
Federal Reserve Release



H.2

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

No. 43

Week Ending October 23, 1999

Forms

Survey of Terms of Lending (FR 2028A, B, and S) -- extension without revision.
- Approved, October 21, 1999

Regulations And Policies

Electronic delivery of disclosures to consumers -- extension to November 15, 1999, of the public comment period on revised proposals to allow electronic delivery of disclosures under Regulations B (Equal Credit Opportunity), E (Electronic Fund Transfers), M (Consumer Leasing), Z (Truth in Lending), and DD (Truth in Savings).
- Announced, October 18, 1999

Foreign banking organizations -- interagency rule to extend the examination cycle for certain U.S. branches and agencies of foreign banks.
- Published, October 21, 1999

Year 2000 standards -- interagency guidelines for safety and soundness of depository institutions.
- Approved, October 21, 1999

H.2 Actions under delegated authority

October 17, 1999 to October 23, 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

New York

The Chase Manhattan Bank, New York, New York -- to establish a branch at 325 Essjay Road, Williamsville.
- Approved, October 19, 1999

Richmond

Crestar Bank, Richmond, Virginia -- to establish branches in a Wal-Mart at 7373 Peppers Ferry Boulevard, Radford, and in the Virginia Center Marketplace shopping center, Glen Allen.
- Approved, October 20, 1999

Philadelphia

Main Street Bank, Reading, Pennsylvania -- to establish branches at 15 Maplewood Drive, Amity Township, and 100 Progress Drive, Township of Doylestown.
- Approved, October 18, 1999

Philadelphia

Premier Bank, Doylestown, Pennsylvania -- to establish a branch at the General Hancock Shopping Center, Horsham, and Upper State Roads, Montgomeryville.
- Approved, October 19, 1999

Bank Holding Companies

St. Louis

Area Bancshares Corporation, Owensboro, Kentucky -- to engage in financial and investment advisory activities and agency transactional services.
- Approved, October 19, 1999

Chicago

Bellevue Bancorporation, Inc., Bellevue, Iowa -- to acquire Bellevue Service Corp. Insurance Agency and thereby engage in insurance activities in towns with populations of less than 5,000.
- Approved, October 20, 1999

Bank Holding Companies

Atlanta

First National Banc, St. Marys, Georgia -- to acquire First National Insurance Agency, Woodbine, and thereby engage in insurance agency activities.
- Approved, October 21, 1999

Secretary

First National of Nebraska, Inc., Omaha, Nebraska, and First National of Colorado, Inc., Ft. Collins, Colorado -- to acquire FNBJ Company, Johnstown, Colorado, to facilitate the merger of subsidiary banks, First National Bank of Johnstown and Union Colony Bank, Greeley.
- Approved, September 23, 1999 (AC)

Atlanta

First Security Group, Inc., Chattanooga, Tennessee -- to engage in mortgage brokerage, loan, and credit extension activities.
- Approved, October 19, 1999

San Francisco

Intermountain First Bancorp, Las Vegas, Nevada -- to become a bank holding company through the acquisition of Nevada State Bank.
- Approved, October 21, 1999

New York

Landesbank Baden-Wurttemberg, Stuttgart, Germany -- to engage de novo in certain leasing activities through its subsidiary, Sudleasing (USA) Corp., New York, New York.
- Approved, October 20, 1999

St. Louis

Miles Independent Bancorporation, Inc., Advance, Missouri -- to become a bank holding company through the acquisition of Miles Bancshares, Inc., and thereby indirectly acquire The Bank of Advance, The First National Bank of Lerna, Lerna, Illinois, and Bowen State Bank, Bowen.
- Approved, October 22, 1999

Bank Holding Companies

Minneapolis

NATCOM Bancshares, Inc., Superior, Wisconsin -- to acquire New National Bank of Commerce in Superior, and a related application by National Bank of Commerce in Superior to become temporarily a bank holding company through the acquisition of New National Bank of Commerce in Superior.

- Approved, October 21, 1999

Minneapolis

Rivers Ridge Holding Company, Edina, Minnesota -- to acquire BankVista, Sartell, a de novo bank.

- Withdrawn, October 22, 1999

Kansas City

SJN Banc Co., St. John, Kansas -- to become a bank holding company through the acquisition of shares of St. John National Bank.

- Approved, October 18, 1999

St. Louis

South Central Bancshares of Kentucky, Inc., Horse Cave, Kentucky -- to acquire shares of First Deposit Bancshares, Inc., Tompkinsville, and thereby indirectly acquire Deposit Bank of Monroe County and South Central Savings Bank, FSB, Edmonton.

- Approved, October 22, 1999

Chicago

Village Bancorp, Inc., Prospect Heights, Illinois -- to acquire Village Bank and Trust of Munster, Munster, Indiana, a de novo bank.

- Approved, October 18, 1999

Bank Mergers

Secretary

Union Colony Bank, Greeley, Colorado -- to merge with First National Bank of Johnstown, Johnstown, and to establish branches at the locations of its main office and branches.

- Approved, October 18, 1999

Banks, State Member

Chicago

NAB Bank, Chicago, Illinois -- to exercise trust powers.
- Withdrawn, October 19, 1999

Philadelphia

Pennsylvania State Bank, Camp Hill, Pennsylvania -- to establish a trust department and provide fiduciary services.
- Approved, October 20, 1999

Change In Bank Control

Chicago

Backlund Investment Company, Peoria, Illinois, and Backlund Scott Company -- change in bank control notices.
- Permitted, October 19, 1999

Dallas

First International Bancshares, Inc., Corpus Christi, Texas -- change in bank control.
- Permitted, October 20, 1999

Kansas City

First National Bank of Gillette Holding Company, Gillette, Wyoming -- change in bank control.
- Permitted, October 20, 1999

Chicago

Hopedale Investment Company, Peoria, Illinois -- change in bank control notices.
- Permitted, October 19, 1999

Competitive Factors Reports

Atlanta

Bank of Upson, Thomaston, Georgia -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Manchester and Warm Springs branches of Columbus Bank and Trust, Columbus.
- Submitted, October 20, 1999

Competitive Factors Reports

Chicago

City State Bank, Grimes, Iowa -- report on competitive factors of the proposed merger with Heartland Bankshares, Inc., Madrid.

- Submitted, October 22, 1999

Kansas City

First Security Bank of New Mexico, N.A., Albuquerque, New Mexico -- report on competitive factors of the proposed merger with First Security Bank of Southern New Mexico, N.A., Las Cruces.

- Submitted, October 21, 1999

San Francisco

General Bank, Los Angeles, California -- report on competitive factors of the proposed merger with General Savings Bank of Washington, Bellevue, Washington.

- Submitted, October 14, 1999 (AC)

Boston

Kingfield Savings Bank, Kingfield, Maine -- report on competitive factors of the proposed merger with United Bank, Bangor.

- Submitted, October 7, 1999 (AC)

Kansas City

Union State Bank and Trust Company, Clinton, Missouri -- report on competitive factors of the proposed merger with Citizens State Bank of Calhoun.

- Submitted, October 21, 1999

St. Louis

Wilson & Muir Bank & Trust Company, Bardstown, Kentucky -- report on competitive factors of the proposed acquisition of Farmers Bank of Vine Grove, Vine Grove.

- Submitted, October 21, 1999

Extensions Of Time

Chicago

American Heartland Bancshares, Inc., Sugar Grove, Illinois -- extension to February 5, 2000, to become a bank holding company through the acquisition of American Heartland Bank and Trust, a de novo bank.

- Granted, October 12, 1999 (AC)

Minneapolis

Community Bank Minnesota Employee Stock Ownership Plan, Owatonna, Minnesota -- extension to January 24, 2000, to become a bank holding company by increasing its interest in Owatonna Bancshares, Inc.

- Granted, October 20, 1999

Chicago

Northwest Financial Corp., Spencer, Iowa -- extension to February 4, 2000, to acquire Gateway Savings Bank, Ankeny, a de novo bank.

- Granted, October 18, 1999

International Operations

Director, BS&R

Citibank, N.A., New York, New York -- waiver of remainder of notification period to establish a branch in Tel Aviv, Israel.

- Granted, October 21, 1999

Membership

Richmond

Citizens Community Bank, South Hill, Virginia -- membership in the Federal Reserve System.

- Approved, October 19, 1999

Reserve Bank Operations

General Counsel

Federal Reserve Bank of New York -- to act as fiscal agent in connection with the proposed issue by the Asian Development Bank and the Inter-American Development Bank of United States Dollar Global Bonds.

- Approved, October 19, 1999

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 23, 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>
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 23, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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 1111 Route 110, 3 rd Floor, Town of Babylon, New York *	Newspaper – 11/04/1999
FBSEA	UBS AG, Zurich, Switzerland, to establish a representative office in Boston, Massachusetts.	Newspaper – N/Avail
FBSEA	Credit Commercial de France, Paris, France, to establish a representative office in New York, New York.	Newspaper – N/Avail
Branch	Banco Popular North America, New York, New York, to establish a branch office located at 633 State Street at Hall Avenue, Perth Amboy, New Jersey.*	Newspaper – 11/11/1999

* 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>
4(c)(8)	North Fork Bancorporation, Inc., Melville, New York, to acquire an existing thrift holding company, and indirectly acquire Jamaica Savings Bank FSB, both of Lynbrook, New York.*	Newspaper – 11/12/1999 Fed Reg – 11/04/1999
4(c)(8)	North Fork Bancorporation, Inc., Melville, New York, to acquire an existing thrift holding company, and indirectly acquire Reliance Federal Savings Bank, both of Garden City, New York.*	Newspaper – 11/12/1999 Fed Reg – 11/04/1999
3(a)(1)/3(a)(3)	China Trust Capital A/S, Denmark (“AS”), to form a bank holding company and acquire direct or indirect control of China Trust Capital BV, Amsterdam, Netherlands, China Trust Holdings Corp., New York, New York, and China Trust Bank (U.S.A.), Torrance, California; and for China Trust Holdings N.V., Curacao, Netherlands Antilles, to acquire control of AS.*	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)	UBS AG, Zurich, Switzerland, to acquire, indirectly through UBS (USA) Inc., Stamford, Connecticut, (i) 100 percent of the voting shares of ARI Acquisition Corporation, Boston, Massachusetts, and (ii) 100 percent of the membership interest of Allegis Realty Investors, LLC, Hartford, Connecticut; AgriVest LLC, Boston, Massachusetts; and Allegis Capital LLC, Hartford, Connecticut, and thereby engage in certain nonbanking activities.	Fed Reg – 11/08/1999
4(c)(8)	Chase Manhattan Corporation, New York, New York, to acquire all of the stock of Hambrecht & Quist Group, Inc., San Francisco, California, and thereby engage worldwide in: underwriting and dealing in, to a limited extent, all types of debt and equity securities other than interests in open-end investment companies; certain nonbanking activities; and acting as the general partner of private investment limited partnerships that invest in assets in which a bank holding company is permitted to invest.	Fed Reg – 11/04/1999
4(c)(8)	Fuji Bank, Ltd., Tokyo, Japan, to establish through Heller Financial, Inc., Chicago, Illinois (“Heller”), a joint-venture between Heller’s indirect, wholly-owned subsidiary, Heller Financial Leasing, Inc., Troy, Michigan, and SFS Holding Corporation, Park Ridge, New Jersey, an indirect, wholly-owned subsidiary of SONY Corporation, Tokyo, Japan, and thereby engage in various nonbanking 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

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, October 23, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Madison Bank, Blue Bell, PA, to establish a branch office at 100 Gibraltar Road, Pennsylvania Business Campus, Horsham, PA	11/05/1999

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

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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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, October 23, 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

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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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, October 23, 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)	Bank of America Corporation and NB Holdings Corporation, both of Charlotte, North Carolina, to retain in a fiduciary capacity 19.6% shares of Lake-Osceola State Bank, Baldwin, Michigan.*	Fed Reg - 11/19/1999 Newspaper - 11/17/1999
CIC	James Walter Ratliff to retain over 10% of the voting shares of GNB Bankshares Corporation, Grundy, Virginia.*	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>
Foreign	Bank of America, N.A., Charlotte, North Carolina, to establish two subsidiaries of its London branch.

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

<i>Type</i>	<i>Application</i>
4(a)(8)	Bay Banks of Virginia, Inc., Kilmarnock, Virginia, to engage de novo in trust company functions and securities brokerage activities through a subsidiary to be known as Bay Trust Bank, Kilmarnock, Virginia.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
34425	Bank of Lancaster 100 South Main Street Kilmarnock, Virginia 22482	08/02/1999	10/20/1999	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 23, 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)	Overton Merger Corporation, Livingston, Tennessee, to become a bank holding company by acquiring Overton Financial Services, Inc., Livingston, Tennessee, and thereby acquire Union Bank & Trust Company, Livingston, Tennessee.	Newspaper – 11/20/1999

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>	
4(c)(8)	Hartford Financial Corporation, Hartford, Alabama, prior notice to establish City Insurance and Financial Services, Inc., Hartford, Alabama (in organization), and thereby engage de novo in insurance agency activities.	

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of N/A

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, October 23, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) and Branch	Midwest Bank of Western Illinois Monmouth, Illinois Aldeo branch office of Associated Bank Illinois, National Association Rockford, Illinois and establish a branch at 104 Southeast 3 rd Avenue Aledo, Illinois	Newspaper – N/Avail
Branch	Old Kent Bank Grand Rapids, Michigan 1332 Hilltop Road St. Joseph, Michigan	Newspaper – 10/18/1999
Branch	Old Kent Bank Grand Rapids, Michigan 125 Cady Centre Northville, Michigan 33505 Schoolcraft Road Livonia, Michigan 9050 Highland Road White Lake Township, Michigan Canton Center Canton, Michigan	Newspaper – 10/03/1999

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)	Lake Michigan Financial Corporation* Holland, Michigan The Bank of Northern Michigan (in organization) Petoskey, Michigan	Fed Reg – 10/01/1999 Newspaper – 11/06/1999
3(a)(3)	Great River Bانشares Corporation* Burlington, Iowa Henry County Bank (in organization) Mt. Pleasant, Iowa	Fed Reg – 11/08/1999 Newspaper – 11/04/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Deerfield Financial Corporation Madison, Wisconsin By Paul James Senty, Amy Catherine Hegenbarth and James Herbert Hegenbarth	Fed Reg – 11/10/1999 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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Section V – Availability of CRA public evaluations

<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>
234346	F&M Bank – New London 401 W. North Street New London, Wisconsin 54961 (920) 982-4410	06/28/1999	10/19/1999	S	X	
457547	Union Bank 201 E. Main Street Streator, Illinois 61364 (815) 673-3333	05/03/1999	10/21/1999	O	X	
919942	Humboldt Trust & Savings Bank 506 Sumner Avenue Humboldt, Iowa 50548-0037 (515) 332-1451	07/19/1999	10/21/1999	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, October 23, 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>
790150	Bank of Iberia Iberia, Missouri	6/28/1999	10/22/1999	S		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 23, 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)	Truman Bancshares, Inc., Truman, Minnesota, for prior approval to acquire 100% of the voting shares of Martin County Fidelity Bancshares Company, Fairmont, Minnesota.*	Fed Reg - 11/18/1999
3(a)(1)	Martin County Fidelity Bancshares Company, Fairmont, Minnesota, for prior approval to become a bank holding company through the acquisition of 87.65% of the voting shares of Martin County National Bank, Fairmont, Minnesota.*	Fed Reg - 11/18/1999

*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>	
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>
687951	First Western Bank & Trust Minot, North Dakota	07/06/1999	10/18/1999	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, October 23, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Union Bank of Chandler, Chandler, Oklahoma, to establish a branch at 5727 S. Lewis, Suite 100, Tulsa, Oklahoma.	Newspaper - 10/22/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Piton, L.P., and Ram's Horn, L.P., both of Tulsa, Oklahoma, to acquire 12 percent of the voting shares of Sooner Southwest Bankshares Corporation, Inc., Tulsa, Oklahoma, and thereby indirectly acquire Security First National Bank of Hugo, Hugo, Oklahoma, and Community Bank, Bristow, Oklahoma.	Newspaper – 11/04/1999 Fed Reg – 11/04/1999
CIC	Craig G. Brewster, Butte, Nebraska, to acquire voting shares of Butte State Company, Butte, Nebraska, and thereby indirectly acquire Butte State Bank, Butte, Nebraska.	Newspaper – 09/15/1999 Fed Reg – 11/15/1999
3(a)(3)	Farmers & Merchants Investment, Inc., Milford, Nebraska, to acquire 19.6 percent of the voting shares of North Central Bancorp, Inc., Norfolk, Nebraska, and thereby indirectly acquire Bank of Norfolk, Norfolk, Nebraska	Newspaper - 11/15/1999 Fed Reg - 11/19/1999
3(a)(3)	Team Financial, Inc. ESOP, Team Financial, Inc., and Team Financial Acquisition Subsidiary, Inc., all of Paola, Kansas, to acquire 100 percent of the voting shares of ComBankshares, Inc., Prairie Village, Kansas, and thereby indirectly acquire Community Bank, Chapman, Kansas.	Newspaper - 11/10/1999 Fed Reg - 11/05/1999
3(a)(5)	Community Bancshares, Inc., Chanute, Kansas, to merge with Edna Bancshares, Inc., Edna, Kansas, and thereby indirectly acquire First State Bank, Edna, Kansas.	Newspaper - 11/20/1999 Fed Reg - 11/15/1999

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	Bank of Elgin, Elgin, Nebraska, for membership in the Federal Reserve System.
4(c)(8)	ANB Bankcorp, Inc., Bristow, Oklahoma, to engage de novo in data processing activities.

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>
795052	People First Bank Elkhart, Kansas	07/26/1999	10/19/1999	NI		X
151555	First Bank of Chandler Chandler, Oklahoma	08/02/1999	10/20/1999	O		X

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

Institution *Location*

None

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, October 23, 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	Jo Bess Jackson, Dallas, TX, to acquire an interest in First Sonora Bancshares, Inc., Sonora, TX (previously reported the week ending October 2, 1999)	Fed Reg – 10/22/1999 Newspaper – 10/27/1999
3(a)(3)	North American Bancshares, Inc., Sherman, TX, to acquire Marble Falls National Bancshares, Inc., Marble Falls, TX, and Marble Falls National Bank, Marble Falls, TX* (previously reported the week ending October 16, 1999)	Fed Reg – 11/15/1999 Newspaper – 11/15/1999
3(a)(5)	Texas Independent Bancshares, Inc., Texas City, TX, to acquire American Independent Bancshares, Inc., Santa Fe, TX, and Texas First Bank, Santa Fe, TX* (previously reported the week ending October 16, 1999)	Fed Reg – 11/15/1999 Newspaper – 11/14/1999
4(c)(8)	Eagle Bancshares, Inc., Fairfield, TX, and Fairfield Holdings, Inc., Fairfield, TX, to acquire Texas Bank, S.S.B., Buffalo, TX (de novo), and thereby engage de novo operating of a savings association	Fed Reg – 08/18/1999 Newspaper – 08/30/1999

*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>
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>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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, October 23, 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)	FNB Bancorp, Layton, Utah, to become a bank holding company by acquiring The First National Bank of Layton, Layton, Utah.*	Newspaper – N/Avail Fed Reg – 11/22/1999
CIC	Imperial Credit Industries, Inc., Torrance, California, to acquire approximately 14.7 percent of Bay View Capital Corporation, San Mateo, California.*	Newspaper – N/Avail Fed Reg – 11/12/1999
CIC	Steven A. Petterson, San Luis Obispo, California, to retroactively acquire 20.04 percent of First Bancshares, Inc., San Luis Obispo, California.*	Newspaper – N/Avail Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
3(a)(5)(C)	Business Bancorp, San Bernardino, California, to become a bank holding company by acquiring Business Bank of California, San Bernardino, California.

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

<i>Type</i>	<i>Application</i>
Member	Business Bank of Nevada, Las Vegas, Nevada, to become a member of the Federal Reserve System.
Waiver	SJNB Financial Corp., San Jose, California, requests for waiver of any Bank Holding Company Act application requirement in connection with the merger with Saratoga Bancorp and the subsequent merger of Saratoga National Bank with and into San Jose National Bank.
Waiver	East West Bancorp, San Marino, California, requests for waiver of any Bank Holding Company Act application requirement in connection with the proposed acquisition of America International Bank, Los Angeles, California, which will be merged into East-West, San Marino, California.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
738367	Bank of Orange County 10101 Slater Avenue P.O. Box 8707 Fountain Valley, CA 92728-8707 (714) 964-6607	06/14/1999	10/19/1999	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**

Institution

Location

None
