
Federal Reserve Release



H.2

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

No. 29

Week Ending July 15, 2000

General Accounting Office

General Accounting Office -- response to GAO report entitled, "Federal Reserve Banks: Areas for Improvement in Computer Controls."
- Approved, July 13, 2000

Regulations And Policies

Performance and Profitability of CRA-related Lending -- report to Congress on loans made under the Community Reinvestment Act.
- Approved, July 13, 2000

Retail Fees and Services of Depository Institutions -- annual report to Congress.
- Approved, July 10, 2000

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

Bank Branches, Domestic

Kansas City

Chickasha Bank & Trust Company, Chickasha, Oklahoma -- to establish a branch at South Cobb Lake and Highway 281, Apache.

- Approved, July 12, 2000

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 9770 Northwest 25th Street, Miami, Florida.

- Approved, July 14, 2000

Kansas City

Community Banks of Colorado, Cripple Creek, Colorado -- to establish a branch at 5690 South DTC Boulevard, Greenwood Village.

- Approved, July 11, 2000

Atlanta

The Peoples Bank & Trust Company, Selma, Alabama -- to establish a branch at 720 Skyland Boulevard East, Tuscaloosa.

- Approved, July 14, 2000

Philadelphia

Premier Bank, Doylestown, Pennsylvania -- to establish a branch at 200 Veterans Lane.

- Approved, July 6, 2000 (AC)

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 6943 Douglas Boulevard, Douglasville; the intersection of Owings Mills Boulevard and Reisterstown Road, Owings Mills, Maryland; 2644 Chapel Lake Drive, Gambrills; 540 Benfield Road, Severna Park; and 4800 First Coast Highway, Fernandina Beach, Florida.

- Approved, July 11, 2000

Bank Branches, Domestic

San Francisco

Westamerica Bank, San Rafael, California -- to establish a branch at 3499 Brookside Road, Stockton.
- Approved, July 12, 2000

Bank Holding Companies

San Francisco

American River Holdings, Sacramento, California -- to acquire North Coast Bank, N.A., Windsor.
- Approved, July 11, 2000

Chicago

Antioch Holding Company, Antioch, Illinois -- to acquire shares of Lakes Region Bancorp, Inc., Third Lake, and its subsidiary, Anchor Bank.
- Approved, July 14, 2000

San Francisco

CB Bancshares, Honolulu, Hawaii -- to acquire shares of Citibank Properties, Inc. and thereby engage in holding and acquiring commercial and residential real estate mortgage loans and mortgage backed securities.
- Approved, July 10, 2000

Dallas

Century Bancshares, Inc., New Boston, Texas -- to acquire First State Bank of Gurdon, Gurdon, Arkansas.
- Approved, July 12, 2000

Atlanta

Century South Banks, Inc., Alpharetta, Georgia -- to engage de novo in agency transactional services, including securities brokerage activities and investment advisory services, through Century South Securities, Inc., Duluth.
- Approved, July 13, 2000

Bank Holding Companies

Minneapolis

Community Bank Group, Inc., Eden Prairie, Minnesota -- to acquire Midland Insurance Group, Inc., Winsted, and engage in general insurance agency activities in a town with a population not exceeding 5,000.

- Approved, July 14, 2000

St. Louis

Community First Financial Corporation, Plato, Missouri -- to establish Community First Financial Services Agency and provide tax preparation services, sell mutual funds, and engage in general insurance agency activities in a town with a population not exceeding 5,000.

- Approved, July 11, 2000

Dallas

Fort Davis Bancshares, Inc., Fort Davis, Texas -- to become a bank holding company through the acquisition of FDB-Nevada, Inc., Carson City, Nevada, and Fort Davis State Bank, and for FDB-Nevada to become a bank holding company through the acquisition of Fort Davis State Bank.

- Withdrawn, July 12, 2000

Chicago

IBT Bancorp, Inc., Mt. Pleasant, Michigan -- to acquire FSB Bancorp, Inc., Breckenridge, and Farmers State Bank of Breckenridge.

- Approved, July 12, 2000

Minneapolis

Inter-Mountain Bancorp, Inc., Bozeman, Montana -- to acquire shares of Three Forks Bancorporation, Three Forks, and Security Bank of Three Forks.

- Approved, July 13, 2000

Kansas City

JTB Bancshares, Inc., Mission Hills, Kansas -- to become a bank holding company through the acquisition of Whiting Bankshares, Inc., Whiting.

- Approved, July 11, 2000

Bank Holding Companies

Richmond

Peoples Financial Group, Inc., Iva, South Carolina -- to become a bank holding company through the acquisition of The Peoples Bank.
- Approved, July 14, 2000

Atlanta

Regions Financial Corporation, Birmingham, Alabama -- to merge with East Coast Bank Corporation, Ormond Beach, Florida, and thereby acquire Bank at Ormond-By-The-Sea and with First National Bancshares of Louisiana, Inc., Alexandria, Louisiana, and thereby acquire Security First National Bank.
- Approved, July 13, 2000

Atlanta

Riverside Banking Company, Ft. Pierce, Florida -- to acquire Dockside Finance Company and thereby engage in making, acquiring, brokering, or servicing loans or other extensions of credit.
- Approved, July 11, 2000

Minneapolis

S & C Banco, Inc., New Richmond, Wisconsin -- to acquire S & C Bank, Minnesota, Almelund, Minnesota.
- Approved, July 14, 2000

Bank Premises

Richmond

Farmers & Merchants Bank, Timberville, Virginia -- investment in bank premises.
- Approved, July 11, 2000

Kansas City

Morris State Bank, Morris, Oklahoma -- investment in bank premises.
- Approved, July 14, 2000

Banks, State Member

Kansas City

WestStar Bank, Bartlesville, Oklahoma -- payment of a dividend.
- Approved, July 11, 2000

Change In Bank Control

Minneapolis

1st United Bancorporation, Inc., Sidney, Montana -- change in bank control.
- Permitted, July 12, 2000

Dallas

First Graham Bancorporation, Graham, Texas -- change in bank control.
- Permitted, July 13, 2000

Competitive Factors Reports

Chicago

Ameriana Bank and Trust of Indiana, New Castle, Indiana -- report on competitive factors of the proposed merger with Ameriana Bank of Ohio, F.S.B., Cincinnati.
- Submitted, July 13, 2000

New York

Banco Bilbao Vizcaya, San Juan, Puerto Rico -- report on competitive factors of the proposed merger with BBVAPR Interim Bank.
- Submitted, July 10, 2000

Richmond

Central Carolina Bank and Trust Company, Durham, North Carolina -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of 27 branches of National Bank of Commerce, Memphis, Tennessee.
- Submitted, July 12, 2000

Dallas

First Bank Anna, Anna, Texas -- report on competitive factors of the proposed merger with First Bank Howe, Howe, and The First National Bank of Whitewright, Whitewright.
- Submitted, July 13, 2000

Philadelphia

First Citizens National Bank, Mansfield, Pennsylvania -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of six Bradford County branches of Sovereign Bank, Wyoming.
- Submitted, July 11, 2000

Competitive Factors Reports

Richmond

First Community Bank, National Association, Bluefield, Virginia -- report on competitive factors of the proposed merger with Citizens Southern Bank, Inc., Beckley, West Virginia.
- Submitted, July 12, 2000

Richmond

The First National Bank of Altavista, Altavista, Virginia -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of two branches of One Valley Bank-Central Virginia, National Association, Lynchburg.
- Submitted, July 12, 2000

Dallas

First State Bank of Texas, Denton, Texas -- report on competitive factors of the proposed merger with First Bank, Houston.
- Submitted, July 13, 2000

Philadelphia

Fulton Bank, Lancaster, Pennsylvania -- report on competitive factors of the proposed merger with Great Valley Savings Bank, Reading.
- Submitted, July 10, 2000

Richmond

Greater Atlantic Bank, Rockville, Maryland -- report on competitive factors of the proposed merger with Dominion Savings Bank, F.S.B., Front Royal, Virginia.
- Submitted, July 10, 2000

Chicago

The Huntington National Bank, Columbus, Indiana -- report on competitive factors of the proposed merger of its Nashville branch with First State Bank, Morgantown.
- Submitted, July 13, 2000

Philadelphia

LA Bank, Lake Ariel, Pennsylvania -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of six branches of Sovereign Bank, Wyomissing.
- Submitted, July 10, 2000

Competitive Factors Reports

Chicago

Lincoln Federal Savings Bank, Plainfield, Indiana -- report on competitive factors of the proposed merger with Citizens Savings Bank of Frankfort, Frankfort.
- Submitted, July 13, 2000

Chicago

Mayville State Bank, Mayville, Michigan -- report on competitive factors of the proposed merger with Fulton Street State Bank.
- Submitted, July 12, 2000

Chicago

Midstates Bank, National Association, Harlan, Iowa -- report on competitive factors of the proposed merger with Midstates Interim Bank, National Association, Council Bluffs.
- Submitted, July 12, 2000

Philadelphia

New Harris Financial, Inc., Harrisburg, Pennsylvania -- report on competitive factors of the proposed merger with York Financial Corporation, York, and York Federal Savings and Loan Association.
- Submitted, July 11, 2000

Richmond

Provident Bank of Maryland, Baltimore, Maryland -- report on competitive factors of the proposed merger with Harbor Federal Savings Bank.
- Submitted, July 10, 2000

Dallas

State Bank, La Grange, Texas -- report on competitive factors of the proposed acquisition of the Waller and Hempstead branches of Texas Guaranty Bank, N.A., Houston.
- Submitted, July 13, 2000

Richmond

Trinity Bank, Monroe, North Carolina -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Weddington branch of Lincoln Bank of North Carolina, Lincolnton.
- Submitted, July 13, 2000

Competitive Factors Reports

San Francisco

Wells Fargo Bank, N.A., San Francisco, California -- report on competitive factors of the proposed merger with Napa National Bank, Napa, and North County Bank, Escondido.

- Submitted, July 12, 2000

Extensions Of Time

Dallas

Bryan Family Management Trust, Bryan, Texas, and Bryan Heritage Limited Partnership -- extension to October 14, 2000, to acquire The First National Bank of Bryan.

- Granted, July 11, 2000

Atlanta

Citrus Financial Services, Inc., Vero Beach, Florida -- extension to October 13, 2000, to acquire The Commercial Bank of Highlands County, N.A., Sebring, a de novo bank.

- Granted, July 13, 2000

Financial Holding Companies

Minneapolis

First Bancshares Corporation, Gladstone, Michigan -- election to become a financial holding company.

- Effective, July 14, 2000

Richmond

James River Bankshares, Inc., Suffolk, Virginia -- election to become a financial holding company.

- Effective, July 13, 2000

Richmond

Peoples Financial Group, Inc., Iva, South Carolina -- election to become a financial holding company.

- Effective, July 14, 2000

Financial Holding Companies

Philadelphia

West Milton Bancorp, Inc., West Milton, Pennsylvania -- election to become a financial holding company.
- Effective, July 11, 2000

Membership

Chicago

Bank of Rantoul, Rantoul, Illinois -- to become a member of the Federal Reserve System.
- Approved, July 10, 2000

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 15, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Union Trust Company, Ellsworth, Maine – to merge The Waldoboro Bank, F.S.B., Waldoboro, Maine with and into Union Trust Company, Ellsworth, Maine	Newspaper - 08/07/2000

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)	Union Bankshares Company, Ellsworth, Maine – to acquire 100% of the common stock of Mid-Coast Bancorp, Inc., Waldoboro, Maine and thereby indirectly acquire The Waldoboro Bank, F.S.B., Waldoboro, Maine	Newspaper – 08/07/2000 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</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, July 15, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)\3(a)(5)\ 4(c)(8)\18(c)	M&T Bank Corporation, Buffalo, New York, and Olympia Financial Corporation, Buffalo, New York, (i) to acquire by merger Keystone Financial Inc., (“Keystone”) and thereby acquire its wholly-owned subsidiary, Keystone Financial Bank, N.A.; (“Keystone Bank”) and (ii) to acquire Keystone’s wholly-owned nonbanking subsidiaries. Manufacturers and Traders Trust Company, Buffalo, New York, to merge with Keystone Bank, and as incident thereto, to establish branches.*	Newspaper - 07/12/2000 Fed. Reg. – 08/03/2000
3(a)(3)	Caixa Geral De Depositos, S.A., Lisbon, Portugal to retain ownership and control of approximately 8.8 percent of the outstanding voting shares of Banco Comercial Portugues, Oporto, Portugal and thereby acquire indirectly approximately 8.8 percent of the shares of BPABBank, National Association, Newark, New Jersey.	Newspaper – N/A Fed. Reg. – N/A
3(a)(3)	The Industrial Bank of Japan, Tokyo, Japan to acquire 11.8 percent interest in The Dai-Ichi Kangyo Fuji Trust & Banking company, Ltd., Tokyo, Japan.	Newspaper – N/A Fed. Reg. – N/A
3(a)(1)	Avant Financial LLC, Syracuse, New York, to become a bank holding company by acquiring 67.5 percent of the voting shares of Reliance Bank, White Plains, New York.*	Newspaper – 07/29/2000 Fed Reg – 07/28/2000

* 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)	Unicredito Italiano S.P.A., Milan, Italy, to acquire The Pioneer Group, Inc., Boston, Massachusetts, and to engage in acting as investment and financial advisor, providing administrative services to mutual funds, acting as a general partner of or otherwise controlling investment funds, acting as a commodity pool operator, and conducting agency transactional services for customer investments	Newspaper – 07/28/00 Fed. Reg. – N/A

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:

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

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

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

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, July 15, 2000

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:

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<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, July 15, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notice from Somerset Trust Company, Somerset, PA on 07/10/2000 of its intent to establish a branch at 612 Logan Place, Confluence, PA.	07/13/2000

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.

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<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, July 15, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Bank of Marion, Marion, Virginia, to establish a branch at 787 Fort Chiswell Road, Suite 7, Max Meadows, Virginia.*	Newspaper – 07/25/2000
18(c)	The Patapsco Bank, Dundalk, Maryland, to merge with Northfield Federal Savings Bank, Baltimore, Md.*	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>
4(c)(8)	Patapsco Bancorp, Inc., Dundalk, Maryland, to acquire Northfield Bancorp, Inc., Baltimore, Md.*	Fed Reg – 08/03/2000 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.

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 15, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Republic Security Bank, West Palm Beach, Florida, to establish a branch located at 450 North Pine Island Road, Plantation, Florida.	07/28/2000*
Branch	The Bank, Warrior, Alabama, to establish a branch located at the intersection of County Highways 30A and 393, Santa Rosa Beach, Florida.	07/31/2000*
Branch	The Bank, Warrior, Alabama, to establish a branch located at the intersection of Jinks Avenue and 19 th Street, Panama City, Florida.	07/31/2000*
Branch	The Bank, Warrior, Alabama, to establish a branch located at the intersection of US Highway 98 and Henderson Beach Boulevard, Destin, Florida.	07/31/2000*

*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>
None		

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
318835	Terrace Bank of Florida Post Office Box 16828 Tampa, Florida	3/27/2000	07/13/2000	S		X

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, July 15, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Heartland Bancshares, Inc., Lenox, Iowa, to acquire an additional 62.5 percent of Union Bank of Arizona, Gilbert, Arizona.*	Fed Reg – 07/21/2000 Newspaper – 08/01/2000
3(a)(3)	Pilot Grove Savings Bank ESOP, Pilot Grove, Iowa, to acquire 100 percent of Farmers Savings Bank, Mount Pleasant, Iowa.*	Fed Reg – 07/19/2000 Newspaper – 07/15/2000
3(a)(3)	Pilot Bancorp , Inc., Pilot Grove, Iowa, to acquire 100 percent of Farmers Savings Bank, Mount Pleasant, Iowa.*	Fed Reg – 07/19/2000 Newspaper – 07/15/2000
CIC	Notification by Perry B. Hansen, Douglas M. Kratz and Francis P. McCarthy, of a Change in Control to acquire at least 50 percent of the issued and outstanding shares of Second Mid-America Bancorp, Inc., Savanna, Illinois.	Fed Reg – 07/19/2000 Newspaper – 07/12/2000

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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SN = Substantial noncompliance

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					<i>LrgBk</i>	<i>SmBk</i>
2686453	Shorebank Detroit 10474 W. Jefferson Avenue River Rouge, Michigan 48128 (313) 843-8850	11/30/1999	07/11/2000	S		X
1017377	M&I Lakeview Bank 1441 N. Taylor Drive Sheboygan, Wisconsin 53081 (920) 458-9000	01/13/2000	07/12/2000	S	X	

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, July 15, 2000

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 involving Marked Tree Bancshares, Inc., Marked Tree, Arkansas, by the L.V. Ritter Trust No. 2. (Previously submitted during the week ending July 1, 2000)	Newspaper – 8/1/2000 Fed Reg – 7/19/2000
CIC	Notice involving First Robinson Financial Corporation, Robinson, Illinois, by First Robinson Financial Corporation Employee Stock Ownership Plan, Robinson, Illinois.	Newspaper – N/Avail. Fed Reg – 8/7/2000

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>
3(a)(5)(C)	Notice by WestTenn Bancorp, Inc., Jackson, Tennessee, to acquire Bank of Jackson, Jackson, Tennessee.	

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 15, 2000

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)	Dacotah Banks, Inc., Aberdeen, South Dakota, proposes to acquire 100% of Bowbells Holding Company, Inc., Bowbells, North Dakota.*	Fed Reg – 08/11/2000

*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>	
3(a)(3)	S & C Banco, Inc., New Richmond, Wisconsin, proposes to acquire 100% of the voting shares of S & C Bank, Minnesota, Almelund, Minnesota.*	

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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S = Satisfactory

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SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
390859	M&I Community State Bank Eau Claire, Wisconsin	03/27/2000	07/11/2000	S	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, July 15, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1) / 4(c)(8)	Commerce Financial Corporation, ESOP, Topeka, Kansas, for prior approval to become a bank holding company through the acquisition of at least 25 percent of the voting shares of Commerce Financial Corporation, Topeka, Kansas, and thereby, indirectly acquire Commerce Bank and Trust, Topeka, Kansas. Also to acquire Financial Institution Technologies, Topeka, Kansas, and thereby, indirectly engage in data processing activities.	Newspaper – N/Avail FedReg – N/Avail
3(a)(1)	Advantage Bancorp, Inc., Woodbury, Minnesota, for prior approval to acquire 100 percent of the voting shares of Advantage Bank, Loveland, Colorado.	Newspaper – N/Avail FedReg – N/Avail
4(c)(8)	Commerce Financial Corporation, Topeka, Kansas, for prior approval to increase its investment, to 29.03 percent, of Financial Institution Technologies, Topeka, Kansas, and thereby, continue to engage in data processing activities.	Newspaper – N/Avail FedReg – 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>
S/R	Commerce Financial Corporation, Topeka, Kansas, for prior approval to redeem 22,262 shares of its own voting common stock.
S/R	Doniphan Bancshares, Doniphan, Nebraska, for prior approval to redeem 573.6 shares of its own common voting and 5081.2 shares of its own common non-voting stock.
Premises	Morris State Bank, Morris, Oklahoma, for prior approval to invest in bank premises.
Member	Rocky Ford National Bank, Rocky Ford, Colorado, for prior approval to remain a member of the Federal Reserve System following its conversion to a state chartered institution. Name will change to Community Bank - Rocky Ford.
Member	Premier Bank, Denver, Colorado, for prior approval to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

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**

Institution

Location

None

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, July 15, 2000

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.

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SN = Substantial noncompliance

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

<i>RSSD</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, July 15, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Westamerica Bank, San Rafael, California, to establish a branch office at 5858 Horton Street, Suite 150, Emeryville, California. *	Newspaper - 07/20/2000

* 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)	Wells Fargo & Company, San Francisco, California, to acquire First Security Corporation, Salt Lake City, Utah, and thereby indirectly acquire their bank subsidiaries. *	Newspaper - 07/31/2000 N/A

* 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)	Wells Fargo & Company, San Francisco, California, to acquire First Security Corporation, Salt Lake City, Utah, and thereby engage in nonbanking subsidiaries.	N/A

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

<i>Type</i>	<i>Application</i>
4(c)(8)	Wells Fargo & Company to acquire Charter Financial, Inc., New York, New York.

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

<i>Type</i>	<i>Application</i>
3(a)(5)(C)	Sonoma Valley Bancorp to become a bank holding company by acquiring Sonoma Valley Bank, both of Sonoma, California.
3(a)(5)(C)	NCAL Bancorp to become a bank holding company by acquiring National Bank of California, both of Los Angeles, California.

Section V – Availability of CRA public evaluations

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
877369	Valley Independent Bank 1498 Main Street El Centro, California 92243 (760) 352-5000	01/22/2000	07/11/2000	S	X	

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

Section VI – CRA examinations scheduled for Quarter of

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