
Federal Reserve Release



H.2

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

No. 39

Week Ending September 28, 2002

Testimony And Statements

Check Clearing for the 21st Century Act -- statement by Vice Chairman Ferguson before the House Subcommittee on Financial Institutions and Consumer Credit of the Committee on Financial Services.

- Published, September 25, 2002

Bank Holding Companies

Herky Hawk Financial Corp., Monticello, Iowa -- to acquire New Vienna Savings Bank, New Vienna, Iowa; Casey State Bank, Casey, Illinois; and to merge with Biggsville Financial Corporation, Biggsville, and thereby acquire First State Bank of Biggsville.

- Approved, September 24, 2002

Regulations And Policies

Availability of Credit to Small Businesses -- report to Congress.

- Approved, September 24, 2002

H.2 Actions under delegated authority

September 22, 2002 to September 28, 2002

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Richmond

Bank of McKenney, McKenney, Virginia -- to establish a branch at 3115 Boulevard, Colonial Heights.

- Approved, September 25, 2002

Atlanta

First Commercial Bank of Florida, Orlando, Florida -- to establish a branch at 1250 Lee Road, Winter Park.

- Approved, September 23, 2002

San Francisco

Nevada First Bank, Las Vegas, Nevada -- to establish a branch at 9930 South Eastern Avenue, Henderson.

- Approved, September 23, 2002

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at 157 Tazewell Mall Circle, Tazewell.

- Approved, September 23, 2002

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 10205 West Hillsborough Avenue, Tampa, Florida.

- Approved, September 23, 2002

Bank Holding Companies

St. Louis

Allegiant Bancorp, Inc., St. Louis, Missouri -- to engage in investment advisory activities through the acquisition of Investment Counselors Incorporated.

- Approved, September 24, 2002

Bank Holding Companies

Richmond

Capital Bank Corporation, Raleigh, North Carolina -- to acquire High Street Corporation, Asheville, and thereby indirectly acquire High Street Banking Company.
- Approved, September 27, 2002

Atlanta

CFB Bancshares, Inc., Wartburg, Tennessee -- to become a bank holding company through the acquisition of Citizens First Bank.
- Approved, September 27, 2002

General Counsel

Commercial Federal Corporation, Omaha, Nebraska -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.
- Granted, September 26, 2002

St. Louis

Linn Holding Company, Linn, Missouri -- to acquire South Gasconade Investment Corporation, Owensville, and thereby indirectly acquire Charter 1 Bank.
- Approved, September 27, 2002

Minneapolis

Marquette Financial Companies, Minneapolis, Minnesota -- to become a bank holding company through the acquisition of CBA Bancshares, Inc., Minneapolis, and its subsidiary, Community Bank of Arizona, N.A., Wickenburg, Arizona; and election by Marquette Financial Companies to become a financial holding company.
- Approved, September 26, 2002

Kansas City

N.B.C. Bancshares in Pawhuska, Inc., Pawhuska, Oklahoma -- relief from a certain commitment.
- Granted, September 26, 2002

Atlanta

Wheeler Bancshares, Inc., Alamo, Georgia -- to become a bank holding company through the acquisition of Wheeler County State Bank.
- Approved, September 27, 2002

Bank Mergers

Chicago

Central Bank, Storm Lake, Iowa -- to acquire by merger Central Bank, Spirit Lake, and establish a branch at 1400 18th Street.

- Approved, September 27, 2002

Kansas City

First Bank of Medicine Lodge, Medicine Lodge, Kansas -- to purchase certain assets and assume certain liabilities of the Ottawa branch of Intrust Bank, National Association, Wichita.

- Approved, September 27, 2002

New York

HSBC Holdings plc, London, England -- to merge the Seattle, Washington, and Portland, Oregon, branches of HSBC Bank Canada, Vancouver, Canada, with HSBC Bank USA, Buffalo, New York.

- Approved, September 23, 2002

Change In Bank Control

Dallas

First La Grange Bancshares, Inc., La Grange, Texas -- change in bank control.

- Permitted, September 25, 2002

Chicago

Herky Hawk Financial Corp., Monticello, Iowa -- change in bank control.

- Permitted, September 27, 2002

San Francisco

Puget Sound Financial Services, Inc., Fife, Washington -- change in bank control.

- Permitted, September 23, 2002

Richmond

Union Bankshares, Inc., Union, West Virginia -- change in bank control.

- Permitted, September 26, 2002

Competitive Factors Reports

Kansas City

Armstrong Bank, Muskogee, Oklahoma -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Keyes branch of First State Bank, Tahlequah.

- Submitted, September 26, 2002

Minneapolis

Bank of Mondovi, Mondovi, Wisconsin -- report on competitive factors of the proposed merger with Bank of Buffalo, Cochrane.

- Submitted, September 27, 2002

San Francisco

Bank of Sacramento, Sacramento, California -- report on competitive factors of the proposed merger with Greater Sacramento Bancorp Merger Subsidiary, Inc.

- Submitted, September 26, 2002

Chicago

Bank One, National Association, Chicago, Illinois -- report on competitive factors of the proposed merger with Texas Asset Acquisition Corp., Dallas, Texas.

- Submitted, September 27, 2002

Dallas

Capital Bank of Texas, Carrizo Springs, Texas, a de novo bank -- report on competitive factors of the proposed acquisition of the Carrizo Springs, Crystal City, and Pearsall branches of Sterling Bank, Houston.

- Submitted, September 23, 2002

Boston

Eastern Bank, Boston, Massachusetts -- report on competitive factors of the proposed merger with Eastern Bank and Trust Company, Salem.

- Submitted, September 24, 2002

Chicago

Farmers & Merchants Bank & Trust, Burlington, Iowa -- report on competitive factors of the proposed merger with West Burlington Bank, West Burlington.

- Submitted, September 27, 2002

Competitive Factors Reports

Richmond

First Bank, Troy, North Carolina -- report on competitive factors of the proposed merger with Carolina Community Bank, N.A., Latta, South Carolina.
- Submitted, September 24, 2002

Kansas City

Guaranty State Bank and Trust Company, Beloit, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Burr Oak and Ebson branches of Mid-America Bank, Baldwin City.
- Submitted, September 26, 2002

Chicago

Harris Trust Bank of Arizona, Scottsdale, Arizona -- report on competitive factors of the proposed merger with Harris Trust Company, Seattle, Washington; Harris Trust Company of California, Los Angeles, California; and Harris Trust/Bank of Montreal, West Palm Beach, Florida.
- Submitted, September 27, 2002

Chicago

Harris Trust Company of California, Los Angeles, California -- report on competitive factors of the proposed merger with Harris Bank California, N.A., San Francisco, an interim bank; and the proposed merger of Harris Trust Company, Seattle, Washington, with Harris Bank Washington, N.A., Seattle, an interim bank.
- Submitted, September 27, 2002

Atlanta

Home Town Bank of Villa Rica, Villa Rica, Georgia -- report on competitive factors of the proposed merger with GB&T Interim Bank, Gainesville.
- Submitted, September 25, 2002

New York

HSBC Holdings plc, London, England -- report on competitive factors of the proposed merger of HSBC Washington Savings Bank, Seattle, Washington, and HSBC Oregon Shell Bank, Portland, Oregon, both interim banks, with the Seattle and Portland branches of HSBC Bank Canada, Vancouver, Canada, and the subsequent merger with HSBC Bank USA, Buffalo, New York.
- Submitted, September 25, 2002

Competitive Factors Reports

Kansas City

Local Oklahoma Bank, National Association, Oklahoma City, Oklahoma -- report on competitive factors of the proposed merger with U.S. National Bank, Midwest City.
- Submitted, September 26, 2002

Atlanta

Main Street Bank, Covington, Georgia -- report on competitive factors of the proposed merger with First National Bank of Johns Creek, Suwanee.
- Submitted, September 25, 2002

San Francisco

Pacific Northwest Bancorp, Seattle, Washington -- report on competitive factors of the proposed merger with Bank of the Northwest, Portland, Oregon.
- Submitted, September 23, 2002

Richmond

Pendleton County Bank, Franklin, West Virginia -- report on competitive factors of the proposed merger with Pendleton Interim Bank.
- Submitted, September 24, 2002

San Francisco

Umpqua Bank, Roseburg, Oregon -- report on competitive factors of the proposed merger with Centennial Bank, Portland.
- Submitted, September 23, 2002

Financial Holding Companies

Chicago

Community Shores Bank Corporation, Muskegon, Michigan -- election to become a financial holding company.
- Effective, September 27, 2002

St. Louis

State Bank & Trust Company Employee Stock Ownership Plan, Greenwood, Mississippi -- election to become a financial holding company.
- Effective, September 23, 2002

Regulations And Policies

Secretary

Regulation Z (Truth in Lending) -- annual adjustment to the dollar amount that triggers additional disclosure requirements for mortgage loans with fees above a certain amount.
- Published, September 27, 2002

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 28, 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, September 28, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Agency	DEPFA BANK plc, Dublin, Ireland, to establish an agency in New York, New York.	Newspaper: N/A

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</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

Institution

Location

None

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 28, 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, September 28, 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.

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</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, September 28, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Allfirst Bank, Baltimore, Maryland, to establish a branch at Routes 23 and Heritage Drive, Morgantown, Pennsylvania.*	Newspaper - 10/07/2002
18(c)	Shore Bank, Onley, Virginia, to acquire the Salisbury, Maryland, branch office of Susquehanna Bank, Baltimore, Maryland.*	Newspaper - 10/19/2002

*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>
3(a)(1)	BNC Bancorp, Thomasville, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Bank of North Carolina, Thomasville, North Carolina.*	Fed Reg - N/Avail Newspaper - N/Avail

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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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>
746429	Bank of McKenney 20718 1 st Street McKenney, Virginia 23872	07/15/2002	09/22/2002	O		X
3019982	Freedom Bank of Virginia 502 Maple Avenue, West Vienna, Virginia 22180	07/08/2002	09/22/2002	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, September 28, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 3614 Tennessee Avenue, Chattanooga, Tennessee, to be known as the South Broad Branch.*	Newspaper - 10/08/2002
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 1619 County Road 220, Orange Park, Florida, to be known as the Fleming Island Branch.*	Newspaper - 10/08/2002
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 522 State Road 13, Jacksonville, Florida, to known as the Julington Creek Branch.*	Newspaper - 10/08/2002
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2000 N. John Young Parkway, Kissimmee, Florida, to be known as the West 192 Branch.*	Newspaper - 10/08/2002
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 19203 Dale Mabry Highway, Lutz, Florida, to be known as the Lutz Crossing Branch.*	Newspaper - 10/08/2002
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 1031 Winchester Road, N.E., Huntsville, Alabama, to be known as the Moore's Mill Road Branch.*	Newspaper - 10/08/2002
Branch	Newnan Coweta Bank, Newnan, Georgia, to establish a branch located at 38 LaGrange Street and 41 Greenville Street, Newnan, Georgia.*	Newspaper - 10/04/2002

*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>
3(a)(1)	Commerce Bancshares, Inc., White Castle, Louisiana, to become a bank holding company by acquiring The Bank of Commerce, White Castle, Louisiana.	Newspaper-09/28/2002 Fed Reg – 10/04/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	People's Community BancShares, Inc., Sarasota, Florida, prior change in control notice by Neil D. McCurry, Jr., Laine McCurry, J. Steadman McCurry, and Neil D. McCurry, Sr., to acquire an additional 1.72 percent of the outstanding shares of People's Community BancShares, Inc., Sarasota, Florida. Total ownership will equal 10.81 percent.	Newspaper-N/Avail Fed Reg – 10/15/2002
3(a)(3)	GB&T Bancshares, Inc., Gainesville, Georgia, proposes to acquire Home Town Bank of Villa Rica, Villa Rica, Georgia.*	Newspaper-09/12/2002 Fed Reg – 09/09/2002
3(a)(1)	Hazlehurst Investors, Inc., Hazlehurst, Georgia, to become a bank holding company by acquiring Bank of Hazlehurst, Hazlehurst, Georgia.*	Newspaper-10/25/2002 Fed Reg – N/Avail
CIC	JBC Bancshares, Inc., Jasper, Georgia, prior notice by Jasper Banking Company ESOP, Jasper, Georgia, and Mr. James H. Bryan, Trustee, to acquire 1.0 percent of the outstanding shares of JBC Bancshares, Inc., Jasper, Georgia. Total pro forma ownership will be 10.65 percent for the ESOP and 10.91 percent for Mr. Bryan.	Newspaper-N/Avail Fed Reg – N/Avail
CIC	One American Corp., Vacherie, Louisiana, prior change in control notice by Joseph Bienvue Falgoust, Charles J. Falgoust, Dean T. Falgoust, Marian A. Falgoust, Michael A. Falgoust, Ronald J. Falgoust, Rose Mary Falgoust, Susan B. Falgoust, Falgoust Family Holdings, LLC, Blake J. Falgoust, Ronald A. Ordoyne, Joan Ordoyne, as custodian for Luke Falgoust, Joan Ordoyne, as custodian for Laura Falgoust, Francois P. Falgoust, Ulger Landry, Denny Guillot to collectively increase their ownership by up to 1.5 percent of the outstanding shares of One American Corp., and its subsidiary First American Bank and Trust, both of Vacherie, Louisiana. Total ownership will equal 12.58 percent.	Newspaper-N/Avail Fed Reg – 10/16/2002
3(a)(5)	Synovus Financial Corp., Columbus, Georgia, to merge with United Holdings, Inc., St. Petersburg, Florida, and thereby acquire its subsidiaries, United Bank and Trust Company, St. Petersburg, Florida, and United Bank of the Gulf Coast, Sarasota, Florida.	Newspaper-10/30/2002 Fed Reg – N/Avail

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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SN = Substantial noncompliance

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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						

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, September 28, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Harris Trust and Savings Bank, Chicago, Illinois, to establish a branch facility to be located at 558 West Diversey Parkway, Chicago, Illinois.*	Newspaper – 10/03/2002
Branch	Harris Trust and Savings Bank, Chicago, Illinois, to establish a branch facility to be located at 4801 West North Avenue, Chicago, Illinois.*	Newspaper – 10/03/2002
Branch	Unionbank, Streator, Illinois, to establish a branch facility to be located at 208 East Veteran's Parkway, Yorkville, Illinois.*	Newspaper – 10/05/2002

* 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 Helen M. Eldred Voting Trust, John M. Eldred Voting Trust, Eldred Family Limited Partnership I and Eldred Family Limited Partnership II, to gain control of Centre 1 Bancorp, Inc., Beloit, Wisconsin, and thereby indirectly acquire First National Bank and Trust Company of Beloit, Beloit, Wisconsin.	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Fidelity Company, Dyersville, Iowa, for prior approval to acquire 100 percent of the voting shares of Worthington Bancorporation, Worthington, Iowa, and thereby indirectly acquire State Bank, Worthington, Iowa.*	Fed Reg – 10/11/2002 Newspaper – 10/15/2002
CIC	Notice by Ross David Levin, Evanston, Illinois, Louis Jonathon Kolom, Lincolnwood, Illinois, Shabsa Abraham Lis, Skokie, Illinois, Aaron L. Kolom, Los Angeles, California, Sherwin Greenberg, Chicago, Illinois, and Arthur Myer Goldrich, Skokie, Illinois, to retain control of First Equity Corp., Skokie, Illinois and to thereby retain indirect control of 1st Equity Bank, Skokie, Illinois.	Fed Reg – 09/17/2002 Newspaper – 10/02/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Lawrence Gohkle, Richard Gohlke, Geoffrey Sawtelle and Terrence LaFleur, all of Neshkoro, Wisconsin, to gain control of Golden Sands Bankshares, Inc., Neshkoro, Wisconsin, and thereby indirectly acquire Farmers Exchange Bank of Neshkoro, Neshkoro, Wisconsin.	Fed Reg – 10/17/2002 Newspaper – N/Avail
CIC	Notice on behalf of Peter C. Cook, first trustee of the Peter C. Cook Trust, Grand Rapids, Michigan, to acquire 166,667 shares (12.52%) of Northpointe Bancshares, Inc., Grand Rapids, Michigan, and thereby indirectly acquire Northpointe Bank, Grand Rapids, Michigan.	Fed Reg – 10/07/2002 Newspaper – 10/03/2002
CIC	Notice by Mark B. Richardson and Kimberly A. Richardson, to purchase 46 percent of Oakwood Bancorp, Inc., Springfield, Illinois, and thereby indirectly acquire United Community Bank, Oakwood, Illinois.	Fed Reg – N/Avail Newspaper – 10/04/2002
3(a)(1)	SCB Bancorp, Inc., East Lansing, Michigan, to become a bank holding company by acquiring 100 percent of Summit Community Bank (in organization), East Lansing, Michigan.*	Fed Reg – 10/04/2002 Newspaper – N/Avail
CIC	Notice by Mark B. Richardson and Kimberly A. Richardson, to become co-trustees of a Grantor Trust established by their father, Coyn Richardson, and thus to acquire control of Wellington Bancorp, Inc., Springfield, Illinois, and thereby indirectly acquire Community Bank, Hoopeston, Illinois.	Fed Reg – 10/03/2002 Newspaper – 09/20/2002
CIC	Notication filed pursuant to the Change in Bank Control Act of 1978 by Ramon J. Green, Jacksonville, Illinois, as general partner of Green Enterprises, L.P. Jacksonville, Illinois, as trustee of the Ramon J. Green Trust, Jacksonville, Illinois, and co-trustee of the Beverly J. Green Trust, Jacksonville, Illinois, and Beverly J. Green, Jacksonville, Illinois, as co-trustee of the Beverly J. Green Trust, to retain control and increase their ownership in West Plains Investors, Inc., Pleasant Plains, Illinois, and thereby to indirectly retain control and increase their ownership in Pleasant Plains State Bank, Pleasant Plains, Illinois.	Fed Reg – 09/23/2002 Newspaper – 09/26/2002

* 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>
4(c)(8)	Privatebancorp, Inc., Chicago, Illinois, to acquire Lodestar Investment Counsel, LLC, Chicago, Illinois, and thereby engage in financial and investment advisory activities.	Fed Reg – 10/17/2002

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, September 28, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C Branch	Farmers Bank & Trust Company, Blytheville, Arkansas, to merge with First State Bank, Kenton, Tennessee, and to retain the acquired facility as a branch office.*	Newspaper – 10/20/2002

* 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>
3A3	Farmers Bancorp, Inc., Blytheville, Arkansas, to acquire 100 percent of the voting shares of First State Bank, Kenton, Tennessee.*	Newspaper – 10/20/2002 Fed Reg – 10/25/2002
3A3	Mercantile Bancorp, Inc., Quincy, Illinois, to increase its ownership from 19.86 percent up to 29 percent of New Frontier Bancshares, Inc., St. Charles, Missouri, and thereby indirectly increase its ownership of New Frontier Bank, St. Charles, Missouri.*	Newspaper – 10/26/2002 Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	First Banks, Inc., St. Louis, Missouri, proposes to indirectly engage in investment advisor activities. These activities will be indirectly engaged in by virtue of First Banks, Inc.'s 7.5 percent ownership interest in Allegiant Bancorp, Inc., St. Louis, Missouri, which has filed a notification to acquire 100 percent of the voting shares of Investment Counselors Incorporated, St. Louis, Missouri.	Fed Reg – 10/17/2002

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>
825940	Bank of Buffalo Buffalo, Kentucky	6/3/2002	9/23/2002	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, September 28, 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)	Community Financial Corporation, Owatonna, Minnesota, to become a bank holding company by acquiring 100 percent of the voting shares of Community Bank Owatonna, Owatonna, Minnesota, a <i>de novo</i> bank.*	Fed Reg- 10/25/2002 Newspaper- N/Avail
CIC	The Albert N. Roberts and Emma L. Roberts Revocable Trust, Albert N. Roberts and Emma L. Roberts, Co-trustees, Polson, Montana, to acquire control of Flathead Lake Bancorporation, Inc., Polson, Montana which controls, First Citizens Bank of Polson, Polson, Montana.	Fed Reg- 10/11/2002 Newspaper- N/Avail
CIC	Marie Gillespie, LaGrange Park, Illinois, as trustee of the Lake Bank Shares, Inc. Employee Stock Ownership Plan, Emmons, Minnesota, to gain control of Lake Bank Shares, Inc., Emmons, Minnesota, and thereby indirectly gain control of Security Bank of Minnesota, Albert Lea, Minnesota, and First State Bank of Emmons, Emmons, Minnesota.	Fed Reg- N/Avail Newspaper- N/Avail
CIC	Robert B. Whitlock, Minneapolis, Minnesota, to retain control of Lake Bank Shares, Inc. Employee Stock Ownership Plan, Emmons, Minnesota and thereby indirectly retain control of Lake Bank Shares, Inc., Emmons, Minnesota, which owns Security Bank Minnesota, Albert Lea, Minnesota, and First State Bank of Emmons, Emmons, Minnesota.	Fed Reg- N/Avail Newspaper- N/Avail
CIC	Jonathon H. Berg, M.D., Northwood, North Dakota, as trustee of the Herbert A. Lund Revocable Trust, to gain control of Lake Bank Shares, Inc., Emmons, Minnesota and thereby indirectly gain control of Security Bank of Minnesota, Albert Lea, Minnesota, and First State Bank of Emmons, Emmons, Minnesota.	Fed Reg- N/Avail Newspaper- N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
4(c)(8)	Lakeside Bank Holding Company, New Town, North Dakota proposes to purchase 25% interest in Accudata Services, Inc., Park River, North Dakota, and thereby provide data processing services for five North Dakota banks

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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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>
786555	Peoples State Bank of Plainview Plainview, Minnesota	06/10/2002	09/24/2002	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, September 28, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Pinnacle Bank, Papillion, Nebraska, to establish a branch at 1016 Douglas on the Mall, Omaha, Nebraska.	Newspaper - 10/01/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Davis Bancorporation, Inc., Davis, Oklahoma, to acquire an additional 5 percent, for a total of 22.05 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, which is the parent of City National Bank, Kilgore, Texas.	Newspaper - N/Available Fed Reg - 10/25/2002
4(c)(8)	Davis Bancorporation, Inc., Davis, Oklahoma, to acquire an additional 5 percent, for a total of 17.78 percent of the voting shares of FBC Financial Corporation, Claremore, Oklahoma, parent of 1 st Bank Oklahoma, Claremore, Oklahoma and thereby engage in the operation of a savings association.	Newspaper - N/Available Fed Reg - 10/25/2002
CIC	Male Family Investments II, L.P., Augusta, Kansas, to acquire control of Prairie Capital, Inc., Augusta, Kansas, parent of Prairie State Bank, Augusta, Kansas.	Newspaper - N/Available Fed Reg - N/Available
CIC	Rinda Kay Harper, individually and as trustee of The Kay Harper Revocable Living Trust, Edmond, Oklahoma, to acquire control of First Jones Bancorporation, Inc., Jones, Oklahoma, parent of First State Bank, Jones, Oklahoma.	Newspaper - 10/11/2002 Fed Reg - 10/03/2002

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)	Craco, Inc., Vinita, Oklahoma, to retain 100 percent of the voting shares of First Acquisition Corporation, Vinita, Oklahoma and thereby engage indirectly in leasing and lease financing on personal property.	Fed Reg - 10/15/2002

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>
85052	Uinta County State Bank 128 N. Birch Street Mountain View, Wyoming 82939	07/16/2002	09/27/2002	SN		X
1972298	Bank of Belen P.O. Box 105 Belen, New Mexico 87002	03/31/2002	09/27/2002	O		X

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, September 28, 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)	Central Texas Financial Corp., Cameron, TX, to acquire Milam Financial Corp., Wilmington, DE, and Citizens National Bank, Cameron, TX* (previously reported the week ending September 21, 2002)	Fed Reg – 10/17/2002 Newspaper – 10/21/2002
3(a)(1)	Milam Financial Corp., Wilmington, DE, to acquire Citizens National Bank, Cameron, TX* (previously reported the week ending September 21, 2002)	Fed Reg – 10/17/2002 Newspaper – 10/21/2002
3(a)(3)	Woodforest Financial Group, Inc., The Woodlands, TX, and Sun Belt Bancshares Corporation, Wilmington, DE, to acquire Main Street National Bank, Cleveland, TX* (previously reported the week ending September 21, 2002)	Fed Reg – 10/21/2002 Newspaper – 10/11/2002
3(a)(1)	IB Bancshares, Inc., McKinney, TX, to acquire VB Bancshares, Inc., Wilmington, DE, and Independent Bank, McKinney, TX*	Fed Reg – 10/24/2002 Newspaper – 10/21/2002
3(a)(1)	VB Bancshares, Inc., Wilmington, DE, to acquire Independent Bank, McKinney, TX*	Fed Reg – 10/24/2002 Newspaper – 10/21/2002
CIC	Arthur Temple, III, Lufkin, TX, (as trustee of the Arthur Temple, III, Generation Skipping Trust and certain other trusts) to acquire an interest in Diboll State Bancshares, Inc., Diboll, TX	Fed Reg – 10/15/2002 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>
3(a)(1)	Quitaque National Corporation, Quitaque, TX, to acquire Quitaque National Corporation of Delaware, Inc., Wilmington, DE, and The First National Bank, Quitaque, TX*
3(a)(1)	Quitaque National Corporation of Delaware, Inc., Wilmington, DE, to acquire The First National Bank, Quitaque, TX*

*Subject to the provisions of the Community Reinvestment Act

Section V – Availability of CRA public evaluations

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					<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, September 28, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Hongkong Chinese Bank, Ltd., Hong Kong, to acquire the New York federal insured branch and the Los Angeles federal limited branch offices of CITIC Ka Wah Bank, Limited, Hong Kong.	Newspaper – 10/26/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Sumitomo Mitsui Financial Group, Inc., Tokyo, Japan, to become a bank holding company by acquiring 100 percent of Manufacturers Bank, Los Angeles, California.*	Newspaper – 9/16/2002 Fed Reg – 9/23/2002

* 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

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					<i>LrgBk</i>	<i>SmBk</i>
808167	North Valley Bank 880 East Cypress Avenue Redding, CA 96099 (530) 226-2900	5/13/2002	9/24/2002	S	X	
1425020	Six Rivers Bank 402 "F" Street Eureka, CA 95501 (707) 443-8400	5/20/2002	9/24/2002	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