
Federal Reserve Release



H.2

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

No. 40

Week Ending October 2, 1999

Testimony And Statements

Electronic delivery of disclosures to consumers -- statement by Governor Gramlich on the Electronic Disclosures Delivery Act of 1999 before the Subcommittee on Financial Institutions and Consumer Credit, House Committee on Banking and Financial Services.

- Published, September 29, 1999

Bank Holding Companies

AmSouth Bancorporation, Birmingham, Alabama -- Commenter's request for reconsideration of the Board's approval of the merger with First American Corporation, Nashville, Tennessee.

- Denied, September 27, 1999

Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan -- to acquire, through CIT Group, Inc., Livingston, New Jersey, Newcourt Credit Group, Inc., Toronto, Canada, and thereby engage in activities such as extending credit, leasing, financial advisory, data processing, and agency transactional services.

- Approved, September 27, 1999

Banks, Foreign

Caixa Geral de Depositos, S.A., Lisbon, Portugal -- to establish a branch in New York, New York.

- Approved, September 27, 1999

Board Operations

General Personnel Records -- publication for comment of proposed amendments to a system of records.

- Published, September 30, 1999

Change In Bank Control

Mercantile Bancorp, Inc., Quincy, Illinois -- change in bank control.

- Permitted, September 27, 1999

Forms

Consumer Satisfaction Questionnaire (FR 1379) and Application for a Foreign Organization to Become a Bank Holding Company (FR Y-1f) -- extension with revision of both forms.

- Approved, September 29, 1999

General Accounting Office

General Accounting Office -- response to GAO report, "Electronic Banking: Enhancing Federal Oversight of Internet Banking Activities."
- Approved, September 28, 1999

Regulations And Policies

Financial institutions examinations -- interagency report to Congress on efforts to coordinate examinations as required by the Riegle Community Development and Regulatory Improvement Act.
- Approved, September 30, 1999

Recent trends in bank lending standards for commercial loans -- issuance of supervisory letter.
- Published, September 28, 1999

Regulation D -- final rule implementing the annual adjustment of the low reserve tranche and reserve requirement exemption and announcing the deposit reporting cutoff levels for 2000.
- Approved, September 27, 1999

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

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

Bank Branches, Domestic

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish branches at 7393 Southland Boulevard, Orlando, Florida, and 10904 North 56th Street, Tampa.
- Approved, September 29, 1999

Secretary

First Bank & Trust of Evanston, Evanston, Illinois -- to establish a branch at 100 Green Bay Road, Winnetka.
- Approved, September 30, 1999

Minneapolis

First Community Bank, Glasgow, Montana -- to establish a branch in Three Forks.
- Approved, September 27, 1999

Chicago

Hedrick Savings Bank, Hedrick, Iowa -- to establish a branch at 216 South Market Street, Ottumwa.
- Approved, September 30, 1999

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 6515 Sugarloaf Parkway, Duluth.
- Approved, September 29, 1999

San Francisco

Westamerica Bank, San Rafael, California -- to establish a branch at 1480 First Street, Livermore.
- Approved, October 1, 1999

Bank Holding Companies

Kansas City

Alta Vista Bancshares, Inc., Alta Vista, Kansas -- to become a bank holding company through the acquisition of Alta Vista State Bank.
- Approved, September 28, 1999

Bank Holding Companies

Boston

Brookline Bancorp, Inc., Brookline, Massachusetts -- to acquire an interest in Eastern Funding, LLC, New York, New York, and thereby engage in a nonbanking activity.

- Approved, September 29, 1999

Chicago

Commercial Financial Corp., Storm Lake, Iowa -- to acquire Lakes Bancorporation, Inc. and First Security Bancshares, Inc., Lake Park, and thereby acquire Security State Bank, Lake Park, and Security State Bank, Milford.

- Approved, October 1, 1999

Atlanta

Community Bancshares of Mississippi, Inc., Brandon, Mississippi -- to acquire Community Bank, Meridian, a de novo bank.

- Approved, September 27, 1999

San Francisco

Community West Bancshares, Goleta, California -- to acquire Electronic Payment, LLC, and thereby engage in data processing activities.

- Withdrawn, September 30, 1999

Kansas City

Durant Bancorp, Inc., Durant, Oklahoma -- request for waiver of application requirement in connection with the proposed acquisition of Oklahoma State Bancorporation, Ada, and Oklahoma State Bank.

- Approved, September 13, 1999 (AC)

Kansas City

Exchange Bancshares of Moore, Moore, Oklahoma -- to become a bank holding company through the acquisition of Exchange National Bank of Moore.

- Returned, September 30, 1999

Kansas City

First Bancshares, Inc., Kansas City, Kansas -- to acquire The Lawrence Bank, Lawrence, a de novo bank.

- Approved, September 30, 1999

Bank Holding Companies

Dallas

First International Bancshares, Inc., Corpus Christi, Texas -- redemption of stock.
- Approved, September 17, 1999 (AC)

Chicago

GreatBanc, Inc., Aurora, Illinois -- to acquire ANB Financial Services, Inc., and thereby engage in mortgage and loan servicing.
- Approved, September 30, 1999

San Francisco

Humboldt Bank, Eureka, California -- request for waiver of application in connection with the merger with Capitol Thrift and Loan Association, Napa.
- Returned, September 27, 1999

Chicago

Lakes Bancorporation, Inc., Storm Lake, Iowa -- to become a bank holding company through the acquisition of First Security Bancshares, Inc., and indirectly Security State Bank, both of Lake Park, and Security State Bank, Milford.
- Approved, October 1, 1999

St. Louis

Lea M. McMullan Trust, Shelbyville, Kentucky -- to become a bank holding company with respect to Citizens Union Bancorp of Shelbyville, Inc.
- Approved, September 30, 1999

St. Louis

Mid-Missouri Bancshares, Inc., Springfield, Missouri -- to acquire Mid-Missouri Mortgage Co., and thereby indirectly engage in mortgage lending activities.
- Approved, September 29, 1999

Atlanta

P.C.B. Bancorp, Inc., Largo, Florida -- modification of a commitment.
- Returned, September 28, 1999

Bank Holding Companies

Dallas

Parkway National Bancshares, Inc., Plano, Texas -- to become a bank holding company through the acquisition of Parkway Bank, N.A., a de novo bank.
- Approved, September 29, 1999

San Francisco

Pedcor Bancorp, Indianapolis, Indiana -- modification of a commitment.
- Approved, September 15, 1999 (AC)

Boston

Provident Bancorp, Amesbury, Massachusetts -- to become a mutual bank holding company through the reorganization of The Provident Bank.
- Approved, October 1, 1999

Atlanta

Riverside Gulf Coast Banking Company, Cape Coral, Florida -- modification of a commitment.
- Withdrawn, September 30, 1999

Boston

The Royal Bank of Scotland Group PLC, Edinburgh, Scotland, and The Royal Bank of Scotland PLC -- to acquire RBSG International Holdings Limited, Edinburgh; and for International Holdings to acquire Citizens Financial Group, Inc., Providence, Rhode Island, and its nonbanking operations.
- Approved, September 30, 1999

Chicago

Stichting Prioriteit ABN AMRO Holding, Amsterdam, The Netherlands; Stichting Administratiekantoor ABN AMRO Holding; ABN AMRO Holding N.V.; ABN AMRO Bank N.V.; and ABN AMRO North America, Inc., Chicago, Illinois -- to acquire Blue Bird Capital Corporation, Macon, Georgia, and thereby engage in leasing personal or real property.
- Approved, September 28, 1999

Bank Holding Companies

Kansas City

UMB Financial Corporation, Kansas City, Missouri, and First Sooner Bancshares, Inc., Oklahoma City, Oklahoma -- to acquire Charter Bancshares, Inc., Oklahoma City, and thereby acquire Charter National Bank.

- Approved, September 28, 1999

Kansas City

Valley View Bancshares, Inc., Overland Park, Kansas -- to acquire Valley View Financial Group Trust Company, Mission, and thereby engage in trust activities.

- Approved, October 1, 1999

San Francisco

Wells Fargo & Company, San Francisco, California; Norwest Mortgage, Inc., Des Moines, Iowa; and Norwest Ventures, LLC -- to engage through MSC Mortgage, LLC, Sarasota, Florida, in residential mortgage lending activities.

- Approved, October 1, 1999

Banks, Nonmember, And Miscellaneous Institutions

Dallas

Camden Realty, Inc., Houston, Texas -- deregistration under Regulation U.

- Approved, September 28, 1999

San Francisco

Foothill Capital Corporation, Los Angeles, California -- deregistration under Regulation U.

- Approved, September 27, 1999

Banks, State Member

St. Louis

Century Bank of the Ozarks, Gainesville, Missouri -- payment of dividends.

- Approved, September 30, 1999

San Francisco

Westamerica Bank, San Rafael, California -- payment of a dividend.

- Approved, September 28, 1999

Change In Bank Control

Minneapolis

Peoples Bankshares, Inc., Mora, Minnesota -- change in bank control.
- Permitted, September 29, 1999

Competitive Factors Reports

Kansas City

First United Bank and Trust Company, Durant, Oklahoma -- report on competitive factors of the proposed merger with Oklahoma State Bank, Ada.
- Submitted, September 27, 1999

Chicago

Firststar Bank, National Association, Cincinnati, Ohio -- report on competitive factors of the proposed merger with Firststar Metropolitan Bank & Trust, Phoenix, Arizona.
- Submitted, October 1, 1999

Richmond

NewSouth Bank, Washington, North Carolina -- report on competitive factors of the proposed merger with Home Federal Savings and Loan Association, Fayetteville.
- Submitted, September 30, 1999

Kansas City

Pinnacle National Bank, Estes Park, Colorado -- report on competitive factors of the proposed merger with Park National Bank.
- Submitted, September 27, 1999

New York

The Roslyn Savings Bank, Roslyn, New York -- report on competitive factors of the proposed purchase of certain assets and assumption of liabilities of the Gates Avenue office of The Dime Savings Bank of Williamsburg, Brooklyn.
- Submitted, September 28, 1999

Dallas

State Bank, La Grange, Texas -- report on competitive factors of the proposed merger with First State Bank, Dime Box.
- Submitted, September 29, 1999

Competitive Factors Reports

Dallas

Texline State Bank, Texline, Texas -- report on competitive factors of the proposed merger with Texline Interim State Bank.
- Submitted, September 27, 1999

Extensions Of Time

Kansas City

Consolidated Equity Corporation, Purcell, Oklahoma, and McClain County Bancorporation -- extension to December 27, 1999, to engage in community development activities through the Heart of Oklahoma Community Development Corporation.
- Granted, September 27, 1999

Chicago

Merchants and Manufacturers Bancorporation, Inc., New Berlin, Wisconsin -- extension to December 31, 1999, to acquire Pyramid Bancorp, Inc., Grafton, and thereby acquire Grafton State Bank.
- Granted, September 29, 1999

Chicago

Peoples Bancorp, Inc., Arlington Heights, Illinois -- extension to January 2, 2000, to become a bank holding company through the acquisition of The Peoples Bank of Arlington Heights, a de novo bank.
- Granted, September 30, 1999

Minneapolis

Pioneer Bank & Trust, Belle Fourche, South Dakota -- extension to January 6, 2000, to establish a branch in Rapid City.
- Granted, September 28, 1999

Membership

San Francisco

Downey National Bank, Downey, California. -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, CalWest Bank.
- Approved, October 1, 1999

Membership

San Francisco

Palomar Savings and Loan, Escondido, California -- membership in the Federal Reserve System on conversion to a state commercial bank charter.

- Withdrawn, September 30, 1999

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 2, 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)	Brookline Bancorp, MHC, Brookline, Massachusetts and Brookline Bancorp, Inc., Brookline, Massachusetts - application to acquire up to 24.9% of Medford Bancorp, Inc., Medford, 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 - 10/12/1999

*This was previously identified on the September 18, 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 Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, October 2, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	PT Bank Mandiri (Persero), Jakarta, Indonesia, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Banca Intessa S.P.A., Milano, Italy, to establish a branch in New York, New York, and to establish representative offices in Chicago, Illinois and San Francisco, California.	Newspaper – N/Avail
Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office located at 2277 Route 9, Town of Fishkill, New York.*	Newspaper – 10/25/1999

* 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)(1)	Banco Portugues do Atlantico, S.A., Porto, Portugal; Banco Comercial Portugues, S.A., Porto, Portugal; BCP-IF, S.B.P.S., Societed Unipessoal LDA, Funchal, Maderia, Portugal; Banco Portugues do Atlantico (USA), Inc., Newark, New Jersey, to establish and acquire a <i>de novo</i> national bank subsidiary, Banco Portugues do Atlantico, N.A., Newark, New Jersey.*	Newspaper – 10/22/1999 Fed Reg – 10/25/1999
CIBC	Mr. Angelo DeCaro, Riverside, Connecticut, to acquire additional outstanding common stock of Patriot National Bancorp, Inc., Stamford, Connecticut, thereby increasing the shares held from 9.59 percent to 24.9 percent of the outstanding stock.	Newspaper – N/Avail Fed Reg – 10/19/1999
3(a)(5)	Tompkins Trustco, Inc., Ithaca, New York, to merge with Letchworth Independent Bancshares Corporation, Castile, New York (“Letchworth”), and thereby acquire Letchworth’s subsidiary banks, The Bank of Castile, Castile, New York, and The Mahopac National Bank, Mahopac, New York.*	Newspaper – N/Avail Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Landesbank Baden-Wurttemberg, Stuttgart, Federal Republic of Germany, through its subsidiaries, SudLeasing (USA) Corp., and SL First Credit Corp., New York, New York, to engagede <i>novο</i> in leasing activities.	Fed Reg – 10/15/1999
4(c)(8)	UBS AG, Zurich, Switzerland, to acquire Global Asset Management Limited, Hamilton, Bermuda, and thereby engage in various nonbanking activities.	Fed Reg – N/Avail
4(c)(8)	National Westminster Bank Plc, London, England, to invest through its wholly-owned subsidiary, NatWest Group Holdings Corporation, New York, New York, inIdentrus, LLC, New York, New York, and engagede <i>novο</i> in digital certification, and data processing and data transmission activities.	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

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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**

Institution *Location*

None

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, October 2, 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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, October 2, 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 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>
645625	WesBanco, Inc. and WesBanco Bank Wheeling, Wheeling, WV	06/22/1999	09/27/1999	S	X	

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, October 2, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Crestar Bank, Richmond, Virginia, to establish a branch in the Radford Wal-Mart, 7373 Peppers Ferry Boulevard, Radford, Virginia, and in the Virginia Center Marketplace Shopping Center near the intersection of Brook Road and JEB Stuart Boulevard, Glen Allen, Virginia.*	Newspaper – 10/16/1999

*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)(5)	Uwharrie Capital Corp., Albemarle, North Carolina, to acquire Anson Bancorp, Inc., Wadesboro, North Carolina, and thereby indirectly acquire Anson Savings Bank, Inc., Wadesboro, North Carolina.*	Fed Reg – 10/25/1999 Newspaper - 10/18/1999
3(a)(1)	Greenville First Bancshares, Inc., Greenville, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Greenville First Bank, N.A. (in organization), Greenville, S. C.*	Fed Reg – 10/28/1999 Newspaper – 10/24/1999
3(a)(3)	South Branch Valley Bancorp, Inc., Moorefield, West Virginia, to acquire Potomac Valley Bank, Petersburg, West Virginia.*	Fed Reg – 10/29/1999 Newspaper - N/Avail
3(a)(5)	BB&T Corporation, Winston-Salem, North Carolina, to merge with Premier Bancshares, Inc., Atlanta, Georgia.*	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 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>
2736451	New Peoples Bank 2 Gent Street Honaker, Virginia 24260	07/12/1999	09/24/1999	S		X
2652092	EagleBank 7815 Woodmont Avenue Bethesda, Maryland 20814	07/19/1999	10/01/1999	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, October 2, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Compass Bank, Birmingham, Alabama, to merge with Western Bank, Albuquerque, New Mexico.	N/Avail*
Branch	AmTrade International Bank of Georgia, Atlanta, Georgia, to establish a branch located at 777 Brickell Avenue, Suite 1300, Miami, Florida.	10/06/1999*

*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)(5)	Compass Bancshares, Inc., Birmingham, Alabama, to merge with Western Bancshares of Albuquerque, Inc., and thereby acquire Western Bank, both of Albuquerque, New Mexico.	N/Avail*
3(a)(1)	LandMark Financial Holding Company, Sarasota, Florida, to become a bank holding company by acquiring LandMark Bank of Florida, Sarasota, Florida (in organization).	Fed Reg - 10/28/1999*
CIC	Sarasota BanCorporation, Inc., Sarasota, Florida, prior notification by Mr. Gilbert J. Wellman, Sarasota, Florida, to acquire 23.24 percent of the outstanding shares of Sarasota BanCorporation, Inc., Sarasota, Florida. Total ownership will be 32.18 percent.	Fed Reg - 10/20/1999*
4(c)(8)	PAB Bankshares, Inc., Valdosta, Georgia, to acquire Baxley Federal Savings Bank, Baxley, Georgia, and thereby engage in operating a savings association.	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>
4(c)(8)	Synovus Financial Corporation, Columbus, Georgia, to engage through a 40 percent ownership interest in a joint venture company, Prepaid Technologies, LLC, Birmingham, Alabama (in organization), in nonbanking activities including developing, introducing, selling, and marketing prepaid, stored value cards, offering prepaid, card based financial services, and products.	10/20/1999

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, October 2, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Merger	UnionBank/West Macomb, Illinois Rushville, Illinois branch office of Associated Bank Illinois, National Association, Rockford, Illinois and to establish a branch at 116 South Congress, Rushville, Illinois	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)	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 – 10/8/1999 Newspaper – 10/4/1999
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 – 10/8/1999 Newspaper – 10/4/1999
3(a)(3) & 3(a)(5)	First Manitowoc Bancorp, Inc.* Manitowoc, Wisconsin Dairy State Financial Services, Inc. Plymouth, Wisconsin Dairy State Bank Plymouth, Wisconsin	Fed Reg – 10/25/1999 Newspaper – 10/26/1999

* 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)	Iowa State Bank Holding Company Des Moines, Iowa Capitol Partners, L.C. Des Moines, Iowa and to engage de novo in community development activity	Fed Reg – 10/15/1999

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>
331647	Bank One-Michigan 611 Woodward Avenue P.O. Box 116 Detroit, Michigan 48226-3497 (313) 225-1000	8/10/1998	9/29/1999	O	X	

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

Institution

Location

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, October 2, 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>
CIC	Notice involving PDR Bancshares, Inc., Prairie du Rocher, Illinois, by Carl J. Braun as trustee of the Carl J. Braun Trust.	Newspaper – 10/27/1999 Fed Reg – 10/26/1999
3(a)(3)	Notice by First Delta Bankshares, Inc., Blytheville, Arkansas, to acquire Merchants and Planters Bank, Manila, Arkansas.*	Newspaper – N/Avail. Fed Reg – 11/5/1999
3(a)(1)	Notice by St. Elizabeth Bancshares, Inc., St. Elizabeth, Missouri, to acquire Bank of St. Elizabeth, St. Elizabeth, Missouri.*	Newspaper – 10/30/1999 Fed Reg – 11/5/1999

* 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>
SMBOTH	Notice by Century Bank of the Ozarks, Gainesville, Missouri, to make a dividend payment.
4(j)(5)(B)	Notice by Area Bancshares Corporation, Owensboro, Kentucky, to indirectly engage in financial and investment advisory activities and agency transactional services as riskless-principal.

Section V – Availability of CRA public evaluations

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
499613	Fifth Third Bank of Kentucky Louisville, Kentucky	3/22/1999	9/30/1999	O		X

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

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, October 2, 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)A	Northern Plains Investment, Inc., Jamestown, North Dakota, proposes to acquire 1.39% of the voting shares of North Star Holding Company, Jamestown, North Dakota, thereby increasing its control to 43.33%.	Newspaper - 10/28/1999
3(a)(3)A	First Bancshares Corporation, Gladstone, Michigan, for prior approval to acquire up to an additional 9.15% of the voting shares of Baybank Corporation, Gladstone, Michigan, thereby increasing its ownership up to 19.99%.	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>	
None		

Section V – Availability of CRA public evaluations

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

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

<i>RSSD</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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, October 2, 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)	Graff Family, Inc., McCook, Nebraska, to become a bank holding company by acquiring 80 percent of the voting shares of McCook National Company, McCook, Nebraska.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	Norton Bancshares, Norton, Kansas, to acquire 100 percent of the voting shares of Consolidated Insurance, Inc., Hill City, Kansas; and thereby indirectly acquire Consolidated State Bank, Hill City, Kansas.	Newspaper – 10/25/1999 Fed Reg – 10/18/1999

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>
Member	First American State Bank, Greenwood Village, Colorado, 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.

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

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, October 2, 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>
CIC	D'Ruth Crosgrove, Canadian, TX, et al, to acquire an interest in First Canadian Bancorporation, Inc., Canadian, TX (previously reported the week ending September 25, 1999)	Fed Reg – 10/15/1999 Newspaper – 09/22/1999
CIC	Midgard, Ltd., Ennis, TX, to acquire an interest in Ennis Bancshares, Inc., Waco, TX	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Jo Bess Jackson, Dallas, TX, to acquire an interest in First Sonora Bancshares, Inc., Sonora, TX	Fed Reg – N/Avail Newspaper – 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>	
None		

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations 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, October 2, 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)(5)	VIB Corp., El Centro, California, to merge with Kings River Bancorp, and thereby indirectly acquire its subsidiary, Kings River State Bank, both of Reedley, California. *	Newspaper - N/Avail Fed Reg - 11/01/1999

* 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>	
3(a)(5)(C)	Pacific Crest Capital, Inc., to become a bank holding company by acquiring Pacific Crest Bank, both of Augora Hills, California.	
3(a)(5)(C)	Intermountain First Bancorp to become a bank holding company by acquiring Nevada First Bank, both of Las Vegas, Nevada.	

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

<i>Type</i>	<i>Application</i>
4(c)(8)	Wells Fargo & Company, San Francisco, California, to acquire Allied Leasing Company, Burnsville, Minnesota.
S/R	Westamerica Bank, San Rafael, California, to pay a dividend of \$40 million to its parent, Westamerica Bancorporation, San Rafael, California.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
843270	Community First Bank 555 W. Third Street P.O. Box 447 Prineville, OR 97754-1838 (541) 447-6242	06/01/1999	09/28/1999	S		X

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

Section VI – CRA examinations scheduled for Quarter of

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