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

No. 16

Week Ending April 18, 1998
Bank Holding Companies

FirstMerit Corporation, Akron, Ohio -- request for reconsideration of the Board's approval of the application and notice to merge with CoBancorp, Inc., Elyria, and acquire PremierBank & Trust, and Jefferson Savings Bank, West Jefferson, Ohio.
- Denied, April 13, 1998

- Approved, April 13, 1998

- Approved, April 13, 1998

North Fork Bancorporation, Inc., Melville, New York -- to acquire up to 9.9 percent of the shares of Long Island Bancorp, Inc., and thereby acquire The Long Island Savings Bank, FSB.
- Approved, April 13, 1998

Peoples Heritage Financial Group, Inc., Portland, Maine -- request for reconsideration of the Board's approval of the application to merge with CFX Corporation, Keene New Hampshire.
- Denied, April 14, 1998

Forms

Ongoing Intermittent Survey of Households (FR 3016) -- extension, without revision
- Proposed, April 13, 1998
Bank Branches, Domestic

Philadelphia

Berk County Bank, Reading, Pennsylvania -- to establish a branch at 422 & Freeman Street, Township of Heidelberg, Pennsylvania.
- Approved, April 15, 1998

Chicago

Community Bank of Elmhurst, Elmhurst, Illinois -- to establish a branch at 108 Schiller Street.
- Approved, April 13, 1998

Richmond

Crestar Bank, Richmond, Virginia -- to establish a branch in the Potomac Run Shopping Center at the intersection of Harry Byrd Highway and Bartholomew Fair Drive, Sterling, Virginia.
- Approved, April 13, 1998

New York

Summit Bank, Hackensack, New Jersey -- to establish a branch at the Pathmark Supermarket, 977 Valley Road, Gillette, New Jersey.
- Approved, April 1, 1998 (AC)

Richmond

Triangle Bank, Raleigh, North Carolina -- to establish a branch inside the Winn-Dixie Store at 2800 Raleigh Road, Wilson, North Carolina.
- Approved, April 17, 1998

Bank Holding Companies

Boston

Bancorp Connecticut, Southington, Connecticut -- to engage de novo in indirect automobile lending activities, in connection with the establishment of a joint venture.
- Withdrawn, April 16, 1998
Bank Holding Companies

Richmond

Carolina First Corporation, Greenville, South Carolina -- to acquire Resource Processing Group, Inc., Columbia, South Carolina.
- Approved, April 15, 1998

Chicago

- Approved, April 16, 1998

San Francisco

First Utah Bank, Salt Lake City, Utah -- to engage de novo in management consulting, courier services, and data processing activities through Premier Data Corp.
- Permitted, April 13, 1998

Kansas City

First York Ban Corp., York, Nebraska -- to acquire Nebraska Land National Bank, North Platte, Nebraska.
- Approved, April 17, 1998

Dallas

HB Financial Corp of Delaware, Wilmington, Delaware -- to acquire Highlands State Bank, Highlands, Texas.
- Approved, April 15, 1998

Dallas

HB Financial Corp., Highland, Texas -- to acquire HB Financial Corp of Delaware, Wilmington, Delaware, and Highlands State Bank.
- Approved, April 15, 1998

Chicago

Heartland Financial USA, Inc, Dubuque, Iowa -- to acquire shares of New Mexico Bank & Trust, Albuquerque, New Mexico.
- Approved, April 14, 1998
H.2 Actions under delegated authority

Bank Holding Companies

Secretary

Mercantile Bancorporation, Inc., St. Louis, Missouri, and Ameribanc, Inc. -- to acquire CBT Corporation, Paducah, Kentucky, Citizens Bank and Trust Company of Paducah; Bank of Marshall County, Benton; Pennyrile Citizens Bank and Trust Company, Hopinsville; and Graves County Bank, Inc., Mayfield; and United Commonwealth Bank, FSB, Murray, Kentucky.
- Approved, April 13, 1998

Minneapolis

- Approved, April 15, 1998

Chicago

- Approved, April 17, 1998

Secretary

Norwest Corporation, Minneapolis, Minnesota -- to acquire First Bank, Katy, Texas.
- Approved, April 16, 1998

Atlanta

- Approved, April 15, 1998

San Francisco

- Approved, April 15, 1998

Atlanta

SunTrust Banks, Inc., Atlanta, Georgia -- to establish SunTrust Community Development Corporation, and engage de novo in community development activities.
- Returned, April 15, 1998
Bank Holding Companies
Chicago
- Approved, April 15, 1998

St. Louis
Union Planters Corporation, Memphis, Tennessee, and Union Planters Holding Corporation -- to acquire Capital Savings Bank, FSB, Jefferson City, Missouri.
- Approved, April 16, 1998

Bank Mergers
San Francisco
Bank of Commerce, San Diego, California -- to merge with Rancho Vista National Bank, Vista, California, and establish branches.
- Approved, April 17, 1998

Atlanta
Colonial Bank, Montgomery, Alabama -- to purchase certain assets and assume certain liabilities of the Wade Green branch of Premier Bank, Atlanta, Georgia.
- Approved, April 15, 1998

Banks, State Member
Kansas City
WestStar Bank, Bartlesville, Oklahoma -- payment of a dividend.
- Approved, April 15, 1998

Capital Stock
San Francisco
Wells Fargo & Company, San Francisco, California -- redemption of shares.
- Approved, April 13, 1998

Change In Bank Control
Minneapolis
First National Corporation North Dakota, Grand Forks, North Dakota -- change in bank control.
- Permitted, April 15, 1998
**Change In Bank Control**

Dallas

Southwestern Bancshares, Inc, Glen Rose, Texas -- change in bank control.
- Permitted, April 16, 1998

**Competitive Factors Reports**

Kansas City

- Submitted, April 17, 1998

Minneapolis

American Bank of Nashwauk, Nashwauk, Minnesota -- report on competitive factors of the proposed merger with Itasca State Bank of Grand Rapids, Grand Rapids, Minnesota.
- Submitted, April 14, 1998

Atlanta

BankUnited Financial Corporation, Coral Gables, Florida, and BankUnited, FSB, -- report on competitive factors of the proposed acquisition of the assets and assumption of liabilities of Central Bank, Miami, Florida, via merger with BankUnited, FSB.
- Submitted, April 15, 1998

Chicago

Commercial Federal Corporation, Omaha, Nebraska -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of AmerUs Bank, Des Moines, Iowa.
- Submitted, April 15, 1998

Atlanta

Copiah Bank, National Association, Hazlehurst, Mississippi -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Hazlehurst branch of Union Planters Bank, National Association, Memphis, Tennessee.
- Submitted, April 15, 1998
Competitive Factors Reports

Richmond

East Carolina Bank, Engelhard, North Carolina -- report on competitive factors of the proposed merger with ECB Interim Bank.
- Submitted, April 13, 1998

Kansas City

Farmers Bank, Eaton, Colorado -- report on competitive factors of the proposed purchase of assets and assumption of the liabilities of the Ault, Colorado, branch of Colorado Community First National Bank, Fort Morgan, Colorado.
- Submitted, April 17, 1998

Richmond

- Submitted, April 17, 1998

Chicago

First National Bank, Red Oak, Iowa -- report on competitive factors of the proposed merger with Security Trust and Savings Bank, Shenandoah, Iowa.
- Submitted, April 15, 1998

St. Louis

First State Community Bank, Farmington, Missouri -- report on competitive factors of the proposed merger with Joachim Federal Savings and Loan Association, DeSoto, Missouri.
- Submitted, April 16, 1998

Philadelphia

Guaranty Bank, National Association, Shamokin, Pennsylvania -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Glen Lyon branch of Summit Bank, Bethlehem, Pennsylvania
- Submitted, April 14, 1998
Competitive Factors Reports

New York
Hubco, Inc., Mahwah, New Jersey -- report on competitive factors of the proposed acquisition of the assets and assumption of liabilities of two branches of First Union National Bank, Charlotte, North Carolina.
- Submitted, April 17, 1998

Chicago
Independent Bank South Michigan, Leslie, Michigan -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Richland and Bellevue branches of Great Lakes National Bank Michigan, Ann Arbor, Michigan.
- Submitted, April 17, 1998

Dallas
Langham Creek National Bank, Houston, Texas -- report on competitive factors of the proposed merger with LCNB Interim Bank, National Association.
- Submitted, April 15, 1998

St. Louis
National Bank of Commerce, Memphis, Tennessee -- report on competitive factors of the proposed merger with Citizens Bank, Marion; and Bank of West Memphis, West Memphis, Arkansas.
- Submitted, April 16, 1998

Boston
Olde Port Bank & Trust Company, Portsmouth, New Hampshire -- report on competitive factors of the proposed merger with NECB Interim Bank.
- Submitted, April 13, 1998

Dallas
Round Top State Bank, Round Top, Texas -- report on competitive factors of the proposed merger with Round Top Acquisition Corporation.
- Submitted, April 15, 1998

Chicago
Shoreline Bank, Benton Harbor, Michigan -- report on competitive factors of the proposed merger with State Bank of Coloma, Coloma, Michigan.
- Submitted, April 17, 1998
Competitive Factors Reports

Philadelphia
- Submitted, April 14, 1998

St. Louis
Stock Yards Bank & Trust Company, Louisville, Kentucky -- report on competitive factors of the proposed merger with Stock Yards Bank & Trust Company, Austin, Indiana.
- Submitted, April 14, 1998

San Francisco
Vectra Bank, Denver, Colorado -- report on competitive factors of the proposed merger with Bank Colorado, National Association
- Submitted, April 13, 1998

Extensions Of Time

New York
- Approved, April 13, 1998

Membership

Kansas City
Kearney Commercial Bank, Kearney, Missouri -- to become a member of the Federal Reserve System.
- Approved, April 15, 1998

Dallas
Silsbee State Bank, Silsbee, Texas -- membership in the Federal Reserve System.
- Withdrawn, April 16, 1998
# District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week of April 18, 1998

## Section I - Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Fed Reg - 5/15/98</td>
</tr>
</tbody>
</table>

*Subject to the provisions of the Community Reinvestment Act.

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

<table>
<thead>
<tr>
<th>Type</th>
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<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
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</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section V - Availability of CRA public evaluations

<table>
<thead>
<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
</tr>
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</table>

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:

- **Outstanding**
- **Satisfactory**
- **Needs to improve**
- **Substantial noncompliance**

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

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<th>RSSD number</th>
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</table>

None

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
### District 2
**Federal Reserve Bank of New York**

Applications and notifications filed during the week of April 18, 1998

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

<table>
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<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
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<tbody>
<tr>
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<td></td>
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</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
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<tr>
<td>3(a)(1)</td>
<td>The K&amp;Z Company LLC, Brooklyn, New York, to become a one-bank holding company through the acquisition of up to 75 percent of The First Bational Bank of Lisbon, Rochester, New York.</td>
<td>N/Avail</td>
</tr>
</tbody>
</table>

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

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<thead>
<tr>
<th>Type</th>
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<tbody>
<tr>
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</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
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</tr>
</thead>
<tbody>
<tr>
<td>None</td>
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</table>
Section V - Availability of CRA public evaluations

<table>
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<tr>
<th>RSSD number</th>
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</table>

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
## District 3
### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week of April 18, 1998

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>Summit Bank, Bethlehem, PA, to establish a branch office at Genuardi’s Family Market, Huntingdon Valley Shopping Center, 737 Huntingdon Pike, Huntingdon Valley, Montgomery County, PA.</td>
<td>4/30/98</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
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</tr>
</thead>
</table>

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

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<tr>
<th>Type</th>
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### Section IV - Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inv.</td>
<td>MBNA America Bank, NA, Wilmington, DE, to invest additional $125 million into MBNA International Bank Limited, United Kingdom.</td>
<td></td>
</tr>
</tbody>
</table>
Section V - Availability of CRA public evaluations

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

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

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

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

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</tr>
</thead>
<tbody>
<tr>
<td>962715</td>
<td>Miners Bank of Lykens</td>
<td>12/1/97</td>
<td>4/17/98</td>
<td>Satisfactory</td>
<td>Small Bank</td>
</tr>
</tbody>
</table>

Lykens, PA

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<table>
<thead>
<tr>
<th>Institution</th>
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</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
## District 4
### Federal Reserve Bank of Cleveland
### Applications and Notifications Filed During the Week of April 18, 1998

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>Received notice from Somerset Trust Company, Somerset, PA on April 1, 1998, to establish a branch at 116 Market Street, Johnstown, PA.</td>
<td>4/27/98</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(3)</td>
<td>Received application from FNB Corporation, Hermitage, PA on April 1, 1998, to acquire Southwest Interim Bank No. 4 which will operate for 44-60 days as Seminole Bank, N.A., whereupon it will be merged into First National Bank of Florida, Largo, FL.</td>
<td>Newspaper - N/Avail</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
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### Section IV - Applications not subject to Federal Register or newspaper notice

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<tbody>
<tr>
<td>None</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
Section V - Publicly available CRA evaluations

<table>
<thead>
<tr>
<th>RSSD number</th>
<th>Institution/ Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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

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

- **Outstanding**
- **Satisfactory**
- **Needs to improve**
- **Substantial noncompliance**

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

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<td></td>
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<td></td>
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</tbody>
</table>

Section VI - CRA examinations scheduled 2nd Quarter of 1998

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Citizens Deposit Bank &amp; Trust</td>
<td>P.O. Box 9, 400 Second Street, Vanceburg, KY 41179-0009</td>
</tr>
<tr>
<td>Enterprise Bank</td>
<td>6150 Enterprise Parkway, Solon, OH 44139</td>
</tr>
<tr>
<td>Farmers Bank &amp; Savings Company</td>
<td>P.O. Box 626, 211 W. 2nd Street, Pomeroy, OH 45769-1037</td>
</tr>
<tr>
<td>Heartland Bank</td>
<td>P.O. Box 7, 12 N. Main Street, Croton, OH 43013-0007</td>
</tr>
<tr>
<td>The Citizens Banking Company</td>
<td>P.O. Box 247, 10 E. Main Street, Salineville, OH 43945-0247</td>
</tr>
<tr>
<td>The St. Henry Bank</td>
<td>P.O. Box 330, 231 E. Main Street, St. Henry, OH 45883</td>
</tr>
<tr>
<td>Towne Bank</td>
<td>610 East South Boundary, Perrysburg, OH 43551</td>
</tr>
</tbody>
</table>
**District 5**  
**Federal Reserve Bank of Richmond**  
Applications and notifications filed during the week of April 18, 1998

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>18(c)</td>
<td>The Bank of Belton, Belton, South Carolina, to acquire certain assets and assume certain liabilities of the Belton, and Honea Path, South Carolina, branch offices of Carolina First Bank, Greenville, South Carolina.*</td>
<td>Newspaper - N/Avail</td>
</tr>
</tbody>
</table>

*Subject to the provisions of the Community Reinvestment Act.

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

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<tr>
<th>Type</th>
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<tr>
<td>3(a)(1)</td>
<td>ECB Bancorp, Inc., Engelhard, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of The East Carolina Bank, Engelhard, North Carolina.*</td>
<td>Fed Reg - 5/15/98</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Newspaper - 5/14/98</td>
</tr>
</tbody>
</table>

*Subject to the provisions of the Community Reinvestment Act.

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

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<th>Type</th>
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Section IV - Applications not subject to Federal Register or newspaper notice

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<tr>
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Section V - Availability of CRA public evaluations

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

- Outstanding
- Satisfactory
- Needs to improve
- Substantial noncompliance

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

<table>
<thead>
<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
District 6  
Federal Reserve Bank of Atlanta  
Applications and notifications filed during the week of April 18, 1998

Section I - Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>18(c)</td>
<td>Republic Security Bank, West Palm Beach, Florida, to merge with Unifirst</td>
<td>5/18/98</td>
</tr>
<tr>
<td></td>
<td>Savings Bank, Hollywood, Florida.*</td>
<td></td>
</tr>
</tbody>
</table>

*Subject to the provisions of the Community Reinvestment Act.

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(5)</td>
<td>Premier Bancshares, Inc., Atlanta, Georgia, to merge with Button Gwinnett</td>
<td>Newspaper - 4/30/98</td>
</tr>
<tr>
<td></td>
<td>Financial Corporation, Snellville, Georgia, and thereby acquire The Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of Gwinnett County, Lawrenceville, Georgia.*</td>
<td></td>
</tr>
</tbody>
</table>

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>WAIVR</td>
<td>Republic Security Financial Corporation, West Palm Beach, Florida, application</td>
<td></td>
</tr>
<tr>
<td></td>
<td>waiver request in connection with the proposed merger of Republic Security</td>
<td></td>
</tr>
</tbody>
</table>
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:

- **Outstanding**
- **Satisfactory**
- **Needs to improve**
- **Substantial noncompliance**

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

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<tr>
<th>RSSD number</th>
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<tbody>
<tr>
<td>None</td>
<td></td>
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</table>

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<table>
<thead>
<tr>
<th>Institution</th>
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</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
## Section I - Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
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</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
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</tr>
</thead>
</table>

Fed Reg - Federal Register Comment Period Ending Date  
Newspaper - Newspaper Comment Period Ending Date  
N/Avail - Not available at this time  
*Subject to the provision of the Community Reinvestment Act

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
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</table>
Section IV - Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROS</td>
<td>Iowa First Bancshares Corp.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Muscatine, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>to purchase 302,642 shares (16.6%) of its outstanding common stock</td>
<td></td>
</tr>
</tbody>
</table>

Section V - Availability of CRA public evaluations

<table>
<thead>
<tr>
<th>RSSD number</th>
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Section VI - CRA examinations scheduled for 2nd Quarter of 1998

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<th>Location</th>
</tr>
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<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
# District 8

**Federal Reserve Bank of St. Louis**

Applications and notifications filed during the week of April 18, 1998

## Section I - Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>Notice by Southern Commercial Bank, St. Louis, Missouri, to establish a branch at 5638 Telegraph Road, St. Louis, Missouri.*</td>
<td>4/13/98</td>
</tr>
</tbody>
</table>

*Subject to the provisions of the Community Reinvestment Act.

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>CIC</td>
<td>Notice involving Marked Tree Bancshares, Inc., Marked Tree, Arkansas, by Helen D. Brunner (previously reported during the week of April 6, 1998).</td>
<td>Newspaper - 5/14/98</td>
</tr>
<tr>
<td>3(a)(5)</td>
<td>Notice by Guaranty Capital Corporation, Belzoni, Mississippi, to acquire Hollandale Capital Corporation, Hollandale, Mississippi (previously reported during the week of April 6, 1998).*</td>
<td>Newspaper - 5/15/98</td>
</tr>
</tbody>
</table>

*Subject to the provisions of the Community Reinvestment Act.
Section III - Applications subject to Federal Register notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
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</tr>
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<tbody>
<tr>
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<td></td>
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Section IV - Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member</td>
<td>Notice by Bank of Buffalo, Buffalo, Kentucky, to become a member of the Federal Reserve System.</td>
<td></td>
</tr>
</tbody>
</table>

Section V - Availability of CRA public evaluations

<table>
<thead>
<tr>
<th>RSSD number</th>
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</table>
Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
## Section I - Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
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<th>Ending date of comment period</th>
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*Subject to the provisions of the Community Reinvestment Act.

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

<table>
<thead>
<tr>
<th>Type</th>
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<tbody>
<tr>
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## Section III - Applications subject to Federal Register notice only

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<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>None</td>
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<td></td>
</tr>
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</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>S/R</td>
<td>Southern Minnesota Bancshares, Inc., Wells, Minnesota, to redeem 100% of its preferred stock.</td>
<td></td>
</tr>
</tbody>
</table>
Section V - Publicly available CRA evaluations

<table>
<thead>
<tr>
<th>RSSD number</th>
<th>Institution/ Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
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</thead>
<tbody>
<tr>
<td>374653</td>
<td>M&amp;I Bank of La Crosse</td>
<td>11/17/97</td>
<td>4/13/98</td>
<td>Satisfactory</td>
<td>Large Bank</td>
</tr>
<tr>
<td></td>
<td>La Crosse, Wisconsin</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>566159</td>
<td>M&amp;I Bank, Ashland</td>
<td>12/15/97</td>
<td>4/13/98</td>
<td>Satisfactory</td>
<td>Large Bank</td>
</tr>
<tr>
<td></td>
<td>Ashland, Wisconsin</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>475354</td>
<td>Farmers State Bank</td>
<td>1/5/98</td>
<td>4/14/98</td>
<td>Satisfactory</td>
<td>Small Bank</td>
</tr>
<tr>
<td></td>
<td>Victor, Montana</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<table>
<thead>
<tr>
<th>Institution</th>
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<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
### District 10
**Federal Reserve Bank of Kansas City**

Applications and notifications filed during the week of April 18, 1998

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>18(c)/Branch</td>
<td>First Security Bank, Fort Lupton, Colorado, for prior approval to acquire the assets and assume the liabilities of First Security Bank, Craig, Colorado; and to establish an additional branch.</td>
<td>Newspaper - N/Avail</td>
</tr>
<tr>
<td>18(c)/Branch</td>
<td>Farmers State Bank, Mankato, Kansas, for prior approval to acquire the assets and assume the liabilities of the Beloit, Kansas, branch of Security National Bank, Manhattan, Kansas; and to establish an additional branch.</td>
<td>Newspaper - 05/12/98</td>
</tr>
<tr>
<td>Branch</td>
<td>WestStar Bank, Vail, Colorado, to establish an additional branch at 40 Sunset Drive #10A, Basalt, Colorado and 205 Independence, Cedaredge, Colorado.</td>
<td>Newspaper - 04/23/98</td>
</tr>
<tr>
<td>Branch</td>
<td>Bank of Belen, Belen, New Mexico, to establish an additional branch at 307 West Broadway, Mountainair, New Mexico.</td>
<td>Newspaper - 05/03/98</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>CIC</td>
<td>Ned and Margaret Stuart Family Partnership, LP; and J.L. and Delene Stuart Family Partnership, LP, both of Shattuck, Oklahoma, for prior approval to acquire voting shares of Shattuck Bancshares, Inc., Shattuck, Oklahoma, and thereby indirectly acquire Shattuck National Bank, Shattuck, Oklahoma.</td>
<td>Newspaper - 04/30/98</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
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</thead>
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<tr>
<td>None</td>
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<td></td>
</tr>
</tbody>
</table>
Section IV - Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>S/R</td>
<td>First Liberty Capital Corporation, Hugo, Colorado, for prior approval to redeem 1,298 shares of its own voting common stock.</td>
<td></td>
</tr>
</tbody>
</table>

Section V - Availability of CRA public evaluations

*Description of the CRA Goal against which institutions are evaluated, the four performance levels, and the institutions for which an evaluation is publicly available.*

The CRA requires a periodic evaluation of each covered institution regarding the extent to which it has ascertained, and helped meet, the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The federal bank regulators use the following four performance levels to rate an institution’s performance under CRA:.

**Outstanding**
**Satisfactory**
**Needs to Improve**
**Substantial noncompliance**

<table>
<thead>
<tr>
<th>RSSD number</th>
<th>Institution/ Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>908058</td>
<td>Rio Grande County Bank 595 Grande Avenue Del Norte, Colorado 81132</td>
<td>01/26/98</td>
<td>04/17/98</td>
<td>Outstanding</td>
</tr>
</tbody>
</table>

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
### Section I - Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>Colorado Valley Bank, La Grange, TX, to establish a branch at 1001 Milam St., Columbus, TX 78934*</td>
<td>5/8/98</td>
</tr>
</tbody>
</table>

*Subject to the provisions of the Community Reinvestment Act.

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
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</tr>
</thead>
<tbody>
<tr>
<td>3(a)(3)</td>
<td>First Gilmer Bancshares, Inc., Gilmer, TX, to acquire Wood County National Bank, Quitman, TX*</td>
<td>Newspaper - 5/1/98</td>
</tr>
</tbody>
</table>

*Subject to the provisions of the Community Reinvestment Act.

Newspaper - Comment period ending date is the date specified in the newspaper only.

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<thead>
<tr>
<th>Type</th>
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</thead>
<tbody>
<tr>
<td>Member</td>
<td>Hale County State Bank, Plainview, TX, to become a member of the Federal</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Reserve System</td>
<td></td>
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<tr>
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**Section II - Applications subject to both newspaper and Federal Register notice**

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<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(3)</td>
<td>Eggemeyer Advisory Corp, Castle Creek Capital, LLC, and Castle Creek Capital Partners Fund-I, L.P., all of San Diego, California, to acquire up to 18 percent of State National Bancshares, Inc., Lubbock, Texas.*</td>
<td>Newspaper - 5/11/98 Fed Reg - 5/05/98</td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Jefferson State Bancorp, Medford, Oregon, to become a bank holding company by acquiring Bank of Southern Oregon, Medford, Oregon.</td>
<td>Newspaper - 5/19/98 Fed Reg - N/Avail</td>
</tr>
</tbody>
</table>

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**Section III - Applications subject to Federal Register notice only**

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<tr>
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<tr>
<td>4(c)(8)</td>
<td>Palm Desert Investments, Palm Desert, California, to engage de novo, directly, in bringing together buyers and sellers in connection with the sale of Automated Teller Machines (&quot;ATM's&quot;), or management rights with respect to such ATM's.</td>
<td>Fed Reg - N/Avail</td>
</tr>
</tbody>
</table>
Section IV - Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
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</table>

Section V - Publicly available CRA evaluations

<table>
<thead>
<tr>
<th>RSSD number</th>
<th>Institution/ Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Examine type</th>
</tr>
</thead>
<tbody>
<tr>
<td>1416381</td>
<td>Humboldt Bank 701 5th Street P.O. Box 1007 Eureka, CA 95502-1007 (707) 445-3233</td>
<td>6/23/97</td>
<td>1/15/98</td>
<td>Satisfactory*</td>
<td>X</td>
</tr>
</tbody>
</table>

*Revised for change of rating.

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:

- **Outstanding**
- **Satisfactory**
- **Needs to improve**
- **Substantial noncompliance**

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

Footnotes: 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

<table>
<thead>
<tr>
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