

---

# Federal Reserve Release

---



*H.2*

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

*No. 12*

*Week Ending March 19, 2005*

### **Testimony And Statements**

Future of the Social Security Program and Economics of Retirement -- statement by Chairman Greenspan before the Senate Special Committee on Aging.

- Published, March 15, 2005

### **Bank Holding Companies**

Citigroup Inc., New York, New York -- to acquire First American Bank, SSB, Bryan, Texas, on its conversion to a national bank.

- Approved, March 16, 2005

### **Regulations And Policies**

Classification of Commercial Credit Exposures -- interagency publication for comment of a new classification system for rating commercial credit exposures.

- Approved, March 14, 2005

Guidelines for Safeguarding Customer Information -- interagency guidance for financial institutions regarding the development and implementation of a response program to address unauthorized access to customer information (Docket No. OP-1155).

- Approved, March 18, 2005

### **Enforcement**

First Interstate Bank, Billings, Montana -- issuance of a consent order of assessment of a civil money penalty.

- Announced, March 16, 2005

HomeFederal Bank, Columbus, Indiana -- issuance of a consent order of assessment of a civil money penalty.

- Announced, March 16, 2005

Midwest Bankcentre, St. Louis, Missouri -- issuance of a consent order of assessment of a civil money penalty.

- Announced, March 16, 2005

---

<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

Secretary

First Gulf Bank, Gulf Shores, Alabama -- to establish a branch at 30500-A State Highway 181, Spanish Fort.  
- Approved, March 17, 2005

Cleveland

Heartland Bank, Gahanna, Ohio -- to establish a branch at 65 East State Street, Columbus.  
- Approved, March 18, 2005

Philadelphia

Lafayette Ambassador Bank, Easton, Pennsylvania -- to establish a branch at 1127 Chestnut Street, Emmaus.  
- Approved, March 17, 2005

St. Louis

Progress Bank of Missouri, Sullivan, Missouri -- to establish a branch at 1022 North State Highway 27, Warrenton.  
- Approved, March 15, 2005

Chicago

Royal American Bank, Inverness, Illinois -- to establish a branch at 1001 Johnson Drive, Buffalo Grove.  
- Approved, March 17, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 3653 Orlando Drive, Sanford, Florida; 3250 Vineland Road, Osceola; 1241 State Road 436, Unit 101, Casselberry; and 1700 South Orange Blossom Trail, Apopka.  
- Approved, March 17, 2005

San Francisco

Valley Independent Bank, El Centro, California -- to establish a branch at 10100 Trinity Parkway, Suite 400, Stockton.  
- Approved, March 15, 2005

### **Bank Holding Companies**

#### Minneapolis

Bozeman Bancorp, Inc., Manhattan, Montana -- to become a bank holding company and to acquire Bank of Bozeman, Bozeman, a de novo bank.

- Approved, March 17, 2005

#### Chicago

Capitol Bancorp Ltd., Lansing, Michigan -- to acquire 51 percent of the shares of Peoples State Bank, Jeffersonville, Georgia.

- Approved, March 18, 2005

#### Philadelphia

Sterling Financial Corporation, Lancaster, Pennsylvania -- to retain ownership of Delaware Sterling Bank & Trust Company, Christiana, Delaware.

- Approved, March 18, 2005

#### Atlanta

Wilson Bank Holding Company, Lebanon, Tennessee -- to acquire 50 percent of the shares of Community Bank of Smith County, Carthage, and Dekalb Community Bank, Smithville.

- Approved, March 16, 2005

### **Bank Mergers**

#### Kansas City

Bank 7, Medford, Oklahoma -- to purchase certain assets and assume certain liabilities of the Oklahoma City branch of Guarantee State Bank, Lawton, and thereby establish a branch.

- Approved, March 14, 2005

### **Competitive Factors Reports**

#### San Francisco

Guaranty Bank of California, Los Angeles, California -- report on competitive factors of the proposed merger with Sincere Federal Savings Bank, San Francisco.

- Submitted, March 15, 2005

**Competitive Factors Reports**

Philadelphia

Keystone Nazareth Bank & Trust Company, Bethlehem, Pennsylvania -- report on competitive factors of the proposed merger with First Federal Bank, Hazelton, and Northeast Pennsylvania Trust Company.

- Submitted, March 14, 2005

New York

Provident Bank, Montebello, New York -- report on competitive factors of the proposed purchase of the South Fallsburg branch of HSBC Bank USA, National Association, Wilmington, Delaware.

- Submitted, March 15, 2005

New York

Provident Municipal Bank, Montebello, New York -- report on competitive factors of the proposed acquisition of certain municipal deposit liabilities of Provident Bank.

- Submitted, March 16, 2005

San Francisco

Regents Bank, National Association, La Jolla, California -- report on competitive factors of the proposed merger with Regents Savings Bank, Vancouver, Washington, a de novo bank.

- Submitted, March 15, 2005

**Extensions Of Time**

Minneapolis

First Community Bank, Glasgow, Montana -- extension to April 2, 2006, to establish a de novo branch at 2965 Prospect Avenue, Helena.

- Granted, March 18, 2005

Minneapolis

Hopkins Financial Corporation, Mitchell, South Dakota -- extension to June 14, 2005, to engage de novo in lending activities.

- Granted, March 14, 2005

**Regulations And Policies**

Secretary

Regulation Z (Truth in Lending) -- commenter's request to extend the comment period on the review of the open-end (revolving) credit rules of Regulation Z.  
- Denied, March 15, 2005

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, March 19, 2005

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

---

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

---

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

---

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

---

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

---

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

---

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

---

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

---

## Section V – Availability of CRA public evaluations

---

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

---

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

---

## Section VI – CRA examinations scheduled for Quarter of

---

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

---



## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, March 19, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banco LatinoAmericano De Exportaciones, S.A., Panama City, Panama, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Banco Votorantim, Sao Paulo, Brazil, to establish a representative office in New York, New York.	Newspaper – N/Avail

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	HSH Nordbank Ag, Hamburg, Germany, to engage de novo through NY Credit Real Estate Fund, L.P. and New York Credit Advisors LLC, a joint venture investment, in extending credit and servicing loans and acting as an investment or financial advisor.	Fed Reg – 03/31/2005

#### 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 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, March 19, 2005

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

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

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

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

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Royal Bancshares of Pennsylvania, Narberth, PA, proposes to engage in de novo activity of extending credit and servicing loans.	

## 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 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, March 19, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 1604 North Barron Street, Eaton, OH	Newspaper – 03/18/2005
*Branch	Heartland Bank, Gahanna, OH to establish a branch at 65 East State Street, Columbus, OH	Newspaper – 03/05/2005

\*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)	Peoples Community Bancorp, Inc., West Chester, OH to acquire American State Corporation and its wholly-owned subsidiary American State Bank, both of Lawrenceburg, IN	Newspaper – N/Avail Fed Reg – 04/07/2005

\*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</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 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, March 19, 2005

#### 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 1640 Buford Highway, Cumming, Georgia.*	Newspaper – 03/25/2005

\*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>
4(c)(8)	GrandSouth Bancorporation, Greenville, South Carolina, to acquire 100% of the voting securities of Car Bucks, Inc., Anderson, South Carolina.	Fed Reg – 04/07/2005

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

<i>Type</i>	<i>Application</i>
Investment	Wachovia Bank, National Association, Charlotte, North Carolina, to have its wholly-owned Edge Corporation subsidiary, Wachovia International Banking Corporation, Charlotte, North Carolina, make a capital contribution of \$100 million in its broker-dealer subsidiary, Wachovia Securities International Limited, London, England.

**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 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, March 19, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank Independent, Sheffield, Alabama, to establish a branch located at 112 North Marion Street, Suite A, Athens, Alabama.*	Newspaper – 03/26/2005
18(c)	Regions Bank, Birmingham, Alabama, to merge with Union Planters Bank, National Association, Memphis, Tennessee.*	Newspaper – 04/11/2005

\*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)	Firsttrust Corporation, New Orleans, Louisiana, to acquire 100 percent of the outstanding shares of Central Bank for Savings, Winona, Mississippi.*	Newspaper – 04/04/2005 Fed Reg – 04/07/2005
4(c)(8)	Firsttrust Corporation, New Orleans, Louisiana, to acquire 100 percent of the outstanding shares of Central Bank for Savings, Winona, Mississippi, and thereby engage in operating a savings association.*	Newspaper – 04/04/2005 Fed Reg – 04/07/2005
4(c)(8)	The Colonial BancGroup, Inc., Montgomery, Alabama, to acquire 100 percent of the outstanding shares of FFLC Bancorp, Inc., and its subsidiary, First Federal Savings Bank of Lake County, both of Leesburg, Florida, and thereby engage in operating a savings association.*	Newspaper – N/Avail Fed Reg – 03/25/2005
3(a)(1)	Jones County Bancshares, Inc., Laurel, Mississippi, to become a bank holding company by acquiring 100 percent of the outstanding shares of Bank of Jones County, Laurel, Mississippi.*	Newspaper – 04/11/2005 Fed Reg – 04/11/2005

\*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, March 19, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Geneva, Geneva, Indiana, to establish a branch facility to be located at 1451 North Meridian Street, Portland, Indiana.*	Newspaper – 03/31/2005
Branch	Royal American Bank, Inverness, Illinois, to establish a branch facility to be located at 1001 Johnson Drive, Buffalo Grove, Illinois.*	Newspaper – 02/28/2005

\* 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) & 3(a)(1)	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 100 percent of the voting shares of Capitol Development Bancorp Limited II, Lansing, Michigan, and thereby indirectly acquire Bank of Bellevue (in organization), Bellevue, Washington, and by Capitol Development Bancorp Limited II, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Bellevue (in organization), Bellevue, Washington.*	Fed Reg – 04/12/2005 Newspaper – N/Avail
CIC	Notice by Michael J. Rivers, Winona, Minnesota, to acquire approximately 22.07 percent of the voting shares of Central Wisconsin Financial Services, Inc., Wausau, Wisconsin, and thereby indirectly acquire Bank of Wausau, Wausau, Wisconsin.	Fed Reg – 02/22/2005 Newspaper – N/Avail
CIC	Notice by Jeffrey Dinklage, Wisner, Nebraska, to increase ownership of D & H Investments Corporation, Cherokee, Iowa, to 27.14 percent following the purchase of 160 shares.	Fed Reg – 03/22/2005 Newspaper – 03/24/2005
3(a)(1) & Membership	Edgebrook Bancorp, Inc., Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Edgebrook Bank (in organization), Chicago, Illinois, and by Edgebrook Bank (in organization), Chicago, Illinois, to become a member of the Federal Reserve System.*	Fed Reg – 04/15/2005 Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Great River Financial Group, Inc., Burlington, Iowa, to acquire 100 percent of Two Rivers Bank and Trust (in organization), Johnston, Iowa.*	Fed Reg – 03/28/2005 Newspaper – 04/01/2005
3(a)(1) & 4(c)(8)	iTeam Companies, Inc., Brookfield, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Kenney, Kenney, Illinois, and to engage in data processing activities through its subsidiary, iStream Companies, Inc., Brookfield, Wisconsin.*	Fed Reg – 04/11/2005 Newspaper – N/Avail
CIC	Notice by Everett D. Lawrence, Marshall, Illinois, acting in concert with Lawrence Gravel, Phyllis Lawrence, and Kim Schmidt, to retain control of the voting stock of Preferred Bancorp, Inc., Casey, Illinois, and thereby indirectly acquire Preferred Bank, Casey, Illinois.	Fed Reg – 03/24/2005 Newspaper – 03/31/2005

\* 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)	First National Bancshares, Inc., East Lansing, Michigan, to retain its 100 percent interest in Equifunding, Inc., East Lansing, Michigan, and thereby engage in acquiring debt in default (including tax liens).	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**

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

## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, March 19, 2005

#### 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 2900 West Main Place, Russellville, Arkansas.*	Newspaper – 03/21/2005

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

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

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

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

## Section V – Availability of CRA public evaluations

---

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

---

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
311845	Arvest Bank Fayetteville, Arkansas	10/12/2004	03/14/2005	S	X	

---

## Section VI – CRA examinations scheduled for Quarter of

---

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

---

## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, March 19, 2005

#### 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>
4(c)(8)	Carlson Bankshares, Inc., Comfrey, Minnesota, to operate a savings association as a result of the conversion of Peoples State Bank of Comfrey, Comfrey, Minnesota, to a federal savings bank to be known as Choice Financial Savings Bank, Comfrey, Minnesota.*	Fed Reg – 04/15/2005 Newspaper – N/Avail
3(a)(3) & 4(c)(8)	Choice Financial Holdings, Inc., Grafton, North Dakota, to acquire 85 percent of Peoples State Bank of Comfrey, Comfrey, Minnesota.*	Fed Reg – 04/15/2005 Newspaper – N/Avail
3(a)(1)	Rum River Bancorporation, Inc., Milaca, Minnesota to become a bank holding company by acquiring 100 percent of the First National Bank of Milaca, Milaca, Minnesota.*	Fed Reg – N/Avail Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

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



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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
240459	State Bank of Ewen Ewen, Michigan	12/13/2004	03/18/2005	O		X

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

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

## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, March 19, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First State Bank N.M., Taos, New Mexico, to establish a branch at 215 Union Boulevard, Suite 150 and 175, Lakewood, Colorado.	Newspaper – 03/12/2005
Branch	First Bank of Medicine Lodge, Medicine Lodge, Kansas, to relocate its main office to 7401 W. 135 <sup>th</sup> Street, Overland Park, Kansas, and to establish its office at 120 E. Kansas, Medicine Lodge, Kansas, as a branch.	Newspaper – 03/22/2005

#### 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)	BOTS, Inc., Topeka, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of VisionBank, Topeka, Kansas (in organization).	Newspaper – 04/01/2005 Fed Reg – 04/04/2005
CIC	Notification by Daniel Buford, Stephen Buford, Sam Buford, Ernest Dillard, Sheila Dillard, Aaron Dillard, and Hannah Dillard, all of Tulsa, Oklahoma; Sharon Linsenmeyer, Beatrice, Nebraska; and Sarah Dillard, Tampa, Florida, to acquire control of Healthcare Bancorp, Inc., parent of First BankCentre, both of Broken Arrow, Oklahoma.	Newspaper – N/Avail Fed Reg – 03/25/2005
CIC	Notification by Kenneth D. Klehm, Edmond, Oklahoma, and G. Blake Hogan, Houston, Texas, as trustees of the William M. Cameron 2004 Family Trusts, to retain control of First Fidelity Bancorp, Inc., parent of First Fidelity Bank, N.A., both in Oklahoma City, Oklahoma.	Newspaper – N/Avail Fed Reg – N/Avail
CIC	Notification by Robert E. Mickey, Jr., Holden, Missouri, individually and as trustee of the Marilyn Mickey Clay 2005 Irrevocable Trust, to acquire control of F&C Bancorp, Inc., parent of Farmers and Commercial Bank, both in Holden, Missouri.	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.

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, March 19, 2005

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Rodney A. Abrams, Northbrook, Illinois; et al, to acquire an interest in Surety Capital Corporation, Fort Worth, Texas, and indirectly acquire Surety Bank, National Association, Fort Worth, Texas.	Fed Reg – N/Avail 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 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, March 19, 2005

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

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

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

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

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

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

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

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

## Section V – Availability of CRA public evaluations

---

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

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	

---