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

No. 20

Week Ending May 18, 2002
Testimony And Statements

The Golden Dollar Coin -- statement by Louise L. Roseman, Director, Division of Reserve Bank Operations and Payment Systems, before the Subcommittee on Treasury and General Government of the Senate Committee on Appropriations.
- Published, May 17, 2002

Banks, State Member

Arvest Bank, Fayetteville, Arkansas -- exemption from the quantitative limits of section 23A of the Federal Reserve Act to accept the securities issued by its affiliate, Wal-Mart Stores, Inc., as collateral for loans to third-party borrowers in excess of the quantitative limits.
- Granted, May 16, 2002

Regulations And Policies

Lombard Facility -- proposed revisions to Regulation A to establish two new discount window programs to replace the adjustment and extended credit programs.
- Proposed, May 16, 2002

Enforcement

Allied Irish Banks, p.l.c., Dublin, Ireland, Allfirst Financial Inc., Baltimore, Maryland, and Allfirst Bank -- written agreement with the Federal Reserve Bank of Richmond, Maryland Commissioner of Financial Regulation, and the Central Bank of Ireland.
- Announced, May 16, 2002

Rabobank Nederland, New York, New York -- issuance of an order of prohibition against Edward DeRosa, a former employee and institution-affiliated party.
- Announced, May 16, 2002

(AC) = Addition or Correction
**Bank Branches, Domestic**

**St. Louis**

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 200 Commerce Street, Suite 100, Little Rock.
- Approved, May 16, 2002

**Kansas City**

Centennial Bank of the West, Fort Collins, Colorado -- to establish a branch at 1401 South Taft Avenue, Loveland.
- Approved, May 16, 2002

**Cleveland**

The Croghan Colonial Bank, Fremont, Ohio -- to establish a branch in the IGA store at 3994 East Harbor Road, Port Clinton.
- Approved, May 15, 2002

**Cleveland**

Fifth Third Bank Western Michigan, Grand Rapids, Michigan -- to establish a branch at 4765 44th Street, Kentwood.
- Approved, May 16, 2002

**Cleveland**

Fifth Third Bank, Cincinnati, Ohio -- to establish branches at 7132 Hamilton Avenue, Cincinnati, and the corner of Aurora Road and Crow Drive, Macedonia.
- Approved, May 16, 2002

**St. Louis**

Fifth Third Bank, Kentucky, Inc., Louisville, Kentucky -- to establish a branch at 1700 Antonio Way.
- Approved, May 15, 2002

**Atlanta**

Regions Bank, Birmingham, Alabama -- to establish a branch at 1511 North Westshore Boulevard, Tampa, Florida.
- Approved, May 13, 2002

(AC) = Addition or Correction
Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 415 U.S. Highway 41, Lady Lake, Florida.
- Approved, May 16, 2002

San Francisco

Union Safe Deposit Bank, Stockton, California -- to establish a branch at 520 Carolyn Weston Boulevard, Suite D.
- Approved, May 15, 2002

Bank Holding Companies

Minneapolis

Citizens Bancshares of Woodville, Inc., Woodville, Wisconsin -- relief from a commitment.
- Granted, May 15, 2002

St. Louis

Concord EFS, Inc., Memphis, Tennessee -- to engage in data processing activities through the acquisition of Core Data Resources, Inc., Amarillo, Texas.
- Approved, May 15, 2002

St. Louis

First Banks, Inc., St. Louis, Missouri -- to engage indirectly in community development activities through Allegiant Community Development Corporation, Clayton; and in real estate and personal property appraising, financial and investment advisory activities, and acting as agent for the private placement of securities through Allegiant Capital Corporation.
- Approved, May 15, 2002

Minneapolis

First Integrity Bancorporation, Inc., Staples, Minnesota -- relief from a commitment.
- Granted, May 13, 2002
Bank Holding Companies

Kansas City

Heritage Group, Inc., Aurora, Nebraska -- to engage in reinsurance of credit-related life, accident, and health insurance through Heritage Reinsurance, Inc.
- Approved, May 14, 2002

San Francisco

Mission Bancorp, Bakersfield, California -- to become a bank holding company through the acquisition of Mission Bank.
- Approved, May 16, 2002

Bank Mergers

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to merge with Arvest Bank, Rogers, and retain the acquired facilities as branches, and to indirectly acquire a foreign branch in GeorgeTown, Grand Cayman, Cayman Islands, British West Indies.
- Approved, May 13, 2002

Kansas City

The State Bank, Winfield, Kansas -- to purchase certain assets and assume certain liabilities of the Winfield and Arkansas City branches of Commerce Bank, National Association, Wichita.
- Approved, May 16, 2002

Banks, Foreign

New York

Dresdner Bank Latinamerika Aktiengesellschaft, Hamburg, Germany; Dresdner Bank Aktiengesellschaft, Frankfurt; and Allianz Aktiengesellschaft, Munich -- to acquire Vestrust Securities LLC, Coral Gable, Florida, and thereby engage in financial and investment advisory activities and agency transactional services for customer investments, and for Munchener Ruckversicherungs-Gesellschaft Aktiengesellschaft In munchen, Munich, Germany, to indirectly acquire Vestrust Securities LLC.
- Approved, May 16, 2002
Banks, State Member
St. Louis

Arvest Bank, Fayetteville, Arkansas -- to acquire control of a financial subsidiary.
- Approved, May 13, 2002

Change In Bank Control
Atlanta

Edison Bancshares, Inc., Fort Myers, Florida -- change in bank control.
- Permitted, May 16, 2002

Boston

Northern Bancorp, Inc., Woburn, Massachusetts -- change in bank control notices.
- Permitted, May 17, 2002

Atlanta

Orion Bancorp, Inc., Naples, Florida -- change in bank control.
- Permitted, May 16, 2002

Minneapolis

Peoples Bankshares, Inc., Parshall, North Dakota -- change in bank control.
- Permitted, May 17, 2002

Competitive Factors Reports
Secretary

Bank of Agriculture and Commerce, Stockton, California -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Antioch and Concord branches of City National Bank, Beverly Hills.
- Submitted, May 14, 2002

San Francisco

Bank of Alameda, Alameda, California -- report on competitive factors of the proposed merger with NorCal Community Bancorp Merger Subsidiary, Inc.
- Submitted, May 16, 2002
Competitive Factors Reports

Cleveland

- Submitted, May 17, 2002

Cleveland

First Commonwealth Bank, Indiana, Pennsylvania -- report on competitive factors of the proposed merger with Southwest Bank, Greensburg.
- Submitted, May 17, 2002

Dallas

First National Bank of Bastrop, Bastrop, Texas -- report on competitive factors of the proposed merger with Community Bank of Central Texas, SSB, Smithville.
- Submitted, May 16, 2002

St. Louis

First National Bank of Carmi, Carmi, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Albion and Mt. Carmel branches of Fifth Third Bank, Indiana, Indianapolis, Indiana.
- Submitted, May 16, 2002

Philadelphia

Interim 1st Colonial National Bank, Collingswood, New Jersey -- report on competitive factors of the proposed merger with 1st Colonial National Bank.
- Submitted, May 14, 2002

Dallas

Sabine State Bank and Trust Company, Many, Louisiana -- report on competitive factors of the proposed merger with Community Bank, Katy, Texas.
- Submitted, May 15, 2002

Secretary

Wells Fargo Bank New Mexico, National Association, Albuquerque, New Mexico -- report on competitive factors of the proposed merger with Bank of Santa Fe, National Association, Santa Fe.
- Submitted, May 14, 2002
Financial Holding Companies
San Francisco

Foothill Independent Bancorp, Glendora, California -- election to become a financial holding company.
- Effective, May 14, 2002

International Operations
Philadelphia

MBNA America Bank, National Association, Wilmington, Delaware -- to make an additional investment in MBNA Europe Bank Limited, Chester, England.
- Approved, May 17, 2002
District 1
Federal Reserve Bank of Boston
Applications and notifications filed during the week ending Saturday, May 18, 2002

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

### 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>
</tr>
</thead>
<tbody>
<tr>
<td>None</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.

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.

<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>LrgBk</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>SmBk</td>
</tr>
</tbody>
</table>

Section VI – CRA examinations scheduled for Quarter of

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

### 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>
</tr>
</thead>
<tbody>
<tr>
<td>COM/Waiver</td>
<td>Hudson City, MHC, Paramus, New Jersey, request approval to waive receipt of dividends declared by its subsidiary, Hudson City Bancorp, Inc. during the calendar year 2002.</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.

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.

<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 Third Quarter of 2002

<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 ending Saturday, May 18, 2002

### 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>Bryn Mawr Trust Company, Bryn Mawr, PA, to establish a branch office located at 3601 West Chester Pike, Newtown Square, PA</td>
<td>05/24/2002</td>
</tr>
<tr>
<td>Branch</td>
<td>AmeriServ Financial Bank, Johnstown, PA, to establish a branch office at the corner of Berner Pike and Shiloh Road, College Township, State College, PA.</td>
<td>06/03/2002</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>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 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>
</tr>
</thead>
<tbody>
<tr>
<td>None</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.

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.

<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 Third Quarter of 2002

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wilmington Trust of Pennsylvania</td>
<td>Villanova, PA</td>
</tr>
<tr>
<td>First Penn Bank</td>
<td>Philadelphia, PA</td>
</tr>
<tr>
<td>Equity Bank</td>
<td>Marlton, NJ</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>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>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## 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>
</tr>
</thead>
<tbody>
<tr>
<td>None</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 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.

<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 Third Quarter of 2002

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farmers Bank and Savings Company</td>
<td>221 West Second Street, Pomeroy, OH 45769</td>
</tr>
<tr>
<td>Community First Bank and Trust</td>
<td>225 North Main Street, Celina, OH 45822</td>
</tr>
<tr>
<td>Citizens Banking Company</td>
<td>100 East Water Street, Sandusky, OH 44870</td>
</tr>
<tr>
<td>Castalia Banking Company</td>
<td>208 South Washington Street, Castalia, OH 44824</td>
</tr>
<tr>
<td>Farmers Citizens Bank</td>
<td>Washington Square, Bucyrus, OH 44820</td>
</tr>
<tr>
<td>Killbuck Savings Bank Company</td>
<td>165 North Main Street, Killbuck, OH 44637</td>
</tr>
</tbody>
</table>

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.
District 5  
Federal Reserve Bank of Richmond  
Applications and notifications filed during the week ending Saturday, May 18, 2002

### 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>Resource Bank, Virginia Beach, Virginia, to establish a branch at 1616 Laskin Road, Virginia Beach, Virginia.*</td>
<td>Newspaper - 05/28/2002</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></td>
<td></td>
<td>Newspaper - 06/09/2002</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>
</tr>
</thead>
<tbody>
<tr>
<td>None</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.

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.

<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>45627</td>
<td>First Charter Bank 10200 David Taylor Drive Charlotte, North Carolina 28262</td>
<td>01/14/2002</td>
<td>05/12/2002</td>
<td>S</td>
<td>X</td>
</tr>
</tbody>
</table>

Section VI – CRA examinations scheduled for Third Quarter of 2002

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>BankAnnapolis</td>
<td>Annapolis, Maryland</td>
</tr>
<tr>
<td>Sandy Spring Bank</td>
<td>Olney, Maryland</td>
</tr>
<tr>
<td>St. Michaels Bank</td>
<td>St. Michaels, Maryland</td>
</tr>
<tr>
<td>FNB Southeast</td>
<td>Reidsville, North Carolina</td>
</tr>
<tr>
<td>The Farmers Bank of Appomattox</td>
<td>Appomattox, Virginia</td>
</tr>
<tr>
<td>United Bank</td>
<td>Fairfax, Virginia</td>
</tr>
<tr>
<td>Miners and Merchants Bank and Trust Company</td>
<td>Grundy, Virginia</td>
</tr>
<tr>
<td>Bank of McKenney</td>
<td>McKenney, Virginia</td>
</tr>
<tr>
<td>Summit Community Bank</td>
<td>Moorefield, West Virginia</td>
</tr>
<tr>
<td>United Bank, Inc.</td>
<td>Parkersburg, West Virginia</td>
</tr>
<tr>
<td>The Pleasants County Bank</td>
<td>St. Marys, West Virginia</td>
</tr>
</tbody>
</table>
Section VI – CRA examinations scheduled for Third Quarter of 2002

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
</table>

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.
## District 6
### Federal Reserve Bank of Atlanta
Applications and notifications filed during the week ending Saturday, May 18, 2002

### 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>3(a)(1)</td>
<td>First Georgia Holding, Inc., Brunswick, Georgia, to become a bank holding company by acquiring First Georgia Bank, Brunswick, Georgia.</td>
<td>Fed Reg – 06/17/2002*</td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>People’s Community Bancshares, Inc., Sarasota, Florida, to become a bank holding company through the acquisition of People’s Community Bank of the West Coast, Sarasota, Florida.</td>
<td>Fed Reg – 06/17/2002*</td>
</tr>
<tr>
<td>3(a)(5)</td>
<td>Synovus Financial Corp., Columbus, Georgia, to merge with Community Financial Group, Inc., Nashville, Tennessee, and thereby acquire its subsidiary, The Bank of Nashville, Nashville, Tennessee.</td>
<td>N/Avail*</td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>First Security Group, Inc., Chattanooga, Tennessee, to acquire First State Bank, Maynardville, Tennessee.</td>
<td>N/Avail*</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>
</tr>
</thead>
<tbody>
<tr>
<td>FBSEA</td>
<td>Banco de Occidente, S.A., Guatemala City, Guatemala, to establish an international representative office located in Miami, Florida.</td>
</tr>
<tr>
<td>COM</td>
<td>Heartland Bancshares, Inc., Sebring, Florida, commitment waiver request to not incur debt.</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.

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.

<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 Third Quarter of 2002

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>AmSouth Bank</td>
<td>Birmingham, Alabama</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank</td>
<td>Eatonton, Georgia</td>
</tr>
<tr>
<td>First Bank of Coastal Georgia</td>
<td>Pembroke, Georgia</td>
</tr>
<tr>
<td>First Community Bank of Central Alabama</td>
<td>Wetumpka, Alabama</td>
</tr>
<tr>
<td>First Southern Bank</td>
<td>Boca Raton, Florida</td>
</tr>
<tr>
<td>First Commercial Bank of Cullman County</td>
<td>Good Hope, Alabama</td>
</tr>
<tr>
<td>Orion Bank</td>
<td>Naples, Florida</td>
</tr>
<tr>
<td>Admiralty Bank</td>
<td>Palm Beach Gardens, Florida</td>
</tr>
</tbody>
</table>

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.
### District 7

**Federal Reserve Bank of Chicago**

Applications and notifications filed during the week ending Saturday, May 18, 2002

---

**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>Citizens Bank, Flint, Michigan, to establish a branch facility to be located at 175 South Livernois Road, Rochester, Michigan.*</td>
<td>Newspaper – 06/08/2002</td>
</tr>
<tr>
<td>18(c) &amp; Branch</td>
<td>First American Bank, Fort Dodge, Iowa, to merge with First American Bank, Sioux City, Iowa and thereby to establish a branch at 800 Gordon Drive, Sioux City, Iowa.*</td>
<td>Newspaper – 05/17/2002</td>
</tr>
<tr>
<td>Branch</td>
<td>Rolling Hills Bank &amp; Trust, Atlantic, Iowa, to establish a branch office at 418 S. Commercial Street, Carson, Iowa.*</td>
<td>Newspaper – 05/15/2002</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>CC</td>
<td>Notice by the Friday Family (Beth Gore Friday, Mesa, Arizona; Allen Gore Friday, Atlantic, Iowa; Arthur Randall Friday, Houston, Texas; and Nola Kathleen Friday, Dallas, Texas) to retain control of Anita Bancorporation, Atlantic, Iowa and thereby to retain Rollings Hills Bank and Trust, Atlantic, Iowa.</td>
<td>Fed Reg – 05/14/2002 Newspaper – N/Avail</td>
</tr>
<tr>
<td>CC</td>
<td>Notice by Kenneth A. and Diane M. Hendricks to acquire greater than 10 percent of the outstanding shares of Blackhawk Bancorp, Inc., Beloit, Wisconsin, and thereby indirectly acquire Blackhawk State Bank, Beloit, Wisconsin.</td>
<td>Fed Reg – 006/052002 Newspaper – N/Avail</td>
</tr>
<tr>
<td>CC</td>
<td>Notice by David Lee Gross to acquire greater than 10 percent of the outstanding shares of First Beardstown Bancorp, Inc., Beardstown, Illinois and thereby indirectly acquire First State Bank of Beardstown, Beardstown, Illinois.</td>
<td>Fed Reg – 05/15/2002 Newspaper – N/Avail</td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Franklin Bancorp, Inc., Southfield, Michigan, to become a bank holding company by acquiring 100 percent of Franklin Bank, N.A., Southfield, Michigan.*</td>
<td>Fed Reg – 06/07/2002 Newspaper – N/Avail</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>CC</td>
<td>Notice by Gary F. Pribyl, Cedar Rapids, Iowa, of a Change in Control, to acquire 26.82 percent of Herky Hawk Financial Corp., Monticello, Iowa, as independent trustee of an irrevocable voting trust, and thereby indirectly acquire Citizens State Bank, Monticello, Iowa.</td>
<td>Fed Reg – 05/22/2002 Newspaper – N/Avail</td>
</tr>
<tr>
<td>CC</td>
<td>Notice filed by the Kettering Family - Steven Kettering, Lake View, Iowa; Michael Kettering, Lake View, Iowa; and June Kettering Manary, Livingston, Texas- that they will each gain control of 33.3% of J.E.M.S. Inc., Lake View, Iowa.</td>
<td>Fed Reg – 06/07/2002 Newspaper – N/Avail</td>
</tr>
<tr>
<td>3(a)(1)</td>
<td>Southport Financial Corporation, Kenosha, Wisconsin, to become a bank holding company by acquiring 100 percent of Southport Bank, Kenosha, Wisconsin.*</td>
<td>Fed Reg – 05/14/2002 Newspaper – N/Avail</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>None</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></th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>None</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.

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.

<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>LrgBk</th>
<th>SmBk</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section VI – CRA examinations scheduled for Third Quarter of 2002

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Citizens Bank and Trust</td>
<td>Hudson, Iowa</td>
</tr>
<tr>
<td>Community Savings Bank</td>
<td>Robins, Iowa</td>
</tr>
<tr>
<td>F&amp;M Bank – Iowa Central</td>
<td>Marshalltown, Iowa</td>
</tr>
<tr>
<td>Quad City Bank and Trust</td>
<td>Bettendorf, Iowa</td>
</tr>
<tr>
<td>Security State Bank</td>
<td>Milford, Iowa</td>
</tr>
<tr>
<td>Libertyville Bank and Trust</td>
<td>Libertyville, Illinois</td>
</tr>
<tr>
<td>Logan County Bank</td>
<td>Lincoln, Illinois</td>
</tr>
<tr>
<td>Midwest Bank of Hinsdale</td>
<td>Hinsdale, Illinois</td>
</tr>
<tr>
<td>NAB (New Asia Bank)</td>
<td>Chicago, Illinois</td>
</tr>
<tr>
<td>Northside Community Bank</td>
<td>Gurnee, Illinois</td>
</tr>
<tr>
<td>Parish Bank and Trust Company</td>
<td>Momence, Illinois</td>
</tr>
<tr>
<td>Peoples State Bank of Mansfield</td>
<td>Mansfield, Illinois</td>
</tr>
<tr>
<td>Pullman Bank</td>
<td>Chicago, Illinois</td>
</tr>
</tbody>
</table>
**Section VI – CRA examinations scheduled for Third Quarter of 2002**

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Union Bank-Central</td>
<td>Princeton, Illinois</td>
</tr>
<tr>
<td>Union Bank-Northwest</td>
<td>Hanover, Illinois</td>
</tr>
<tr>
<td>Union Bank-West</td>
<td>Macomb, Illinois</td>
</tr>
<tr>
<td>Goshen Community Bank</td>
<td>Goshen, Indiana</td>
</tr>
<tr>
<td>Home Federal Savings Bank</td>
<td>Columbus, Indiana</td>
</tr>
<tr>
<td>Chelsea State Bank</td>
<td>Chelsea, Michigan</td>
</tr>
<tr>
<td>Chemical Bank and Trust</td>
<td>Midland, Michigan</td>
</tr>
<tr>
<td>Citizens Bank</td>
<td>Flint, Michigan</td>
</tr>
<tr>
<td>Community State Bank</td>
<td>Avilla, Michigan</td>
</tr>
<tr>
<td>State Bank of Caledonia</td>
<td>Caledonia, Michigan</td>
</tr>
<tr>
<td>Farmers State Bank of Waupaca</td>
<td>Waupaca, Wisconsin</td>
</tr>
<tr>
<td>Green Lake State Bank</td>
<td>Green Lake, Wisconsin</td>
</tr>
</tbody>
</table>

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.
## Applications and notifications filed during the week ending Saturday, May 18, 2002

### 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>First Community Bank, Conway, Arkansas, to establish a branch facility to be located at 2101 Dave Ward Drive, Conway, Arkansas.*</td>
<td>Newspaper – 05/30/2002</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>
</table>

### 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>
</tr>
</thead>
<tbody>
<tr>
<td>None</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.

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.

<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 Third Quarter of 2002

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>Blytheville, Arkansas</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>Fayetteville, Arkansas</td>
</tr>
<tr>
<td>Bank of Little Rock</td>
<td>Little Rock, Arkansas</td>
</tr>
<tr>
<td>Bank of Rogers</td>
<td>Rogers, Arkansas</td>
</tr>
<tr>
<td>Heritage State Bank</td>
<td>Lawrenceville, Illinois</td>
</tr>
<tr>
<td>First Bank</td>
<td>St. Louis, Missouri</td>
</tr>
</tbody>
</table>

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.
## 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>
</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>3A3</td>
<td>State Bank of Hawley Employee Stock Ownership Plan, Hawley, Minnesota to acquire 38.79 percent of Bankshares of Hawley, Inc., Hawley, Minnesota and thereby indirectly acquire State Bank of Hawley, Hawley, Minnesota.*</td>
<td>Newspaper: N/Avail, Fed Register: N/Avail</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>
</tr>
</thead>
<tbody>
<tr>
<td>None</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. 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.

<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>256553</td>
<td>Dacotah Bank, Aberdeen, South Dakota</td>
<td>1/7/2002</td>
<td>5/15/2002</td>
<td>S</td>
<td>X</td>
</tr>
</tbody>
</table>

Section VI – CRA examinations scheduled for Third Quarter of 2002

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Bank Chaska</td>
<td>Chaska, Minnesota</td>
</tr>
<tr>
<td>Grand Rapids State Bank</td>
<td>Grand Rapids, Minnesota</td>
</tr>
<tr>
<td>Farmers State Bank of Madelia</td>
<td>Madelia, Minnesota</td>
</tr>
<tr>
<td>First State Bank Southwest</td>
<td>Pipestone, Minnesota</td>
</tr>
<tr>
<td>Rocky Mountain Bank</td>
<td>Billings, Montana</td>
</tr>
<tr>
<td>Western Security Bank</td>
<td>Billings, Montana</td>
</tr>
<tr>
<td>Farmers State Bank of Denton</td>
<td>Denton, Montana</td>
</tr>
<tr>
<td>Valley Bank of Ronan</td>
<td>Ronan, Montana</td>
</tr>
<tr>
<td>1st Bank</td>
<td>Sidney, Montana</td>
</tr>
<tr>
<td>Glacier Bank of Whitefish</td>
<td>Whitefish, Montana</td>
</tr>
<tr>
<td>Citizens State Bank of Arlington</td>
<td>Arlington, South Dakota</td>
</tr>
<tr>
<td>State Bank of La Crosse</td>
<td>La Crosse, Wisconsin</td>
</tr>
</tbody>
</table>

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution’s examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution’s name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Mr. James Colwell at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, P. O. Box 291, Minneapolis, Minnesota 55480-0291.
# District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, May 18, 2002

## 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>None</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>CIC</td>
<td>Mack V. Colt and Sara C. Colt, both of Prairie Village, Kansas, as co-trustees of the Mack V. Colt Trust, Prairie Village, Kansas, to acquire control of Gower Bankshares, Inc., parent of The Farmers Bank of Gower, both of Gower, Missouri.</td>
<td>Newspaper – 05/29/02 Fed Reg – 05/23/2002</td>
</tr>
<tr>
<td>CIC</td>
<td>Mark W. Whitaker, of Wichita, Kansas, and Deanna Kay Melchert, of Edmond, Oklahoma, to acquire control of Citizens Financial Corporation, parent of Citizens State Bank, both of Liberal, Kansas.</td>
<td>Newspaper – N/Available Fed Reg – 05/29/2002</td>
</tr>
</tbody>
</table>

## 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>None</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>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>None</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.

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.

<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>912550</td>
<td>Lusk State Bank 415 S. Main Lusk, Wyoming</td>
<td>02/11/2002</td>
<td>05/15/2002</td>
<td>S</td>
<td>X</td>
</tr>
</tbody>
</table>

Section VI – CRA examinations scheduled for

<table>
<thead>
<tr>
<th>Quarter of</th>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## District 11

### Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 18, 2002

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

### 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>
</tr>
</thead>
<tbody>
<tr>
<td>None</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.

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.

<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 Quarter of

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
### District 12

**Federal Reserve Bank of San Francisco**

Applications and notifications filed during the week ending Saturday, May 18, 2002

#### 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>Bank of Ephraim, Ephraim, Utah, to establish a branch facility to be located at 1095 South Highway 89, Mt. Pleasant, Utah.*</td>
<td>Newspaper - 05/24/2002</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)(1)</td>
<td>ITLA Capital Corporation, La Jolla, California, to become a bank holding company by acquiring 100 percent of Imperial Capital Bank, La Jolla, California.*</td>
<td>Newspaper – 06/13/2002 Fed Reg – 06/21/2002</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>4(c)(8)</td>
<td>ITLA Capital Corporation, La Jolla, California, to engage in nonbanking activities through ITLA Capital Real Estate Investment Trust, La Jolla, California.</td>
<td>Fed Reg – 06/21/2002</td>
</tr>
</tbody>
</table>
Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>COM</td>
<td>First Coastal Bancshares, El Segundo, California, requests temporary relief of a debt commitment made in connection with their application to acquire 100 percent of First Coastal Bank, N.A., El Segundo, California.</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.

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.

<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

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>