
Federal Reserve Release



H.2

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

No. 30

Week Ending July 27, 2002

Banks, Foreign

Nordea Bank Finland Plc, Helsinki, Finland -- to establish a branch in New York, New York, and acquire ownership of American Scandinavian Banking Corp., a commercial lending company.

- Approved, July 24, 2002

Regulations And Policies

Credit card lending -- advance notice of proposed interagency guidance for account management and loss allowance.

- Announced, July 22, 2002

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

Bank Branches, Domestic

St. Louis

Citizens Bank & Trust Company, Van Buren, Arkansas -- to relocate a branch to 200 Highway 71 North, Alma, and to increase its investment in bank premises.

- Approved, July 23, 2002

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish branches at 1200 Plantation Island, Suite 110, St. Augustine, Florida; 7204 Sand Lake Road, Suite 100, Orlando; and 7797 North Wickham Road, Melbourne.

- Approved, July 22, 2002

Secretary

Maquoketa State Bank, Maquoketa, Iowa -- to establish a branch at 131 West Gillet Street, Preston.

- Approved, July 25, 2002

Atlanta

Riverside Bank of Central Florida, Winter Park, Florida -- to establish a branch at 997 West Broadway Street, Oviedo.

- Approved, July 24, 2002

Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at 800 South 15th Street, Sebring.

- Approved, July 25, 2002

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 1620 West 49th Street, Miami, Florida.

- Approved, July 23, 2002

Bank Holding Companies

Richmond

Alliance Bankshares Corporation, Fairfax, Virginia -- to become a bank holding company through the acquisition of Alliance Bank Corporation.

- Approved, July 23, 2002

Dallas

Cen-Tex Bancshares, Inc., Austin, Texas, and Cen-Tex Intermediate Holding Company, Inc., Wilmington, Delaware -- to become bank holding companies through the acquisition of Community State Bank, Austin.

- Approved, July 26, 2002

Secretary

Citigroup Inc., New York, New York -- commenters' requests to extend the comment period for the application to acquire California Federal Bank, San Francisco, California, and Citibank, Federal Savings Bank.

- Denied, July 24, 2002

San Francisco

Community Bancorp, Las Vegas, Nevada -- to become a bank holding company through the acquisition of Community Bank of Nevada.

- Approved, July 25, 2002

Dallas

First Bancshares of Texas, Inc., Midland, Texas, and First Midland Nevada Corp., Reno, Nevada -- to become bank holding companies through the acquisition of First National Bank of Midland.

- Approved, July 24, 2002

Dallas

Horizons Bancorp, Inc., Monroe, Louisiana -- to merge with American National Bancshares, Inc., Ruston, Louisiana, and thereby acquire American Bank, National Association.

- Approved, July 24, 2002

Bank Holding Companies

Kansas City

Pinnacle Bancorp, Inc., Central City, Nebraska -- to acquire Keene Bancorp, Inc., Keene, Texas.

- Approved, July 24, 2002

St. Louis

Tri-County Bancshares, Inc., Beecher City, Illinois -- to become a bank holding company through the acquisition of First State Bank of Beecher City.

- Approved, July 25, 2002

New York

United National Bancorp, Bridgewater, New Jersey -- to acquire Vista Bancorp, Inc., Phillipsburg, and Vista Bank, National Association, and to merge Vista Bank, with United National Bancorp's subsidiary, UnitedTrust Bank, Bridgewater.

- Approved, July 22, 2002

Dallas

West Financial, Inc., El Paso, Texas, and Delaware West Financial, Inc., Dover, Delaware -- to become bank holding companies through the acquisition of Bank of the West, El Paso.

- Approved, July 24, 2002

Bank Mergers

Minneapolis

Dakota Bank, Mendota Heights, Minnesota -- to merge with The Midway National Bank of St. Paul, St. Paul.

- Approved, July 24, 2002

Kansas City

First State Bank of Taos, Taos, New Mexico -- to merge with First Community Industrial Bank, Denver, Colorado, and establish branches.

- Approved, July 25, 2002

Banks, National

Secretary

BNC National Bank, Minneapolis, Minnesota -- relocation of master account to the Federal Reserve Bank of Minneapolis.

- Permitted, July 26, 2002

Change In Bank Control

Chicago

Blackhawk Bancorp, Inc., Beloit, Wisconsin -- change in bank control.

- Permitted, July 26, 2002

Chicago

Golden Sands Bankshares, Inc., Neshkoro, Wisconsin -- change in bank control.

- Withdrawn, July 26, 2002

Minneapolis

North Shore Financial Corporation, Duluth, Minnesota -- change in bank control.

- Permitted, July 23, 2002

San Francisco

RCB Corporation, Sacramento, California -- change in bank control.

- Permitted, July 24, 2002

Competitive Factors Reports

Atlanta

Community National Bank of Mid-Florida, Lake Mary, Florida -- report on competitive factors of the proposed merger with Community Interim Bank.

- Submitted, July 24, 2002

Minneapolis

First National Bank, Fulda, Minnesota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Plymouth branch of Franklin National Bank of Minneapolis, Minneapolis.

- Submitted, July 26, 2002

Competitive Factors Reports

San Francisco

Gateway Business Bank, Lakewood, California -- report on competitive factors of the proposed merger with Mission Hills Mortgage Corporation, Santa Ana.
- Submitted, July 23, 2002

Kansas City

Geneva State Bank, Geneva, Nebraska -- report on competitive factors of the proposed merger with Grafton State Bank, Grafton.
- Submitted, July 23, 2002

Kansas City

The Home State Bank, Loveland, Colorado -- report on competitive factors of the proposed merger with American Bank.
- Submitted, July 23, 2002

Philadelphia

Mellon Bank (DE) National Association, Wilmington, Delaware -- report on competitive factors of the proposed mergers with Wilprop, Inc. and The Shelter Group, Inc.
- Submitted, July 26, 2002

New York

Northeastern Engineers Federal, Richmond Hill, New York -- report on competitive factors of the proposed merger with Northeastern Engineers Federal Credit Union.
- Submitted, July 26, 2002

Atlanta

United Heritage Bank, Orlando, Florida -- report on competitive factors of the proposed merger with United Interim Bank.
- Submitted, July 24, 2002

Extensions Of Time

Secretary

Citibank, N.A., New York, New York -- extensions to September 13 and 14, and October 5 and 12, 2003, for its subsidiaries, Citibank Overseas Investment Corporation, New Castle, Delaware, and Citicorp Finance (Thailand) Limited, Bangkok, Thailand, to divest their interests in certain properties.

- Granted, July 25, 2002

Secretary

Citibank, N.A., New York, New York -- extension to July 30, 2003, for its subsidiaries, Citibank Overseas Investment Corporation, New Castle, Delaware, and CitiCapital Limited, Bangkok, Thailand, to divest their interest in certain property.

- Granted, July 25, 2002

Director, BS&R

Commerzbank AG, Frankfurt am Main, Germany -- extension to July 27, 2003, to conform grandfathered securities activities of Commerzbank Capital Markets Corporation, New York, New York, to requirements of the Bank Holding Company Act.

- Granted, July 26, 2002

Financial Holding Companies

Atlanta

Bartow Bancshares, Inc., Cartersville, Georgia -- election to become a financial holding company.

- Effective, July 24, 2002

Membership

Chicago

The Farmers and Mechanics Bank, Galesburg, Illinois -- to become a member of the Federal Reserve System.

- Approved, July 25, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 27, 2002

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, July 27, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Rep Office	China Merchants Bank, Shenzhen, Peoples Republic of China, to establish a representative office in New York, New York.	Newspaper – 08/21/2002

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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, July 27, 2002

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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 27, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Notice by Fifth Third Bank, Western Michigan, Grand Rapids, MI to establish a branch at 2500 Brenton Woods Drive, S.E., Grand Rapids, MI.	08/01/2002

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice of Change in Bank Control filed by the Romer Family (John Romer, Elizabeth Romer, Albert Romer, Rebecca Moorman, James Romer, and Margery Romer) of their intent to retain ownership and control of 54.3 percent of the voting shares of the Ottoville Bank Company, Ottoville, OH pursuant to Section 225.41 of Regulation Y.	Fed Reg – 08/02/2002 Newspaper – 08/04/2002
CIC	Notice of Change in Bank Control filed by the Romer Family (John Romer, Elizabeth Romer, Albert Romer, Davif Romer, Karla Clune, Kathryn Hart, Lynn Hemmelgarn, Rebecca Moorman, James Romer, Margery Romer, Jacqueline Romer-Sensky, Jeffrey Romer, Timothy Romer, Nancy Schroeder, and Douglas Romer) of their intent to retain ownership and control of 67.7 percent of the voting shares of the St. Henry Bank, St. Henry, OH pursuant to Section 225.41 of Regulation Y.	Fed Reg – 08/02/2002 Newspaper – 08/04/2002
3A3*	Application by Sky Financial Group, Inc., Bowling Green, OH to acquire up to 19.0 percent of the voting shares of NSD Bancorp, Inc., Pittsburgh, PA.	Fed Reg – 08/19/2002 Newspaper – N/Avail
3A3 18C Branch	Application by Sky Finnacial Group, Inc., Bowling Green OH to acquire the voting shares of Three Rivers Bancorp, Monroeville, PA and application by Sky Bank, Salineville, OH to merge with The Three Rivers Bank and Trust, Jefferson Burough, PA and incident thereto establish branch facilities.	Fed Reg – 08/19/2002 Newspaper – Not 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.

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.

<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>
568126	Saint Henry Bank 231 East Main Street Saint Henry, OH 45883	05/20/2002	07/23/2002	S		X

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 27, 2002

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 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>
549826	Pamplico Bank & Trust Co. 189 East Main Street Pamplico, South Carolina 29583	05/06/2002	07/21/2002	S		X
1229228	The Marathon Bank 4095 Valley Pike Winchester, Virginia 22602	05/20/2002	07/25/2002	O		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 27, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 7158 Cottage Hill Road, Mobile, Alabama.	07/27/2002*
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 4300 Breaker Lane, Austin, Texas.	07/30/2002*

*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>
CIC	After-the-fact change in control notice by Southern Bancorp, Inc., Marietta, Georgia, for Southern Bancorp, Inc. Employee Stock Ownership Plan With 401K Provisions, Marietta, Georgia, to retain 19.49 percent of the outstanding shares of Southern Bancorp, Inc.	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>	<i>Ending date of comment period</i>
COM	Southern Bancorp, Inc., Marietta, Georgia, commitment waiver request.	

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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 27, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	Salin Bank & Trust Company, Indianapolis, Indiana, to merge with Blue River Federal Savings Bank, Edinburg, Indiana and thereby to establish branches.*	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)	FBOP Corporation, Oak Park, Illinois, to acquire 100 percent of American Home Loan Corporation, Phoenix, Arizona, and thereby indirectly acquire Bank USA, a Federal Savings Bank, Phoenix, Arizona, and thereby to operate a savings association.*	Fed Reg – 08/22/2002 Newspaper – 08/12/2002
COC	Notice by Lawrence Gohlke, Richard Gohlke and Geoffrey Sawtelle, to gain control of Golden Sands Bankshares, Inc., Neshkoro, Wisconsin.	Fed Reg – N/Avail Newspaper – N/Avail
4(c)(8)	Southwest Company, Oakland, Iowa, to retain 100 percent ownership of Fremont County Savings Bank, Sidney, Iowa, following its conversion from a state-chartered bank to a federal savings association, and thereby operate a savings association.*	Fed Reg – 08/22/2002 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>
2856939	Frontier Savings Bank 940 Valley View Drive Council Bluffs, Iowa 51502 (712) 328-9715	03/18/2002	07/25/2002	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 20, 2002

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 The Ernest Hazel III Trust and Kay Hammond Hazel, Vero Beach, Florida, as trustee, to gain control of Cardinal Bancorp Inc., Saint Louis, Missouri. (Previously submitted during the week ending July 13, 2002)	Newspaper – 08/08/2002 Fed Reg – 07/30/2002
CIC	Notice by L & T Investment Limited Partnership, to gain control of First Service Bancshares, Inc., Dermott, Arkansas.	Newspaper – N/Avail Fed Reg – N/Avail
3A1	Independent Holdings, Inc., Memphis, Tennessee, to become a bank holding company by acquiring 100 percent of the voting shares of Independent Bank, Memphis, Tennessee. (Previously submitted during the week ending July 13, 2002)*	Newspaper – 08/16/2002 Fed Reg – 08/15/2002
3A3	Rockhold BanCorp., Kirksville, Missouri, to acquire 8 percent of La Plata Bancshares, Inc., La Plata, Missouri, and thereby indirectly acquire La Plata State Bank, La Plata, Missouri.*	Newspaper – 08/09/2002 Fed Reg – 08/19/2002

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for 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 27, 2002

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)	North Star Holding Company, Inc., Jamestown, North Dakota to acquire 100 percent of Northern Plains Investment, Inc., Jamestown, North Dakota, which directly owns 23.96 percent of North Star Holding Company, Inc., Jamestown, North Dakota which controls Stutsman County State Bank, Jamestown, North Dakota.	Fed Reg – 08/23/2002 Newspaper – 08/22/2002

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for 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 27, 2002

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)	Bethlehem Financial Corporation, Belen, New Mexico, to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Belen, Belen, New Mexico.	Newspaper - 08/23/2002 Fed Reg - 08/23/2002

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>
522959	MontroseBank 200 N. Townsend Avenue Montrose, Colorado 81401-3931	04/26/2002	07/23/2002	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, July 27, 2002

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	S & E Pritchard Enterprises, Ltd., San Antonio, TX, only notificant, to acquire an interest in InterContinental Bankshares Corp, San Antonio, TX	Fed Reg – 08/14/2002 Newspaper – 08/10/2002

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, July 27, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	North Valley Bank, Redding, California, to establish a branch facility to be located at 2245 Churn Creek Road, Redding, California.*	Newspaper – 07/24/2002

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by George R. Dill, Mary S. Dill, Fife, Washington, Elsie J. Dill, Henry Dill, Salinas, California, and Dorothy Foland, Wenatchee, Washington, to increase their ownership up to 15 percent of Puget Sound Financial Services, Inc., and thereby indirectly acquire voting shares of Fife Commercial Bank, both of Fife, Washington.*	Newspaper – 08/12/2002 Fed Reg – 08/16/2002

* 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>
191663	County Bank 550 Main Street Merced, CA 95340 (209) 725-2000	01/29/2002	07/26/2002	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

Institution *Location*

None
