Newspaper – 05/01/2004               |
| *Branch         | Fifth Third Bank, Grand Rapids, MI to establish a branch at 49895 Grand River Avenue, Wixom, MI.  | Newspaper – 05/01/2004               |
| *Branch         | Fifth Third Bank, Grand Rapids, MI to establish a branch at 8430 Windfall Lane, Camby, IN.  | Newspaper – 05/08/2004               |

\*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 of Change in Bank Control by Susan Neff, Robert Neff, Ryan Neff, Heather Neff and Jennifer Neff-Markwell (collectively known as the "Neff Family") of their intent to retain control of 25 percent or more of the outstanding shares of The Citizens Bancorp, Morehead, Kentucky. | Newspaper – 05/17/2004<br>Fed Reg – 05/19/2004 |
| CIC         | Notice of Change in Bank Control by the Clay and Bernice Corman Family Control Group, Nicholasville, Kentucky, to retain 17.78% of the voting shares of Citizens National Bancshares, Inc., Nicholasville, Kentucky.   | Newspaper – 04/14/2004<br>Fed Reg – 04/19/2004 |
| CIC         | Notice by the Elder Group and Deborah Bagenstose, Columbus, Ohio, to retain control of Empire Bancshares, Inc., Hicksville, Ohio.  | Newspaper – N/Avail<br>Fed Reg – 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>           |
|---------------------------|---|--|
| *Branch                   | Fifth Third Bank, Cincinnati, Ohio, to establish a branch at Broadview Road and Royalton Road, Broadview Hts, Ohio.   | Newspaper – N/Avail<br>Fed Reg – N/Avail       |
| *Branch                   | Fifth Third Bank, Cincinnati, Ohio, to establish a branch at 5067 Portage Street, N.W., North Canton, Ohio.   | Newspaper – N/Avail<br>Fed Reg – N/Avail       |
| *Branch                   | Fifth Third Bank, Cincinnati, Ohio, to establish a branch at 15530 South Telegraph Road, Monroe, MI.  | Newspaper – N/Avail<br>Fed Reg – N/Avail       |
| *Branch                   | Fifth Third Bank, Cincinnati, Ohio, to establish a branch at 3739 Navarre Avenue, Oregon, Ohio.   | Newspaper – N/Avail<br>Fed Reg – N/Avail       |
| *Branch                   | Fifth Third Bank, Cincinnati, Ohio, to establish a branch at West Garfield Road and South Bissell Road, Aurora, Ohio.   | Newspaper – N/Avail<br>Fed Reg – N/Avail       |
| *Branch                   | Fifth Third Bank, Cincinnati, Ohio, to establish a branch at the northeast corner of State Route 747 and Union Center Boulevard, West Chester, Ohio.  | Newspaper – N/Avail<br>Fed Reg – N/Avail       |
| *Branch                   | Fifth Third Bank, Cincinnati, Ohio, to establish a branch at the southeast corner of Snow Road and Delores Boulevard, Brookpark, Ohio.  | Newspaper – N/Avail<br>Fed Reg – N/Avail       |
| CIC                       | Notice of Change in Control filed by The Dlesk Family (Rosalie J. Dlesk and Sylvan J. Dlesk and Randall Dlesk and Jane Dlesk), Wheeling, West Virginia, of their intent to acquire an additional 9,000 voting shares of First West Virginia Bancorp, Inc., Wheeling, West Virginia and increase their ownership position to 161,442 shares or 10.56% of the total shares outstanding. | Newspaper – 05/20/2004<br>Fed Reg – 06/01/2004 |
| *3(a)(5)                  | Huntington Bancshares Incorporated, Columbus, Ohio, to acquire Unizan Financial Corp., Canton, Ohio.  | Newspaper – 04/28/2004<br>Fed Reg – 04/23/2004 |
| *3(a)(5), 4(c)(8)         | National City Corporation, Cleveland, Ohio, to acquire 100 percent of Provident Financial Group, Inc., Cincinnati, Ohio, and thereby indirectly acquire Provident Bank, Cincinnati, Ohio.   | Newspaper – 03/22/2004<br>Fed Reg – 03/19/2004 |
| *18(c), 3(a)(1)           | North Valley Bancshares, Inc., Zanesville, Ohio, to acquire North Valley Bank, Zanesville, Ohio, pursuant to Section 3(a)(1) of the Bank Holding Company Act and North Valley Bank, Zanesville, Ohio, to merge with North Valley Interim Bank, Zanesville, Ohio, pursuant to Section 18(c) of the Federal Deposit Insurance Act.  | Newspaper – 05/08/2004<br>Fed Reg – N/Avail    |
| *18(c), *3(a)(5), *Branch | Sky Financial Group, Inc., Bowling Green, Ohio, to acquire Second Bancorp, Incorporated, Warren, Ohio.  | Newspaper – 04/26/2004<br>Fed Reg – N/Avail    |

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



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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| 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 Third Quarter of 2004**

| <i>Institution</i>     | <i>Location</i>                                      |
|------------------------|--|
| Somerset Trust Company | 151 West Main Street<br>Somerset, Pennsylvania 15501 |

**Section VI – CRA examinations scheduled for Third Quarter of 2004**

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| <i>Institution</i>                | <i>Location</i>                               |
|-----------------------------------|---|
| Community First Bank & Trust      | 225 North Main Street<br>Celina, Ohio 45822   |
| The Citizens Banking Company      | 100 East Water Street<br>Sandusky, Ohio 44870 |
| The Killbuck Savings Bank Company | 165 North Main Street<br>Killbuck, Ohio 44637 |

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, May 15, 2004

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

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch      | Sandy Spring Bank, Olney, Maryland, to establish a branch at 8315 Ice Crystal Drive, Scaggsville, Maryland.*  | Newspaper – 05/20/2004               |
| Branch      | Union Bank and Trust Company, Bowling Green, Virginia, to establish branches at 11101 Hull Street Road, Midlothian, Virginia, and at 13644 Hull Street Road, Midlothian, Virginia.* | Newspaper – 05/26/2004               |
| Branch      | Gateway Bank & Trust Co., Elizabeth City, North Carolina, to establish a branch at 2808 South Croatan Highway, Nags Head, North Carolina.*  | Newspaper – 05/28/2004               |
| Branch      | The Bank of Floyd, Floyd, Virginia, to establish a branch at 4309 Starkey Road, Roanoke, Virginia.*   | Newspaper – 06/04/2004               |

\*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>           |
|-------------|---|--|
| 3(a)(5)     | The South Financial Group, Inc., Greenville, South Carolina, to acquire 100% of the voting shares of CNB Florida Bancshares, Inc., Jacksonville, Florida.*                          | Fed Reg – 05/10/2004<br>Newspaper – 05/31/2004 |
| CIC         | Change in Control Notice filed by Mrs. Elizabeth Ann Miller, Vero Beach, Florida, to retain 17.5% of the voting shares of First Clay County Banc Corporation, Clay, West Virginia.* | Fed Reg – 06/02/2004<br>Newspaper – 06/02/2004 |

\*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> |
|-------------|--------------------|
| 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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**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> |
| 976226             | The Fauquier Bank<br>10 Courthouse Square<br>Warrenton, Virginia 20186 | 02/23/2004              | 05/09/2004             | 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, May 15, 2004

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

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch      | SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 7550 IH-10 West, San Antonio, Texas, to be known as the Crossroads Branch.* | Newspaper – 05/22/2004               |

\*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)     | Alabama National Bancorporation, Birmingham, Alabama, to acquire 100 percent of Coquina Bank, Ormond Beach, Florida.*  | Newspaper – N/Avail<br>Fed Reg – N/Avail       |
| 4(c)(8)     | Bancshares of Florida, Inc., Naples, Florida (formerly Citizens Bancshares of Southwest Florida), to acquire 100 percent of Horizon Financial Corp., and its subsidiary, Horizon Bank, FSB, both of Pembroke Pines, Florida, and thereby engage in operating a savings association.*   | Newspaper – N/Avail<br>Fed Reg – N/Avail       |
| 3(a)(1)     | Flint River Bancshares, Inc., Camilla, Georgia, to become a bank holding company by acquiring 100 percent of Flint River National Bank, Camilla, Georgia.*   | Newspaper – 05/31/2004<br>Fed Reg – 06/10/2004 |
| 3(a)(1)     | Floridian Community Holdings, Inc., Davie, Florida, to become a bank holding company by acquiring 100 percent of Floridian Community Bank, Inc., Davie, Florida.*  | Newspaper – N/Avail<br>Fed Reg – N/Avail       |
| CIC         | Madison Bank Corporation, Madison, Georgia, prior change in control notice filed by Old Post Road, L.P., Madison, Georgia, Floyd C. Newton, Jr., Madison, Georgia, Floyd C. Newton III, Atlanta, Georgia, Godfrey H. Newton, Atlanta, and Jennie S. Newton, Atlanta, Georgia, to acquire 24.24 percent of the outstanding shares of Madison Bank Corporation, and its subsidiary, Bank of Madison, both of Madison, Georgia. | Newspaper – 05/26/2004<br>Fed Reg – 05/19/2004 |
| 3(a)(5)     | Whitney Holding Corporation, New Orleans, Louisiana, to merge with Madison BancShares, Inc., and thereby directly acquire Madison Bank, both of Palm Harbor, Florida.*   | Newspaper – N/Avail<br>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> |
|-------------|--------------------|
| 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 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, May 15, 2004

#### 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)     | Independent Bank Corporation, Ionia, Michigan, to acquire through merger North Bancorp, Inc., Gaylord, Michigan and thereby indirectly acquire First National Bank of Gaylord, Gaylord, Michigan and immediately merge with and into IBC's subsidiary, Independent Bank, Bay City, Michigan.* | Fed Reg – 05/06/2004<br>Newspaper – 04/30/2004 |
| 3(a)(1)     | MCB Bankshares, Inc., Middleton, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Middleton Community Bank, Middleton, Wisconsin.*  | Fed Reg – 05/27/2004<br>Newspaper – 05/24/2004 |
| CIC         | Notice by Darin J. Johnson, Sutherland, Iowa, to gain control of Old O'Brien Banc Shares, Inc., Sutherland, Iowa, and thereby indirectly Security State Bank, Sutherland, Iowa, and Hawarden Banking Company, Hawarden, Iowa.   | Fed Reg – 05/26/2004<br>Newspaper – N/Avail    |
| 3(a)(3)     | Parkway Bancorp, Inc., Harwood Heights, Illinois, to acquire 100 percent of the voting shares of United Arizona Bank, National Association, Cave Creek, Arizona.*   | Fed Reg – N/Avail<br>Newspaper – N/Avail       |
| 3(a)(3)     | Metropolitan Bank Group, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Citizens Bank - Illinois, National Association, Berwyn, Illinois.*   | Fed Reg – 06/11/2004<br>Newspaper – N/Avail    |
| CIC         | Notice by Paul E. Menzel, Hartland, Wisconsin, to retain 19.32 percent of Ridgestone Financial Services, Inc., Brookfield, Wisconsin, and thereby indirectly control Ridgestone Bank, Brookfield, Wisconsin.  | Fed Reg – N/Avail<br>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)     | Marshall & Ilsley Corporation, Milwaukee, Wisconsin, proposes to acquire indirectly through its wholly-owned subsidiary, Metavante Corporation, all of the outstanding capital stock of Advanced Financial Solutions, Inc., and all of the limited liability company interests of CheckClear L.L.C., and Medical Banking Exchange L.L.C., all located in Oklahoma City, Oklahoma. | Fed Reg – N/Avail                    |

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

| <i>Type</i> | <i>Application</i> |
|-------------|--------------------|
| None        |                    |

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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



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

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*Institution* *Location*

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None

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## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, May 15, 2004

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

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch      | Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 104 B War Eagle Street, Huntsville, Arkansas.*  | Newspaper – 05/22/2004               |
| Branch      | Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 2619 Highway 62 East, Mountain Home, Arkansas.* | Newspaper – 05/22/2004               |
| 18C         | First Bank, St. Louis, Missouri, to merge with Continental Community Bank and Trust Company, Aurora, Illinois.*                      | Newspaper – 06/11/2004               |

\* 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>           |
|-------------|---|--|
| 3A3         | Commonwealth Bancshares, Inc., Louisville, Kentucky, to retain 100 percent of First Security Trust Bank, FSB, Florence, Kentucky, which will be renamed First Security Trust Bank, Inc., Florence, Kentucky, upon its conversion to a state chartered bank.*              | Newspaper – 06/14/2004<br>Fed Reg – N/Avail    |
| 3A1         | Southern Missouri Bancorp, Inc., Poplar Bluff, Missouri, to become a bank holding company by retaining 100 percent of Southern Missouri Bank and Trust Company, Poplar Bluff, Missouri, upon its conversion from a state savings bank to a state chartered trust company. | Newspaper – 06/06/2004<br>Fed Reg – 06/07/2004 |

\* 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> |
|-------------|--------------------|
| 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> |
| 3120646            | Patriot Bank<br>Millington, Tennessee | 02/02/2004              | 05/14/2004             | 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, May 15, 2004

#### 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         | John Wesley Templer Sr. and Jacqueline Sue Templer, Amarillo, Texas, to acquire control of Western Dakota Holding Company, Timber Lake, South Dakota, and thereby indirectly acquire control of Western Dakota Bank, Timber Lake, South Dakota. | Fed Reg – 05/13/2004<br>Newspaper – N/Avail |
| 3(a)(3)     | Waumandee Bancshares, Ltd., Waumandee, Wisconsin, proposes to acquire First State Bank, Fountain City Wisconsin.*   | Fed Reg – 06/03/2004<br>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>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| 4(c)(8)     | Hopkins Financial Corporation, Mitchell, South Dakota, proposes to engage de novo in lending activities |                                      |

## 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 3rd Quarter of July 1, 2004-September 30, 2004

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| <i>Institution</i>            | <i>Location</i>        |
|-------------------------------|------------------------|
| First Commercial Bank         | Bloomington, Minnesota |
| Rocky Mountain Bank           | Billings, Montana      |
| Glacier Bank                  | Kalispell, Montana     |
| American State Bank of Pierre | Pierre, South Dakota   |
| State Bank of La Crosse       | La Crosse, Wisconsin   |

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The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances. Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received, as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Mr. Jim Colwell at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, P. O. Box 291, Minneapolis, Minnesota 55480-0291.

## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, May 15, 2004

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

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| 18(c)       | Bank of Colorado, Fort Collins, Colorado, to purchase certain assets and assume certain liabilities of First National Bank of Colorado Springs, Colorado Springs, Colorado, and incident thereto, to establish three branches. | Newspaper – 05/29/2004               |

#### 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)     | Union National Bancshares, Inc. ESOP, Chandler, Oklahoma, to become a bank holding company through the acquisition of up to 32.76 percent of the voting shares of Union National Bancshares, Inc., parent of Union Bank of Chandler, both in Chandler, Oklahoma.       | Newspaper – 06/13/2004<br>Fed Reg – 06/11/2004 |
| 3(a)(1)     | Centennial C Corp, Rancho Santa Fe, California, to become a bank holding company through the acquisition of 100 percent of the voting shares of Centennial Bank Holdings, Inc., Fort Collins, Colorado, parent of Centennial Bank of the West, Fort Collins, Colorado. | Newspaper – N/Avail<br>Fed Reg – 06/03/2004    |
| 3(a)(5)     | Pinnacle Bancorp, Inc., Central City, Nebraska, to acquire 100 percent of Financial Services of the Rockies, Inc., Colorado Springs, Colorado, and thereby indirectly acquire First National Bank of Colorado Springs, Colorado Springs, Colorado.                     | Newspaper – 05/29/2004<br>Fed Reg – 06/11/2004 |

#### 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.

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<br/>number</i> | <i>Institution/Location</i>   | <i>Examination<br/>date</i> | <i>CRA<br/>public date</i> | <i>CRA<br/>rating</i> | <i>Exam type</i> |             |
|------------------------|---|-----------------------------|----------------------------|-----------------------|------------------|-------------|
|                        |   |                             |                            |                       | <i>LrgBk</i>     | <i>SmBk</i> |
| 94755                  | Sundance State Bank<br>2 <sup>nd</sup> & Main<br>Sundance, Wyoming 82729          | 02/23/2004                  | 05/12/2004                 | S                     |                  | X           |
| 481551                 | Saline State Bank<br>203 W. 3 <sup>rd</sup> Street<br>Wilber, Nebraska 68465      | 02/09/2004                  | 05/13/2004                 | S                     |                  | X           |
| 554857                 | Five Points Bank<br>2015 N. Broadwell Avenue<br>Grand Island, Nebraska 68803-2759 | 01/26/2004                  | 05/13/2004                 | S                     | X                |             |

**Section VI – CRA examinations scheduled for 3<sup>rd</sup> Quarter of 2004**

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| <i>Institution</i>      | <i>Location</i>        |
|-------------------------|------------------------|
| Bank of Colorado        | Fort Collins, Colorado |
| FirstBank of Vail       | Vail, Colorado         |
| State Bank              | Winfield, Kansas       |
| American Heritage Bank  | Sapulpa, Oklahoma      |
| Anadarko Bank and Trust | Anadarko, Oklahoma     |
| First Bank of Chandler  | Chandler, Oklahoma     |
| Farmers State Bank      | Pine Bluffs, Wyoming   |
| Uinta County State Bank | Mountain View, Wyoming |

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The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.



# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 15, 2004

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

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| <i>Type</i> | <i>Application</i> | <i>Ending date of<br/>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<br/>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<br/>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<br/>number</i> | <i>Institution/Location</i> | <i>Examination<br/>date</i> | <i>CRA<br/>public date</i> | <i>CRA<br/>rating</i> | <i>Exam type</i> |             |
|------------------------|-----------------------------|-----------------------------|----------------------------|-----------------------|------------------|-------------|
|                        |                             |                             |                            |                       | <i>LrgBk</i>     | <i>SmBk</i> |
| None                   |                             |                             |                            |                       |                  |             |

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## Section VI – CRA examinations scheduled for Third Quarter of 2004

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| <i>Institution</i>           | <i>Location</i>                                   |
|------------------------------|---|
| PointBank<br>844567          | 200 South Highway 377<br>Pilot Point, Texas 76258 |
| Citizens Bank<br>253262      | 103 Texas Avenue<br>Slaton, Texas 79364           |
| PlainsCapital Bank<br>637451 | 5010 University Drive<br>Lubbock, Texas 79413     |

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The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, May 15, 2004

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

| <i>Type</i> | <i>Application</i>  | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| 18C         | Placer Sierra Bank, Auburn, California, to merge with Bank of Orange County, Orange, California.* | 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> |
|-------------|--------------------|--------------------------------------|
| 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)  | Premier Commercial Bancorp to become a bank holding company by acquiring 100 percent of Premier Commercial Bank N.A., both of Anaheim, California.          |
| 3(a)(5)(C)  | Regal Financial Bancorp, Inc., Seattle, Washington, to become a bank holding company by acquiring 100 percent of Regal Financial Bank, Seattle, Washington. |

## 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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