
Federal Reserve Release



H.2

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

No. 38

Week Ending September 18, 1999

Forms

Bank Holding Company Report of Subsidiary Banks' Section 23A Transactions with Affiliates (FR Y-8) -- extension with revision.

- Proposed, September 15, 1999

General Accounting Office

General Accounting Office -- response to draft GAO report entitled "Federal Reserve Approval of Large Bank Mergers: Guidelines Are Needed for the Community Reinvestment Act Review."

- Approved, September 10, 1999 (AC)

General Accounting Office -- Response to draft GAO report entitled "Large Bank Mergers: Fair Lending Review Could Be Enhanced With Better Coordination."

- Approved, September 16, 1999

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

Secretary

Allfirst Bank, Baltimore, Maryland -- to establish a branch at 1025 Herndon Parkway, Herndon, Virginia.

- Approved, September 15, 1999

New York

The Chase Manhattan Bank, New York, New York -- to establish a branch at 2 Court Street, Binghamton.

- Approved, September 14, 1999

Richmond

FCNB Bank, Frederick, Maryland -- to establish a branch in the Homewood Retirement Center at 7407 Willow Road.

- Approved, September 16, 1999

San Francisco

Lincoln Security Bank, Newport, Oregon -- to establish a branch at 120 NW Spring Street, Walport.

- Approved, September 16, 1999

Richmond

Metro-County Bank of Virginia, Inc., Mechanicsville, Virginia -- to establish a branch at 6401 Horsepen Road, Richmond.

- Approved, September 15, 1999

Philadelphia

Premier Bank, Doylestown, Pennsylvania -- to establish a branch at 1401 Easton Avenue, Bethlehem.

- Approved, September 14, 1999

Atlanta

Provident Bank of Florida, Sarasota, Florida -- to establish a branch at 3275 University Parkway.

- Approved, September 15, 1999

Bank Branches, Domestic

New York

Summit Bank, Hackensack, New Jersey -- to establish a branch at 360 Martin Luther King Drive, Jersey City.
- Approved, September 14, 1999

Bank Holding Companies

Cleveland

Buckeye Bancshares, Inc., Lorain, Ohio -- to acquire Buckeye Community Bank, and for Buckeye Community Bank to become a member of the Federal Reserve System.
- Approved, September 13, 1999

Kansas City

Central of Kansas, Inc., Junction City, Kansas -- to acquire FSB, Inc., Superior, Nebraska, and thereby acquire Farmers State Bank and Trust Company, Superior, and Farmers State Bank, Mankato, Kansas.
- Approved, September 13, 1999

Atlanta

Community National Bancorporation, Ashburn, Georgia -- to acquire Cumberland National Bank, St. Marys, a de novo bank.
- Approved, September 16, 1999

Cleveland

Fifth Third Bancorp, Cincinnati, Ohio -- to acquire CNB Bancshares, Inc., Evansville, Indiana and its bank and nonbank subsidiaries.
- Approved, September 14, 1999

Director, BS&R

Firstar Corporation, Milwaukee, Wisconsin -- modification of a commitment.
- Approved, September 16, 1999

Atlanta

FLAG Financial Corporation, LaGrange, Georgia -- to merge with Hogansville Bankshares, Inc., Hogansville, and thereby acquire The Citizens Bank.
- Approved, September 14, 1999

Bank Holding Companies

San Francisco

Harbor Bancorp, Inc., Aberdeen, Washington -- to merge with Pacific Financial Corporation, Long Beach, and thereby acquire Bank of the Pacific.
- Approved, September 15, 1999

Boston

Norway Bancorp, M.H.C., Norway, Maine, and Norway Bancorp, Inc. -- to become a mutual bank holding company and a stock bank holding company, respectively, through the reorganization of Norway Savings Bank; and to acquire an interest in Financial Institutions Service Corporation, Lewiston.
- Approved, September 17, 1999

Minneapolis

Old Mission Bancorp, Inc., Sault Ste. Marie, Michigan -- to become a bank holding company through the acquisition of Old Mission Bank, a de novo bank.
- Approved, September 15, 1999

Dallas

Olney Bancshares of Texas, Inc., Olney, Texas -- requests for waivers in connection with the acquisition by merger of Follett National Bank, Follett, by Olney's subsidiary bank, First State Bank of Canadian, N.A., Canadian.
- Approved, September 17, 1999

Atlanta

Premier Bancshares, Inc., Atlanta, Georgia -- to acquire Farmers & Merchants Bank, Summerville.
- Approved, September 13, 1999

Richmond

Southern Financial Bancorp, Inc., Warrenton, Virginia -- to acquire The Horizon Bank of Virginia, Vienna; and for the bank to merge with Southern Financial Bank, Warrenton.
- Approved, September 15, 1999

San Francisco

Village Bancorp, St. George, Utah -- to become a bank holding company by acquiring The Village Bank.
- Approved, September 1, 1999 (AC)

Bank Mergers

Cleveland

Fifth Third Bank, Indiana, Indianapolis, Indiana -- to acquire Civitas Bank, St. Joseph, Michigan.
- Approved, September 14, 1999

Cleveland

Fifth Third Bank, Kentucky, Inc., Louisville, Kentucky -- to acquire four Louisville branches of Civitas Bank, St. Joseph, Michigan.
- Approved, September 14, 1999

Cleveland

The Ohio Bank, Findlay, Ohio -- to acquire the Kenton branch of National City Bank, Cleveland.
- Approved, September 15, 1999

Cleveland

Sky Bank, Salineville, Ohio -- to acquire the Wellsville branch of National City Bank, Cleveland.
- Approved, September 15, 1999

Banks, Nonmember, And Miscellaneous Institutions

San Francisco

Boise Telco Federal Credit Union, Boise, Idaho -- deregistration under Regulation U.
- Approved, September 15, 1999

San Francisco

C-Cube Microsystems, Inc., Milpitas, California -- deregistration under Regulation U.
- Approved, September 15, 1999

San Francisco

Standard Insurance Company, Portland, Oregon -- deregistration under Regulation U.
- Approved, September 15, 1999

Banks, State Member

Kansas City

Citizens Bank & Trust Company, Okmulgee, Oklahoma -- to purchase certain assets and assume certain liabilities of three Muskogee, Oklahoma, branches of Bank of Oklahoma, N.A., Tulsa.

- Approved, September 14, 1999

Competitive Factors Reports

Minneapolis

Americana Community Bank, Sleepy Eye, Minnesota -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Sleepy Eye branch of Bank Windsor, Nerstrand.

- Submitted, September 15, 1999

Chicago

First National Bank of Ottawa, Ottawa, Illinois -- report on competitive factors of the proposed merger with Ottawa Interim Bank, National Association.

- Submitted, September 16, 1999

Kansas City

First State Bank, Norton, Kansas -- report on competitive factors of the proposed merger with Consolidated State Bank, Hill City.

- Submitted, September 15, 1999

Secretary

Nevada State Bank, Las Vegas, Nevada -- report on competitive factors of the proposed merger with Pioneer Citizens Bank of Nevada, Reno.

- Submitted, September 16, 1999

Richmond

Provident Community Bank, Union, South Carolina -- report on competitive factors of the proposed merger with Community Federal Savings Bank, Winnsboro.

- Submitted, September 14, 1999

Competitive Factors Reports

Secretary

Virgin Islands Community Bank, Christiansted, Virgin Islands -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of seven Virgin Islands branches of The Chase Manhattan Bank, New York, New York.

- Submitted, September 13, 1999

Extensions Of Time

San Francisco

Bay View Capital Corporation, San Mateo, California -- extension to December 17, 1999, to acquire Franchise Mortgage Acceptance Company, Los Angeles.

- Granted, September 15, 1999

Dallas

Bryan Family Management Trust, Bryan, Texas, and Bryan Heritage Limited Partnership -- extension to December 10, 1999, to acquire The First National Bank of Bryan.

- Granted, September 15, 1999

Minneapolis

Owatonna Bancshares, Inc., Owatonna, Minnesota -- extension to December 16, 1999, for redemption of stock.

- Granted, September 13, 1999

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 18, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Section 9	Merrill Merchants Bank, Bangor, Maine - notification to open two new convenience store branches in Orrington and Milford, Maine	Newspaper - 09/29/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Change in Control	Cape Cod Five Cents Savings Bank, Orleans, Massachusetts - notification to acquire up to 24% of the outstanding common shares of Falmouth Bancorp, Falmouth, Massachusetts	Newspaper - N/Avail Fed Reg - N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Boston Private Financial Holdings, Boston, Massachusetts - application to acquire 100% of the voting shares of Rinet Company, Inc., Boston, Massachusetts*	Fed Reg - 10/05/1999

*This was previously identified on the August 28, 1999 H2bos. Comment period ending date has been extended.

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Third Quarter of 1999

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, September 18, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Moscow Narodny Bank, London, England, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	PT Bank Mandiri (Persero), Jakarta, Indonesia, to establish a representative office in New York, New York.	Newspaper – N/Avail
Branch	Chase Manhattan Bank, New York, New York, to establish a branch office located at Centerpointe Corporate Park, 325 Essjay Road, Williamsville, New York.*	Newspaper – 10/14/1999
Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office located at 3208 Latta Road, Town of Greece, New York*	Newspaper – 10/21/1999

* Subject to the provisions of the Community Reinvestment Act

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

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

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Canadian Imperial Bank of Commerce, Toronto, Canada, to invest through its wholly-owned subsidiary, CIBC World Markets Corp., in Identrus, LLC, New York, New York (aka Global Trust Organization), and engage <i>de novo</i> in digital certification, and data processing and data transmission activities.	Fed Reg – 09/30/1999

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

<i>Type</i>	<i>Application</i>
3(a)(1) Exp.	TLNB Financial Corp., Tupper Lake, New York, to form a one-bank holding company with respect to The Tupper Lake National Bank, also of Tupper Lake, New York.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 18, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Premier Bank, Doylestown, PA, to establish a branch office at The General Hancock Shopping Center, Horsham, and Upper State Roads, Montgomeryville, Montgomery County, PA	10/14/1999

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
674513	Lebanon Valley Bank, Lebanon, PA	3/8/1999	8/3/1999	S	X	
1191398	Prime Bank, Fort Washington, PA	11/30/1998	8/9/1999	O	X	
151818	Community Bank & Trust, Forest City, PA	3/22/1999	8/26/1999	O	X	

Section VI – CRA examinations scheduled for First Quarter of 1999

<i>Institution</i>	<i>Location</i>
Orrstown Bank	Orrstown, PA
Lafayette Ambassador Bank	Easton, PA
Premier Bank	Doylestown

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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, September 18, 1999

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, September 18, 1999

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Regal Bancorp, Inc., Owings Mills, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of Regal Bank and & Trust, Owings Mills, Maryland, (the proposed successor to Regal Savings Bank, F.S.B., Owings Mills, Maryland) .*	Fed Reg – N/Avail Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, September 18, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 7393 Southland Boulevard, Orlando, Florida.	09/24/1999*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 10904 N. 56 th Street, Tampa, Florida.	09/24/1999*
18(c)	SunTrust Bank, Atlanta, Georgia, to merge with the following: 1) Crestar Bank, Richmond, Virginia; 2) SunTrust Bank, Alabama, N.A., Florence, Alabama; 3) SunTrust Bank, Augusta, N.A., Augusta, Georgia; 4) SunTrust Bank, Central Florida, N.A., Orlando, Florida; 5) SunTrust Bank, Chattanooga, N.A., Chattanooga, Tennessee; 6) SunTrust, East Central Florida, Daytona Beach, Florida; 7) SunTrust Bank, East Tennessee, N.A., Knoxville, Tennessee; 8) SunTrust Bank, Gulf Coast, Sarasota, Florida; 9) SunTrust Bank, Miami, N.A., Miami, Florida; 10) SunTrust Bank, Mid-Florida, N.A., Winter Haven, Florida; 11) SunTrust Bank, Middle Georgia, N.A., Macon, Georgia; 12) SunTrust Bank, Nashville, N.A., Nashville, Tennessee; 13) SunTrust Bank, Nature Coast, Brooksville, Florida; 14) SunTrust Bank, North Central Florida, Ocala, Florida; 15) SunTrust Bank, North Florida, N.A., Jacksonville, Florida; 16) SunTrust Bank, Northeast Georgia, N.A., Athens, Georgia; 17) SunTrust Bank, Northwest Florida, Tallahassee, Florida; 18) SunTrust Bank, Northwest Georgia, N.A., Rome, Georgia; 19) SunTrust Bank, Savannah, N.A., Savannah, Georgia; 20) SunTrust Bank, South Central Tennessee, N.A., Pulaski, Tennessee; 21) SunTrust Bank, South Florida, N.A., Fort Lauderdale, Florida; 22) SunTrust Bank, South Georgia, N.A., Albany, Georgia; 23) SunTrust Bank, Southeast Georgia, N.A., Brunswick, Georgia; 24) SunTrust Bank, Southwest Florida, Fort Myers, Florida; 25) SunTrust Bank, Tampa Bay, Tampa, Florida; and 26) SunTrust Bank, West Georgia, N.A., Columbus, Georgia.	10/15/1999*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 6515 Sugarloaf Parkway, Duluth, Georgia.	09/22/1999*

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Charter Banking Corporation, Tampa, Florida, to acquire Columbia Bank, Tampa, Florida.	N/Avail*
3(a)(1)	Interim First Capital Corporation, Norcross, Georgia (to be known as First Capital Bancorp, Inc.), to become a bank holding company by acquiring First Capital Bank, Norcross, Georgia.	N/Avail*

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Member	Village Banc of Naples, Naples, Florida, to become a member of the Federal Reserve System.
COM	First Capital Bancorp, Inc., Norcross, Georgia, commitment waiver request.
Member	Bank of Murfreesboro, Murfreesboro, Tennessee, to become a member of the Federal Reserve System.
Stock Redemption	Jamestown Union Bancshares, Inc., Jamestown, Tennessee, prior notification to redeem up to 18,185 shares of its outstanding common stock.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2353698	1 st Bank & Trust of Tennessee Post Office Box 3080 Johnson City, Tennessee 37602 (423) 975-9900	06/01/1999	09/13/1999	S		S

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, September 18, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Hedrick Savings Bank Hedrick, Iowa 216 South Market Street Ottumwa, Iowa	Newspaper – 09/27/1999
Branch	Irwin Union Bank & Trust Company Columbus, Indiana 300 North Meridian Street Indianapolis, Indiana	Newspaper – 09/27/1999
Branch	Warren Bank Warren, Michigan 29437 Ryan Road Warren, Michigan	Newspaper – 08/27/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Commercial Financial Corp.* Storm Lake, Iowa Lakes Bancorporation, Inc. Storm Lake, Iowa First Security Banshares, Inc. Lake Park, Iowa Security State Bank Lake Park, Iowa Security State Bank Milford, Iowa	Fed Reg – 10/08/1999 Newspaper – N/Avail
3(a)(1)	Lakes Bancorporation, Inc.* Storm Lake, Iowa First Security Banshares, Inc. Lake Park, Iowa Security State Bank Lake Park, Iowa Security State Bank Milford, Iowa	Fed Reg – 10/08/1999 Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Backlund-White, Inc.* Peoria, Illinois Hopedale Investment Company Peoria, Illinois	Fed Reg – 10/12/1999 Newspaper – 10/06/1999
3(a)(3)	Backlund-White, Inc.* Peoria, Illinois Backlund Scott Company Peoria, Illinois	Fed Reg – 10/12/1999 Newspaper – 10/06/1999
3(a)(3)	Backlund-White, Inc.* Peoria, Illinois Backlund Investment Company Peoria, Illinois	Fed Reg – 10/12/1999 Newspaper – 10/06/1999
3(a)(3)	Backlund Scott Company* Peoria, Illinois Hopedale Investment Company Peoria, Illinois	Fed Reg – 10/12/1999 Newspaper – 10/06/1999
3(a)(3)	Backlund Investment Company* Peoria, Illinois Hopedale Investment Company Peoria, Illinois	Fed Reg – 10/12/1999 Newspaper – 10/06/1999
3(a)(3)	Bartonville Investment Company* Peoria, Illinois Hopedale Investment Company Peoria, Illinois	Fed Reg – 10/12/1999 Newspaper – 10/06/1999
3(a)(3)	Farmers & Merchants Bancshares, Inc.* Burlington, Iowa Farmers and Merchants Bank and Trust (in organization) Mount Pleasant, Iowa	Fed Reg – N/Avail Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Iowa State Bank Holding Company Des Moines, Iowa To engage de novo in community development activity	Fed Reg – N/Avail
4(c)(8)	Wintrust Financial Corporation Lake Forest, Illinois Tricom, Inc. Milwaukee, Wisconsin	Fed Reg – N/Avail

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2044820	Community Bank of Elmhurst 330 W. Butterfield Road Elmhurst, Illinois 60126 (630) 782-1234	05/10/1999	09/14/1999	S		X
8547	Peoples Bank & Trust P.O. Box 168 Sunman, Indiana 47041-0168 (812) 623-2237	05/24/1999	09/16/1999	S	X	
952846	Iowa State Bank 409 Highway 61 South Wapello, Iowa 52653-0287 (319) 523-5200	06/07/1999	09/16/1999	S		X

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

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, September 18, 1999

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Notice by South Central Bancshares of Kentucky, Inc., Horse Cave, Kentucky, to acquire First Deposit Bancshares, Inc., Tompkinsville, Kentucky. A companion Section 4(c)(8) notice accompanies this notice*	Newspaper – 10/8/1999 Fed Reg – 10/15/1999
4(c)(8)	Notice by South Central Bancshares of Kentucky, Inc., Horse Cave Kentucky, to acquire First Deposit Bancshares, Inc., Tompkinsville, Kentucky, and thereby indirectly acquire its thrift subsidiary, South Central Savings Bank, FSB, Edmonton, Kentucky, pursuant to Section 225.28(b)(4)(ii) of Regulation Y. A companion Section 3(a)(3) notice accompanies this notice.*	Newspaper – 10/8/1999 Fed Reg - 10/15/1999
3(a)(1)	Notice by Miles Independent Bancorporation, Inc., Advance, Missouri, to acquire Miles Bancshares, Inc., Advance, Missouri.*	Newspaper – 10/18/1999 Fed Reg – 10/14/1999
3(a)(3)	Notice by Area Bancshares Corporation, Owensboro, Kentucky, to acquire Dees Bank of Hazel, Hazel, Kentucky; Peoples Bank of Murray, Kentucky, Murray, Kentucky; Bank of Livingston County, Tiline, Kentucky; and Lyon Bancorp, Inc., Eddyville, Kentucky, and its subsidiary bank, Bank of Lyon County, Eddyville, Kentucky.*	Newspaper – 10/29/1999 Fed Reg- N/Avail.
CIC	Notice involving First State Bancorp, Inc., Caruthersville, Missouri, by Duane S. Michie as trustee for the First State Bancorp Employee Stock Ownership Plan, Caruthersville, Missouri.	Newspaper – 10/8/1999 Fed Reg – N/Avail.

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
4(j)(5)(A)	Notice by Mid-Missouri Bancshares, Inc., Springfield, Missouri, to engage, de novo, through the establishment of a wholly owned subsidiary, Mid-Missouri Mortgage Co., Springfield, Missouri, in mortgage lending and servicing activities, pursuant to Sections 225.28(b)(1) and 225.28(b)(2) of Regulation Y.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, September 18, 1999

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	NATCOM Bancshares, Inc., Superior, Wisconsin, to acquire 100% of the voting shares of New National Bank of Commerce in Superior, Superior, Wisconsin.	Newspaper - 10/13/1999
3(a)(1)	National Bank of Commerce in Superior, Superior, Wisconsin, to become a bank holding company through the acquisition of 100% of the voting shares of New National Bank of Commerce in Superior, Superior, Wisconsin.	Newspaper - 10/13/1999

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
656153	First Valley Bank Seeley Lake, Montana	06/07/1999	09/14/1999	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, September 18, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) / Branch	Union Colony Bank, Greeley, Colorado, to merge with First National Bank, Johnstown, Colorado, and incident thereto, establish an additional branch.	Newspaper – N/Avail
18(c) / Branch	Pinnacle Bank, Papillion, Nebraska, to merge with Pinnacle Bank, Palmer, and Pinnacle Bank, Central City, and incident thereto, establish additional branches.	Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3) / 3(a)(1)	Gold Bancorporation, Inc., and Gold Banc Acquisition Corporation VIII, Inc., both of Leawood, Kansas, to acquire 100 percent of the voting shares of Union Bankshares, Ltd., Denver, Colorado, and thereby indirectly acquire Union Bank & Trust, Denver, Colorado.	Newspaper – N/Avail Fed Reg – 10/12/1999
3(a)(1)	North Central Bancorp, Norfolk, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Norfolk, Norfolk, Nebraska.	Newspaper – N/Avail Fed Reg – N/Avail
4(c)(8)	North Central Bancorp, Norfolk, Nebraska, to acquire 100 percent of the voting shares of Columbus Financial Corporation, Columbus, Nebraska, and thereby indirectly acquire Columbus Federal Savings Bank, Columbus, Nebraska; thereby engaging in the operation of a thrift.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	Pinnacle Bancorp, Papillion, Nebraska, to acquire 100 percent of the voting shares of Park National Bank in Estes Park, Estes Park, Colorado.	Newspaper – 10/08/1999 Fed Reg – 10/04/1999
CIC	Samuel M. Saunders, Gillette, Wyoming, to acquire voting shares of First National Bank of Gillette Holding Company, Gillette, Wyoming, and thereby indirectly acquire First National Bank, Gillette, Wyoming.	Newspaper – N/Avail Fed Reg – N/Avail

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Member	Payne County Bank, Perkins, Oklahoma, for membership in the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Fourth Quarter of 1999

<i>Institution</i>	<i>Location</i>
Castle Rock Bank	Castle Rock, Colorado
First Mountain Bank	Leadville, Colorado
The Union State Bank	Arkansas City, Kansas
BANKWEST	Goodland, Kansas
The Stock Exchange Bank	Caldwell Kansas
Union State Bank	Clay Center, Kansas
First Option Bank	Osawatomie, Kansas
Farmers State Bank	Phillipburg, Kansas
Bank of Holden	Holden, Kansas
Wahoo State Bank	Wahoo, Nebraska
Legacy Bank	Binger, Oklahoma
Legacy Bank	Blanchard, Oklahoma
Legacy Bank	Hinton, Oklahoma
First Security Bank	Basin, Wyoming
Bank of Commerce	Rawlins, Wyoming
Sundance State Bank	Sundance, Wyoming

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, September 18, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Lone Star Bank, Houston, TX, to establish a branch office at 1111 Uptown Boulevard, Houston, TX, 77056*	09/30/1999

*Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Overton Financial Corporation, Overton, TX, and Overton Delaware Corporation, Dover, DE, to acquire Longview Financial Corporation, Longview, TX* (previously reported the week ending September 11, 1999)	Fed Reg – 10/08/1999 Newspaper – 10/04/1999

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
S/R	Notice by First International Bancshares, Inc., Corpus Christi, TX, to repurchase 971,982 shares of its common stock and 90,428 shares of its preferred stock

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
973364	Hale County State Bank 201 W 6 th Plainview, Texas 79072-8005	06/07/1999	09/18/1999	S		X

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

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, September 18, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Lincoln Security Bank, Newport, Oregon, to establish a branch office at 120 NW Spring Street, Waldport, Oregon. *	Newspaper – 08/25/1999
Branch	Westamerica Bank, San Rafael, California, to establish a branch office at 1480 First Street, Livermore, California. *	Newspaper – 09/28/1999
18(c)	Valencia Bank & Trust, Santa Clarita, California, to merge with First Valley National Bank, Lancaster, California. *	Newspaper – 10/15/1999
18(c)	CalWest Bank, Downey, California, to merge with National Business Bank, Torrance, California. *	Newspaper – N/Avail
18(c)	The Bank of Orange County, Fountain Valley, California, to merge with Security First Bank, Fullerton, California. *	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	First Security Corporation, Salt Lake City, Utah, to merge with Zions Bancorporation, Salt Lake City, Utah. *	Newspaper – 10/01/1999 Fed Reg – 10/04/1999

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	First Security Corporation, Salt Lake City, Utah, to acquire Cash Access, Inc.; Zions Insurance Agency, Inc.; Zions Life Insurance Company; all of Salt Lake City, Utah; and Regency Investment Advisors, Inc., Fresno, California.	Fed Reg – 10/04/1999

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

<i>Type</i>	<i>Application</i>
Waiver	GBC Bancorp, Los Angeles, California, requests a waiver of any Bank Holding Company Act application requirement in connection with the proposed acquisition of General Savings Bank of Washington (In Organization), Bellevue, Washington.
Waiver	Humboldt Bancorp, Eureka, California, requests a waiver of any Bank Holding Company Act application requirement in connection with the proposed merger of their subsidiary, Humboldt Bank, Eureka, California, and Capitol Thrift and Loan Association, Napa, California.
Member	CalWest Bank, Downey, California, to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
155263	Desert Community Bank 12530 Hesperia Road Victorville, CA 92392 (760) 243-2140	05/17/1999	09/13/1999	S		X
660767	American Pacific State Bank 15260 Ventura Boulevard Sherman Oaks, CA 91403 (818) 382-1500	05/17/1999	09/13/1999	S	X	

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

Institution

Location

None
