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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. 29*

*Week Ending July 21, 2001*

**Bank Holding Companies**

Citigroup Inc. and Citicorp, New York, New York; and Citigroup Holdings Company, Wilmington, Delaware -- to acquire Grupo Financiero Banamex-Accival, S.A. de C.V., Mexico City, Mexico, and Banco Nacional de Mexico, S.A. and thereby acquire Banamex USA Bancorp, Los Angeles, California, and California Commerce Bank.  
- Approved, July 16, 2001

**Extensions Of Time**

Eggemeyer Advisory Corporation, Rancho Santa Fe, California; Castle Creek Partners Fund I, LP; Castle Creek Capital Partners Fund IIa, LP; Castle Creek Capital Partners Fund IIb, LP; Castle Creek Capital LLC; and WJR Corporation -- extension to January 15, 2002, to divest of an impermissible investment.  
- Granted, July 20, 2001

**Regulations And Policies**

Commodity Futures Trading Commission -- response to the CFTC concerning its annual report on the exercise of authority over margins on stock index futures contracts; and proposed new reporting procedures.  
- Approved, July 20, 2001

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment
<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**

## Cleveland

Chippewa Valley Bank, Rittman, Ohio -- to establish a branch at the intersection of State Route 3 and Greenwich Road, Seville.

- Approved, July 13, 2001 (AC)

## New York

HSBC Bank USA, Buffalo, New York, New York -- to establish a drive-in facility at 4406 West Genesee Street, Syracuse.

- Approved, July 20, 2001

## Kansas City

Pioneer Bank and Trust, Ponca City, Oklahoma -- to establish a branch at 2701 North 14th Street.

- Approved, July 16, 2001

## Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at 6505 Market Avenue, North Canton.

- Approved, July 19, 2001

**Bank Holding Companies**

## Atlanta

The 2000 Williams Investment Company, LLC, Atlanta, Georgia -- to become a bank holding company through the acquisition of FNB Newton Bankshares, Inc., Covington; and for Trust B Created Under Item V of the Last Will and Testament of James R.

Williams, Atlanta, to become a bank holding company through the acquisition of FNB Newton Bankshares, Inc.

- Withdrawn, July 20, 2001

## San Francisco

BAC Financial, Inc., Stockton, California -- to become a bank holding company through the acquisition of Bank of Agriculture and Commerce.

- Approved, July 20, 2001

### **Bank Holding Companies**

#### Minneapolis

Farmers State Corporation, Mankato, Minnesota -- to acquire Owatonna Bancshares, Inc., Owatonna.

- Approved, July 18, 2001

#### Secretary

First Union Corporation, Charlotte, North Carolina -- commenter's request to extend the comment period on the proposed acquisition of Wachovia Corporation, Winston-Salem.

- Denied, July 18, 2001

#### Atlanta

Kensington Bankshares, Inc., Spring Hill, Florida -- to become a bank holding company through the acquisition of First Kensington Bank.

- Withdrawn, July 20, 2001

#### Kansas City

Landmark Merger Company, Manhattan, Kansas -- to acquire MNB Bancshares, Inc., Manhattan; Landmark Bancshares, Inc., Dodge City; and its subsidiary, Landmark Federal Savings Bank.

- Withdrawn, July 17, 2001

#### Secretary

Northern Trust Corporation, Chicago, Illinois, and Northern Trust Global Advisors, Inc., Stamford, Connecticut -- to provide investment advisory services to private equity funds that invest solely in investments permissible for bank holding companies.

- Approved, July 16, 2001

#### Chicago

Quad City Holdings, Inc., Moline, Illinois -- to acquire Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa, a de novo bank; for Cedar Rapids Bank and Trust Company to become a member of the Federal Reserve System; and for Cedar Rapids Bank and Trust Company to acquire the Cedar Rapids branch of Quad City Bank and Trust Company, Bettendorf.

- Withdrawn, July 16, 2001

### **Bank Holding Companies**

#### St. Louis

Russellville Bancshares, Inc., Jonesboro, Arkansas -- to become a bank holding company by acquiring all the voting shares of First Arkansas Valley Bank, Russellville; and for Home Bancshares, Inc., Conway, and North Little Rock Bancshares, Inc., North Little Rock, to acquire more than 5 percent of the voting shares of Russellville Bancshares.  
- Approved, July 20, 2001

#### Secretary

SunTrust Banks, Inc., Atlanta, Georgia -- commenter's request to extend the comment period on the proposed acquisition of Wachovia Corporation, Winston-Salem, North Carolina.  
- Denied, July 20, 2001

### **Bank Mergers**

#### Kansas City

Bank of Blue Valley, Overland Park, Kansas -- to purchase certain assets and assume liabilities of the branch of Citizens Bank, N.A., Fort Scott, at 1235 Santa Fe Road, Olathe, and establish a branch.  
- Approved, July 17, 2001

#### Chicago

Comerica Bank-California, San Jose, California -- to merge with Imperial Bank, Inglewood, and thereby establish branches.  
- Approved, July 18, 2001

### **Bank Premises**

#### Richmond

The Bank of Monroe, Union, West Virginia -- to invest in bank premises.  
- Approved, July 18, 2001

### **Banks, Nonmember, And Miscellaneous Institutions**

#### Kansas City

United International Properties, Inc., Denver, Colorado -- registration under Regulation U.  
- Approved, July 19, 2001

### **Banks, State Member**

#### Secretary

Centura Bank, Rocky Mount, North Carolina -- to purchase certain assets and assume certain liabilities of Security First Network Bank, Atlanta, Georgia, a federal savings bank.  
- Approved, July 20, 2001

#### Atlanta

Horizon Bank, Bradenton, Florida -- to purchase certain assets and assume certain liabilities of the Bradenton branches of BankAtlantic, a Federal Savings Bank, Fort Lauderdale.  
- Approved, July 10, 2001 (AC)

### **Change In Bank Control**

#### Dallas

Giddings Bancshares, Inc., Giddings, Texas -- change in bank control.  
- Permitted, July 20, 2001

### **Competitive Factors Reports**

#### San Francisco

Bank of American Fork, American Fork, Utah -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Morgan Stanley Dean Witter Bank, Inc., Sandy.  
- Submitted, July 20, 2001

#### San Francisco

Banner Bank of Oregon, Hermiston, Oregon -- report on competitive factors of the proposed merger with Banner Bank, Walla Walla, Washington.  
- Submitted, July 20, 2001

#### St. Louis

Capaha Bank, SB, Tamms, Illinois -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Anna, Illinois, branch of Union Planters Bank, National Association, Memphis, Tennessee.  
- Submitted, July 18, 2001

### **Competitive Factors Reports**

#### Chicago

Comerica Bank, Detroit, Michigan -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Comerica Bank-Canada, Toronto, Canada.

- Submitted, July 18, 2001

#### St. Louis

First Commercial Bank of Southeast Missouri, Chaffee, Missouri -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Advance, Missouri, branch of Union Planters Bank, National Association, Memphis, Tennessee.

- Submitted, July 16, 2001

#### Dallas

The Hondo National Bank, Hondo, Texas -- report on competitive factors of the proposed merger with The Hondo National Interim Bank.

- Submitted, July 20, 2001

#### Kansas City

Lancaster County Bank, Waverly, Nebraska -- report on competitive factors of the proposed merger with Union Bank and Trust Company, Lincoln.

- Submitted, July 20, 2001

#### Atlanta

Macon Bank and Trust Company, Lafayette, Tennessee -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Celina branch of Union Planters Bank, National Association, Memphis.

- Submitted, July 18, 2001

#### Kansas City

South Central State Bank, Campbell, Nebraska -- report on competitive factors of the proposed merger with the Oxford branch of Union Bank and Trust Company, Lincoln.

- Submitted, July 20, 2001

#### San Francisco

Valley Oaks National Bank, Solvang, California -- report on competitive factors of the proposed merger with Montecito Bank & Trust, Santa Barbara.

- Submitted, July 20, 2001

### **Extensions Of Time**

#### Richmond

Allfirst Financial Inc., Baltimore, Maryland -- extension to July 15, 2002, to divest of an impermissible investment.

- Granted, July 18, 2001

#### Richmond

Gateway Financial Corporation, Elizabeth City, North Carolina -- extension to October 29, 2001, to become a bank holding company through the acquisition of Gateway Bank & Trust Co.

- Granted, July 17, 2001

### **Financial Holding Companies**

#### Secretary

Old National Bancorp, Evansville, Indiana -- election to become a financial holding company.

- Effective, July 20, 2001

#### Chicago

Republic Bancorp Co., Orland Park, Illinois -- election to become a financial holding company.

- Effective, July 20, 2001

### **Membership**

#### St. Louis

Warren Bank and Trust Company, Warren, Arkansas -- to become a member of the Federal Reserve System.

- Approved, July 20, 2001

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 21, 2001

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

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<i>Type</i>	<i>Application</i>	<i>Ending date of 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 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 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 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, July 21, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Representative Office	China Merchants Bank, Shenzhen, People's Republic of China, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Representative Office	Banca Comerciala Romana S.A., Bucharest, Romania, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Branch	NCF Bank Plc (formerly known as Nordea Companies Finland (NCF) Plc formerly known as MeritaNordbanken Plc), to establish a state-licensed branch at 437 Madison Avenue, New York, New York.*	Newspaper – N/Avail
Branch	The Chase Manhattan Bank, New York, New York, to open and occupy a de novo branch office at Coventry Commons, 1320 Stony Brook Road, Stony Brook, New York.*	Newspaper – 08/02/2001

\* 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)(1)/3(a)(3)	North Fork Bancorporation, Inc. and its wholly-owned subsidiary, North Fork Bank, both of Melville, New York, to acquire Commercial Bank of New York, New York, New York.*	Newspaper – N/Avail Fed Reg – 07/30/2001

\* 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**

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

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**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.

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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 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, July 21, 2001

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

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<i>Type</i>	<i>Application</i>	<i>Ending date of 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 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 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, July 21, 2001

### 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>
WAIVER	Received waiver request from Whitaker Bank Corporation, Lexington, KY on 07/16/2001 for permission to waive filing an application pursuant to Section 3 of the Bank Holding Company Act with respect to its acquisition of Citizens National Bank & Trust of Hazard, Hazard, KY through a merger with and into Whitaker Bank, National Association, Lexington, KY

**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.

The federal bank regulators use the following four 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 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, July 21, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Albemarle First Bank, Charlottesville, Virginia, to establish a branch at 100 5 <sup>th</sup> Street, SE, Charlottesville, Virginia.*	Newspaper - 08/01/2001
Branch	First Virginia Bank-Hampton Roads, Norfolk, Virginia, to establish a branch at 955 Harpersville Road, Newport News, Virginia.*	Newspaper - 08/10/2001
18(c)	First Virginia Bank, Falls Church, Virginia, to merge with State Bank, Remington, Virginia.*	Newspaper - 08/13/2001

\*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

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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 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>
834531	F&M Bank - West Virginia, Inc. 301 South Mildred Street Ranson, West Virginia 25438	04/23/2001	07/21/2001	S	X	

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## Section VI – CRA examinations scheduled for Quarter of

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*Institution* *Location*

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None

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## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 21, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Admiralty Bank, Palm Beach Gardens, Florida, to establish a branch located at 300 West Broward Boulevard, Fort Lauderdale, Florida.	07/28/2001*
18(c)	Colonial Bank, Montgomery, Alabama, to acquire certain assets and assume certain liabilities of thirteen branches of Union Planters Bank, N.A., Memphis, Tennessee. The branches are at the following locations: 408 Southeast Main Street, Wetumpka, Alabama; 716 Highway 231 North, Wetumpka, Alabama; 10000 Holtville Road, Deatsville, Alabama; 3390 Alabama Highway 14, Millbrook, Alabama; 9101 Bonita Beach Road, Bonita Springs, Florida; 7379 East Davis Boulevard, Naples, Florida; 6213 State Road 54, New Port Richey, Florida; 9431 U.S. Highway 19, Port Richey, Florida; 2440 Sunset Point Road, Clearwater, Florida; 35098 U.S. 19 North, Palm Harbor, Florida; 5580 Cortez Road West, Bradenton, Florida; 3957 Cattleman Road, Sarasota, Florida; and 11125 Park Boulevard, Seminole, Florida.	08/17/2001*

\*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)(5)	Regions Financial Corporation, Birmingham, Alabama, to merge with Park Meridian Financial Corporation, and thereby directly acquire Park Meridian Bank, Charlotte, North Carolina.	Fed Reg – 08/17/2001*

\*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, July 21, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	1st Source Bank, South Bend, Indiana, for prior approval to acquire the LaPorte and Michigan City, Indiana, branch offices of Citizens Financial Services, FSB, Munster, Indiana and thereby to establish two branch offices at 714 Lincolnway, LaPorte, Indiana; and 4005 Franklin Street, Michigan City, Indiana.*	Newspaper – 7/09/2001

\* 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)(1)	American Community Financial, Inc., Woodstock, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting stock of American Community Bank & Trust, Woodstock, Illinois.*	Fed Reg – 7/30/2001 Newspaper – 7/22/2001
4(c)(8)	Chemical Financial Corporation, Midland, Michigan, for prior approval to acquire 100 percent of the voting shares of Bank West Financial Corporation, Grand Rapids, Michigan and thereby indirectly acquire Bank West, Grand Rapids, Michigan.*	Fed Reg – 8/17/2001 Newspaper – N/Avail
3(a)(5)	First Financial Corporation, Terre Haute, Indiana, for prior approval to acquire 100 percent of the voting shares of Community Financial Corp., Olney, Illinois and thereby indirectly acquire Community Bank and Trust, N.A., Olney, Illinois.*	Fed Reg – 8/10/2001 Newspaper – N/Avail
4(c)(8)	Hasten Bancshares, Indianapolis, Indiana, for prior approval to acquire 100 percent of the outstanding common stock of Harrington Financial Group, Inc., Overland Park, Kansas, and thereby indirectly acquire Harrington Bank, FSB, Richmond, Indiana and to acquire 19.9 percent of the outstanding common stock of Harrington Financial Group, Inc., Overland Park, Kansas, and thereby indirectly acquire Harrington Bank, FSB, Richmond, Indiana.*	Fed Reg – 8/01/2001 Newspaper – 7/31/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CC	Notification by Charles Weldon Morrison of a Change in Control of Lamoine Bancorp, Inc., La Harpe, Illinois.	Fed Reg – 7/24/2001 Newspaper – N/Avail
3(a)(1)	MB-MidCity, Inc., Chicago, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of MB Financial, Inc., Chicago, Illinois and Manufacturers National Corporation, Chicago, Illinois and thereby indirectly acquire Manufacturers Bank, Chicago, Illinois; 100 percent of the voting shares of MidCity Financial Corporation, Chicago, Illinois and thereby indirectly acquire First National Bank of Elmhurst, Elmhurst, Illinois, Mid-City National Bank of Chicago, Chicago, Illinois, First National Bank of Morton Grove, Morton Grove, Illinois and Union Bank and Trust Company, Oklahoma City, Oklahoma and 100 percent of the voting shares of Abrams Centre Bancshares, Inc., Dallas, Texas and thereby indirectly acquire Abrams Centre National Bank, Dallas, Texas.*	Fed Reg – 8/10/2001 Newspaper – N/Avail
3(a)(1)	Piper Holdings, Inc., Covington, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Fountain Trust Company, Covington, Indiana.*	Fed Reg – 7/30/2001 Newspaper – N/Avail
3(a)(1)	Speer Bancshares, Inc., Speer, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of State Bank of Speer, Speer, Illinois.*	Fed Reg – 7/20/2001 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)	Chemical Financial Corporation, Midland, Michigan, for prior approval to acquire 100 percent of the voting shares of Sunrise Mortgage Company, Grand Rapids, Michigan (a wholly-owned subsidiary of Bank West), and thereby to engage in extending credit and servicing loans.	Fed Reg – 8/17/2001
4(c)(8)	MB-MidCity, Inc., Chicago, Illinois, for prior approval to acquire 60 percent of the voting shares of Summit MFR Leasing LLC, Cincinnati, Ohio and Sentry Lease Equity Pool 2000-1, LLC, Salt Lake City, Utah and thereby engage in leasing personal or real property.	Fed Reg – 8/10/2001

### 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)	Northern Trust Corporation, Chicago, Illinois, for prior approval to engage indirectly through Northern Trust Global Advisors, Inc., Stamford, Connecticut, in the nonbanking activity of serving as investment advisor and in the nonbanking activities of commodity pool operator and commodity trading advisor.	Fed Reg – 7/26/2001

### 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>
428547	Hinsbrook Bank & Trust 6262 S. Route 83 Willowbrook, Illinois 60514-2985 (630) 920-2700	3/19/2001	7/16/2001	S		X

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

<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>
74140	Isabella Bank & Trust 200 E. Broadway Mount Pleasant, Michigan 48858 (517) 772-9471	2/05/2001	7/20/2001	S	X	
412135	Cole Taylor Bank 850 W. Jackson Blvd. Chicago, Illinois 60607 (312) 738-2000	11/06/2000	7/17/2001	O	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 21, 2001

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

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<i>Type</i>	<i>Application</i>	<i>Ending date of 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 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 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.

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**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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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>
1007145	Bay Hermann Berger Bank, Hermann, Missouri	4/2/2001	7/19/2001	S		X

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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 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 21, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Dakota Western Bank, Bowman, North Dakota, to establish a branch at 13 North Main Street, Bowman, North Dakota.*	07/28/2001

\*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)(1)	Douglas County Bancshares, Inc., Alexandria, Minnesota, proposes to become a bank holding company through the acquisition of 100% of the voting shares of Neighborhood National Bank, Alexandria, Minnesota, a de novo bank.*	Fed. Reg. – 08/03/2001 Newspaper – 08/05/2001

\*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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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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**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 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, July 21, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	1 <sup>st</sup> Financial Bank, Overland Park, Kansas, for prior approval to establish a de novo branch at 9892 Rosemont Avenue, Lone Tree, Colorado.	Newspaper – 08/06/2001
18(c)	1 <sup>st</sup> Financial Bank, Overland Park, Kansas, for prior approval to merge with the Rio Grande County Bank, Del Norte, Colorado, and incident thereto, establish branches in Del Norte, Monte Vista, Center, South Fork, and Creede, all cities of Colorado.	Newspaper – 08/06/2001

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

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

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

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

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

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

## 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.

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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.

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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>
321255	First American Bank Main & High School Stonewall, Oklahoma 74871	12/31/2000	07/18/2001	S		X

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## Section VI – CRA examinations scheduled for Quarter of

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*Institution* *Location*

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None

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, July 21, 2001

### 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	Antonio R. Sanchez, Jr., Laredo, TX, only notificant, to acquire an interest in International Bancshares Corp., Laredo, TX	Fed Reg – 08/08/2001 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

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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.

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**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 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 21, 2001

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

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<i>Type</i>	<i>Application</i>	<i>Ending date of 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 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 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>
3(a)5(C)	Columbia Trust Bancorp to become a bank holding company by acquiring 100 percent of Columbia Trust Bank, both of Pasco, Washington.
Waiver	Montecito Bank & Trust, Santa Barbara, California, requests a waiver of any Bank Holding Company Act application requirement in connection with their proposed merger with Valley Oaks National Bank, Solvang, California.

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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.

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

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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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