
Federal Reserve Release



H.2

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

No. 13

Week Ending March 26, 2005

Discount Rates

Discount and Advance Rates -- increase in the primary credit rate from 3-1/2 percent to 3-3/4 percent by the Federal Reserve Banks of Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, and San Francisco.

- Approved, March 22, 2005

Discount and Advance Rates -- increase in the primary credit rate from 3-1/2 percent to 3-3/4 percent by the Federal Reserve Bank of Kansas City.

- Approved, March 23, 2005

Discount and Advance Rates -- increase in the primary credit rate from 3-1/2 percent to 3-3/4 percent by the Federal Reserve Bank of Dallas.

- Approved, March 24, 2005

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

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 2900 West Main Place, Russellville.
- Approved, March 24, 2005

Atlanta

Coconut Grove Bank, Miami, Florida -- to establish a branch at 290 Alhambra Circle, Coral Gables.
- Withdrawn, March 25, 2005

Richmond

Middleburg Bank, Middleburg, Virginia -- to establish a branch at 530 Blackwell Road, Warrenton.
- Approved, March 23, 2005

Philadelphia

Sterling Bank, Mount Laurel, New Jersey -- to establish a branch at Kresson Road and Centennial Boulevard, Voorhees.
- Approved, March 24, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 2931 McCall Road, Englewood, Florida.
- Approved, March 23, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 1699 North Woodland Boulevard, DeLand, Florida.
- Approved, March 24, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 2795 Chastain Meadows Parkway, Kennesaw, and 1400 Lawrenceville Highway, Lawrenceville.
- Approved, March 24, 2005

Bank Holding Companies

St. Louis

BNA Bancshares, Inc., New Albany, Mississippi -- to become a bank holding company and to acquire Bank of New Albany.

- Approved, March 24, 2005

Minneapolis

Carlson Bankshares, Inc., Comfrey, Minnesota -- to operate a savings association upon conversion of Peoples State Bank of Comfrey to a federal savings bank, to be known as Choice Financial Savings Bank.

- Withdrawn, March 23, 2005

Chicago

Centrue Financial Corporation, Kankakee, Illinois -- to acquire Illinois Community Bancorp, Inc., Effingham, and Illinois Community Bank.

- Approved, March 21, 2005

Minneapolis

Choice Financial Holdings, Inc., Grafton, North Dakota -- to operate a savings association upon conversion of Peoples State Bank of Comfrey, Comfrey, Minnesota, to a federal savings bank, to be known as Choice Financial Savings Bank.

- Withdrawn, March 21, 2005

St. Louis

First Banks, Inc., St. Louis, Missouri, and The San Francisco Company, San Francisco, California -- to acquire FBA Bancorp, Inc., Chicago, Illinois, and thereby acquire First Bank of the Americas, SSB, Chicago; and for First Bank, St. Louis, Missouri, to merge with First Bank of the Americas, SSB, and thereby establish branches.

- Approved, March 25, 2005

Richmond

Independence Bancshares, Inc., Greenville, South Carolina -- to become a bank holding company and to acquire Independence National Bank, a de novo bank.

- Approved, March 21, 2005

Bank Holding Companies

General Counsel

Morrill Bancshares, Inc., Merriam, Kansas, and First Centralia Bancshares, Inc., Centralia -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.
- Granted, March 25, 2005

General Counsel

North Fork Bancorporation, Melville, New York -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.
- Granted, March 22, 2005

Chicago

United Commerce Bancorp, Bloomington, Indiana -- to become a bank holding company and to acquire United Commerce Bank.
- Approved, March 25, 2005

Change In Bank Control

Minneapolis

American Bancorporation, St. Paul, Minnesota -- change in bank control.
- Permitted, March 21, 2005

Chicago

Central Wisconsin Financial Services, Inc., Wausau, Wisconsin -- change in bank control.
- Permitted, March 25, 2005

Minneapolis

Citizens Bancshares of Woodville, Inc., Woodville, Wisconsin -- change in bank control.
- Permitted, March 21, 2005

Kansas City

First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma -- to retain control of First Fidelity Bancorp, Inc.
- Withdrawn, March 25, 2005

Change In Bank Control

Atlanta

Frontier National Corporation, Sylacauga, Alabama -- change in bank control.
- Permitted, March 25, 2005

Competitive Factors Reports

Chicago

Associated Bank, National Association, Green Bay, Wisconsin -- report on competitive factors of the proposed merger with Associated Bank Minnesota, National Association, Minneapolis, Minnesota, and Associated Bank Chicago, Chicago, Illinois.
- Submitted, March 21, 2005

Atlanta

Colonial Bank, National Association, Montgomery, Alabama -- report on competitive factors of the proposed merger with First Federal Savings of Lake County, Leesburg, Florida.
- Submitted, March 21, 2005

Philadelphia

Commerce Bank, National Association, Cherry Hill, New Jersey -- report on competitive factors of the proposed merger with Commerce Bank/Delaware, N.A., Wilmington, Delaware.
- Submitted, March 21, 2005

Boston

First Brandon National Bank, Brandon, Vermont -- report on competitive factors of the proposed merger with First Brandon Interim National Bank.
- Submitted, March 22, 2005

Chicago

MainSource Bank, Greensburg, Indiana -- report on competitive factors of the proposed merger with Peoples Trust Company, Linton.
- Submitted, March 21, 2005

Competitive Factors Reports

Richmond

Mercantile-Safe Deposit and Trust Company, Baltimore, Maryland -- report on competitive factors of the proposed merger with Community Bank of Northern Virginia, Sterling, Virginia.

- Submitted, March 24, 2005

Chicago

National Exchange Bank and Trust, Fond du Lac, Wisconsin -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Howards Grove and Beaver Dam branches of Webster Bank, National Association, Waterbury, Connecticut.

- Submitted, March 21, 2005

Kansas City

Rose Rock Bank, Oklahoma City, Oklahoma, a de novo bank -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the El Reno, Enid, Hennessey, Kingfisher, and Oklahoma City branches of Gold Bank, Leawood, Kansas.

- Submitted, March 22, 2005

Philadelphia

Willow Grove Bank, Maple Glen, Pennsylvania -- report on competitive factors of the proposed acquisition of First Financial Bank, Downingtown.

- Submitted, March 21, 2005

Extensions Of Time

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to June 30, 2005, to establish a branch at 2203 North Highway 81, Duncan, Oklahoma.

- Granted, March 22, 2005

Atlanta

BancTenn Corporation, Kingsport, Tennessee -- extension to July 6, 2005, to acquire up to 20 percent of the shares of Paragon Commercial Corporation, Raleigh, North Carolina, and its subsidiary, Paragon Commercial Bank.

- Granted, March 23, 2005

Extensions Of Time

Kansas City

Bank 1st Financial Corporation, Albuquerque, New Mexico -- extension to July 17, 2005, to become a bank holding company and to acquire Bank 1st.

- Granted, March 23, 2005

Dallas

Central Texas Bankshare Holdings, Inc., Columbus, Texas, and Colorado County Investment Holdings, Inc., Wilmington, Delaware -- extension to June 22, 2005, to acquire additional shares up to 45.33 percent of Hill Bancshares Holdings, Inc., Weimar, Texas, and thereby acquire Hill Bank & Trust Co.

- Granted, March 23, 2005

Atlanta

PrimeTrust Financial Corporation, Nashville, Tennessee -- extension to July 12, 2005, to become a bank holding company and to acquire PrimeTrust Bank.

- Granted, March 23, 2005

Richmond

Sandy Spring Bank, Olney, Maryland -- extension to April 27, 2006, to establish a branch at 5800 Mercantile Drive East, Frederick.

- Granted, March 24, 2005

San Francisco

Security Pacific Bancorp, Los Angeles, California -- extension to June 7, 2005, to engage through Network Finance, Inc. in single family loan origination services through the purchase of 51 percent of Security Pacific Home Loans, Pasadena.

- Granted, March 24, 2005

Chicago

Warren Bank, Warren, Michigan -- extension to August 6, 2005, to establish branches at 48750 Romeo Plank Road, Macomb Township, and 2030 19 Mile Road, Sterling Heights.

- Granted, March 24, 2005

Financial Holding Companies

Dallas

Prosperity Holdings of Delaware, LLC, Wilmington, Delaware -- election to become a financial holding company.

- Effective, March 22, 2005

International Operations

Richmond

Fleet National Bank, Providence, Rhode Island -- to extend the charter of Boston Overseas Financial Corporation, Boston, Massachusetts.

- Approved, March 25, 2005

Director, BS&R

The Northern Trust Company, Chicago, Illinois -- to invest in excess of 10 percent of its capital and surplus in its Edge corporation subsidiary, The Northern Trust International Banking Corporation, New York, New York; and for The Northern Trust Company and The Northern Trust International Banking Corporation to acquire Financial Services Group Limited, London, England, and its subsidiaries.

- Approved, March 25, 2005

Regulations And Policies

FOMC

Short-term Interest Rates -- increase in the target for the federal funds rate from 2-1/2 percent to 2-3/4 percent.

- Approved, March 22, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, March 26, 2005

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, March 26, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banco Latinoamericano De Exportaciones, S.A., Panama City, Panama, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Banco Votorantim, Sao Paulo, Brazil, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Lloyds TSB Offshore Limited, St. Helier, Jersey, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
Branch	M&T Bank Corporation, Buffalo, New York, to establish a branch office at 3 Bethesda Metro Center, Suite 850, Bethesda, Maryland.	Newspaper – 04/01/2005

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, March 26, 2005

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Royal Bancshares of Pennsylvania, Narberth, PA, proposes to engage in de novo activity of extending credit and servicing loans.	Fed Reg – 04/15/2005

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

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

Section V – Availability of CRA public evaluations

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

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

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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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, March 26, 2005

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*3(a)(5)	Peoples Community Bancorp, Inc., West Chester, OH to acquire American State Corporation and its wholly-owned subsidiary American State Bank, both of Lawrenceburg, IN.	Newspaper – N/Avail Fed Reg – 04/07/2005

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, March 26, 2005

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
4(c)(8)	Capital One Financial Corporation, McLean, Virginia, to purchase certain assets and assume certain obligations of the automobile finance business of KeyBank, National Association, Plano, Texas	

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:

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD 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>
3205909	Colonial Virginia Bank 6720 Sutton Road Gloucester, Virginia 23061	01/10/2005	03/26/2005	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, March 26, 2005

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Hometown Community Bancshares, Inc., Braselton, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Hometown Community Bank of Georgia, Braselton, Georgia (in organization).*	Newspaper – N/Avail Fed Reg – 04/22/2005
3(a)(3)	Security Bank Corporation, Macon, Georgia, to acquire 100 percent of the outstanding shares of SouthBank, Woodstock, Georgia.*	Newspaper – 04/21/2005 Fed Reg – 04/25/2005
CIC	South Banking Company, Alma, Georgia, after-the-fact change in control notice filed by Olivia Lawrence Bennett as executor and beneficiary of the Estate of Valene Bennett; Bennett Family Limited Partnership, Olivia L. Bennett, general partner; Lawrence R. Bennett; Paul Thomas Bennett; Olivia Louise Bennett; Thomas Valene Bennett; Holly Jones Bennett; John V. Bennett; Harry Keith Bennett, Jr.; Lillian Purcell Johnson; Holly Bennett Porter; Carolyn Joyce Bennett; all of Alma, Georgia, to retain 59.60 percent of the outstanding shares of South Banking Company, Alma, Georgia, and its subsidiaries, Alma Exchange Bank, Alma, Georgia; Peoples State Bank and Trust Company, Baxley, Georgia; Citizens State Bank, Kingsland, Georgia; and Pineland State Bank, Metter, Georgia.	Newspaper – 04/06/2005 Fed Reg – 03/31/2005

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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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>
2738857	Horizon Bank 900 53 rd Avenue East Bradenton, Florida 34203 (941) 753-2265	11/01/2004	03/23/2005	O		X
245333	AmSouth Bank 1900 Fifth Avenue North Birmingham, Alabama 35203 (205) 326-5120	07/12/2004	03/20/2005	O	X	

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

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, March 26, 2005

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3) & 3(a)(1)	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 100 percent of the voting shares of Capitol Development Bancorp Limited II, Lansing, Michigan, and thereby indirectly acquire Bank of Bellevue (in organization), Bellevue, Washington, and by Capitol Development Bancorp Limited II, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Bellevue (in organization), Bellevue, Washington.*	Fed Reg – 04/12/2005 Newspaper – N/Avail
3(a)(3) & 3(a)(1)	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 100 percent of the voting shares of Capitol Bancorp Colorado Limited, Lansing, Michigan, and thereby indirectly acquire Fort Collins Commerce Bank (in organization), Fort Collins, Colorado, and by Capitol Bancorp Colorado Limited, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Fort Collins Commerce Bank (in organization), Fort Collins, Colorado.*	Fed Reg – 04/26/2005 Newspaper – N/Avail
3(a)(1)	Edgebrook Bancorp, Inc., Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Edgebrook Bank (in organization), Chicago, Illinois.*	Fed Reg – 04/15/2005 Newspaper – N/Avail
3(a)(1) & 4(c)(8)	iTeam Companies, Inc., Brookfield, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Kenney, Kenney, Illinois, and to engage in data processing activities through its subsidiary, iStream Companies, Inc., Brookfield, Wisconsin.*	Fed Reg – 04/11/2005 Newspaper – 03/30/2005

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	First National Bancshares, Inc., East Lansing, Michigan, to retain its 100 percent interest in Equifunding, Inc., East Lansing, Michigan, and thereby engage in acquiring debt in default (including tax liens).	Fed Reg – 04/07/2005

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

<i>Type</i>	<i>Application</i>
4(c)(8)	QCR Holdings, Inc., Moline, Illinois, proposes to engage de novo in extending credit and servicing loans through a joint venture by its subsidiary depository institution, Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa.

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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S = Satisfactory

NI = Needs to improve

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>
2792064	Community Bank of Boone 1704 S. Marshall Street Boone, Iowa 50036 (515) 433-4499	11/01/2004	03/21/2005	S		X

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

Institution

Location

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, March 26, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Callaway Bank, Fulton, Missouri, to establish a branch facility to be located at 2202 North Bluff, Fulton, Missouri.*	Newspaper – 03/25/2005

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A1	Evolve Financial Group, Inc., Memphis, Tennessee, to become a bank holding company by acquiring 100 percent of Parkin Bancorp, Inc., Parkin, Arkansas, and thereby indirectly acquire First State Bank, Parkin, Arkansas.*	Newspaper – N/Avail Fed Reg – 04/25/2005
CIC	Notice by The Real Estate Exempt Trust with John K. Pruellage as trustee, St. Louis, Missouri, to gain control of First Community Bancshares, Inc., Batesville, Arkansas.	Newspaper – N/Avail 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>
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, March 26, 2005

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Choice Financial Holdings, Inc., Grafton, North Dakota, to acquire 85 percent of Peoples State Bank of Comfrey, Comfrey, Minnesota.*	Fed Reg – 04/15/2005 Newspaper – N/Avail
3(a)(1)	Rum River Bancorporation, Inc., Milaca, Minnesota to become a bank holding company by acquiring 100 percent of the First National Bank of Milaca, Milaca, Minnesota.*	Fed Reg – 04/21/2005 Newspaper – N/Avail
3(a)(5)	Deerwood Bancshares, Inc., Deerwood, Minnesota, to acquire 100 percent of Northome Bancshares, Inc., Northome, Minnesota, and thereby indirectly acquire Northland Community Bank, Northome, Minnesota.*	Fed Reg – 04/22/2005 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.

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations schedule d for Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, March 26, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	The Citizens-Farmers Bank of Cole Camp, Cole Camp, Missouri, to purchase certain assets and assume certain liabilities of the Stover, Missouri branch of Concordia Bank, Concordia, Missouri, and incident thereto, to establish a branch.	Newspaper – N/Avail
Branch	Butte State Bank, Butte, Nebraska, to establish a branch at 425 Hillcrest Boulevard, Spencer, Nebraska.	Newspaper – 04/01/2005
Branch	Gold Bank, Leawood, Kansas, to establish a branch at the corner of John Moore Road and Bloomingdale Avenue, Brandon, Florida.	Newspaper – 04/01/2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notification by Daniel Buford, Stephen Buford, Sam Buford, Ernest Dillard, Sheila Dillard, Aaron Dillard, and Hannah Dillard, all of Tulsa, Oklahoma; Sharon Linsenmeyer, Beatrice, Nebraska; and Sarah Dillard, Tampa, Florida, to acquire control of Healthcare Bancorp, Inc., parent of First BankCentre, both of Broken Arrow, Oklahoma.	Newspaper – 03/25/2005 Fed Reg – 03/25/2005
CIC	Notification by Robert E. Mickey, Jr., Holden, Missouri, individually and as trustee of the Marilyn Mickey Clay 2005 Irrevocable Trust, to acquire control of F&C Bancorp, Inc., parent of Farmers and Commercial Bank, both in Holden, Missouri.	Newspaper – N/Avail Fed Reg – 04/08/2005

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>
Relief from Commitments	First National of Nebraska, Inc., Omaha, Nebraska, for prior approval for relief from and modification of existing commitments.

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>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, March 26, 2005

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Rodney A. Abrams, Northbrook, Illinois; et al, to acquire an interest in Surety Capital Corporation, Fort Worth, Texas, and indirectly acquire Surety Bank, National Association, Fort Worth, Texas.	Fed Reg – 04/04/2005 Newspaper – 04/06/2005

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>
637451	PlainsCapital Bank 5010 University Avenue Lubbock, Texas 79408-0271	09/20/2004	03/16/2005	S	X	
274164	Texas Star Bank 110 E. Jefferson Van Alstyne, Texas 75495-0608	11/29/2004	03/14/2005	S	X	

Section VI – CRA examinations scheduled for

Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, March 26, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Barnes Banking Company, Kaysville, Utah, to establish a branch facility at 229 East St. George Boulevard, St. George, Utah.*	Newspaper – 03/25/2005

* Subject to the provisions of the Community Reinvestment Act

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

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

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>LrgBk</i>	<i>SmBk</i>
2651675	Bank of Sacramento 1750 Howe Avenue, Suite 100 Sacramento, California 95825 (916) 648-2100	11/22/2004	03/24/2005	S		X
2640530	Mission Community Bank 581 Higuera Street San Luis Obispo, California 93401 (805) 782-5000	12/06/2004	03/24/2005	O		X

Section VI – CRA examinations scheduled for

Quarter of

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