
Federal Reserve Release



H.2

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

No. 6

Week Ending February 5, 2000

Discount Rates

Discount Rates -- increase from 5 percent to 5-1/4 percent by the Federal Reserve Banks of Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Kansas City, and San Francisco.

- Approved, February 2, 2000

Discount Rates -- increase from 5 percent to 5-1/4 percent by the Federal Reserve Banks of Minneapolis and Dallas.

- Approved, February 3, 2000

Membership

National Bank of Commerce, Memphis, Tennessee -- to become a state member bank of the Federal Reserve System on its conversion from a national charter.

- Approved, January 31, 2000

Regulations And Policies

Capital and accounting differences among the federal banking and thrift regulatory agencies -- 1999 report to Congress.

- Approved, January 31, 2000

Regulation P (Privacy of Consumer Financial Information) -- request for comment on proposed regulation to implement the privacy provisions of the Gramm-Leach-Bliley Act.

- Approved, February 3, 2000

Enforcement

Bank of New York, New York, New York -- written agreement with the Federal Reserve Bank of New York and the New York State Banking Department.

- Authorized, February 3, 2000

H.2 Actions under delegated authority

January 30, 2000 to February 5, 2000

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

Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 5700 Lake Wright Drive, Norfolk, Virginia.
- Approved, February 4, 2000

New York

European American Bank, Uniondale, New York -- to establish a branch at 326-328 Court Street, Brooklyn.
- Approved, February 2, 2000

Atlanta

Republic Security Bank, West Palm Beach, Florida -- to establish a branch at 800 S.W. St. Lucie West Boulevard, Port St. Lucie.
- Approved, February 3, 2000

Chicago

Tower Bank & Trust Company, Fort Wayne, Indiana -- to establish a branch at 1545 West DuPont Road.
- Approved, February 1, 2000

Bank Holding Companies

San Francisco

Bank of Whitman Employee Stock Ownership Plan, Colfax, Washington -- to acquire shares of Whitman Bancorporation.
- Approved, February 3, 2000

Kansas City

Calvert Financial Corporation, Jefferson City, Missouri -- to become a bank holding company through the acquisition of Bunceton State Bank, Bunceton.
- Approved, February 2, 2000

Bank Holding Companies

Secretary

Compass Bancshares, Inc., Birmingham, Alabama -- to merge with MegaBank Financial Corporation, Englewood, Colorado, and thereby acquire its subsidiary savings association, MegaBank, and the community development activities of Colorado Housing Partnership Corporation; and for Compass Bank, Birmingham, to merge with Compass Bank-Colorado, Englewood.

- Approved, February 1, 2000

Chicago

Indiana United Bancorp, Greensburg, Indiana -- to engage in the reinsurance of credit life and disability insurance through its subsidiary, IUB Reinsurance Co., Ltd.

- Approved, February 1, 2000

Atlanta

Intervest Bancshares Corporation, New York, New York -- to acquire Intervest Corporation of New York, and thereby engage in making, acquiring, brokering, or servicing loans or other extensions of credit.

- Approved, January 31, 2000

Chicago

The Leaders Group, Inc., Oak Brook, Illinois, and Woodland Financial Group L.L.C. -- for the Leaders Group to become a bank holding company through the acquisition of The Leaders Bank, a de novo bank; and for Woodland Financial Group to become a bank holding company through acquisition of shares of The Leaders Group, and thereby indirectly acquire The Leaders Bank.

- Returned, February 2, 2000

St. Louis

National Commerce Bancorporation, Memphis, Tennessee -- to acquire First National Bank, Lenoir City.

- Approved, February 3, 2000

Richmond

NationsBank Corporation, Charlotte, North Carolina -- renewal of the corporate existence of NationsBank Overseas Corporation for 20 years, to February 4, 2020.

- Approved, February 3, 2000

Bank Holding Companies

Atlanta

PCB Bancorp, Inc., Johnson City, Tennessee -- modification of a commitment.
- Approved, February 1, 2000

Boston

Port Financial Corp., Cambridge, Massachusetts -- to become a bank holding company through the acquisition of Cambridgeport Bank and shares of Cambridge Bancorp.
- Approved, February 1, 2000

New York

Societe Generale, Paris, France -- to invest, through Societe Generale Investment, in IPO.com, Inc., a Delaware corporation, and thereby engage in data processing activities.
- Approved, February 3, 2000

Chicago

Stichting Prioriteit ABN AMRO Holding N.V., Amsterdam, The Netherlands; Stichting Administratiekantoor ABN AMRO Holding; ABN AMRO Holding N.V.; and ABN AMRO Bank N.V. -- request for waiver in connection with the acquisition of Olympian New York Corporation, Brooklyn, New York, and Olympian Bank.
- Granted, January 28, 2000 (AC)

Minneapolis

Van Deusen Bancorp, Inc., Lewisville, Minnesota; and Lewisville Bancorp, Inc. -- for Van Deusen Bancorp to become a bank holding company through the acquisition of Madison Lake Bancorporation, Inc., Madison Lake; and for Lewisville Bancorp, Lewisville, to acquire Van Deusen Bancorp.
- Approved, February 2, 2000

San Francisco

Westamerica Bank, Fairfield, California -- payment of a dividend to Westamerica Bancorporation, San Rafael.
- Approved, February 3, 2000

Bank Holding Companies

Minneapolis

Zumbrota Agency, Inc., Zumbrota, Minnesota; and Pine Island Bancshares, Pine Island -- to acquire Tri County Investment Company, Inc., and thereby acquire The Security State Bank of Pine Island, and engage in insurance agency activities of Tri County in a community with a population not exceeding 5,000; and for Pine Island Bancshares, a wholly owned subsidiary of Zumbrota Agency, to become a bank holding company.

- Approved, January 25, 2000 (AC)

Banks, Nonmember, And Miscellaneous Institutions

San Francisco

Raychem Corporation, Menlo Park, California -- deregistration under Regulation U.

- Approved, February 2, 2000

Capital Stock

Minneapolis

Donnelly Bancshares, Inc., Morris, Minnesota -- redemption of stock.

- Approved, February 1, 2000

Change In Bank Control

Richmond

Coddle Creek Financial Corp., Mooresville, North Carolina -- change in bank control.

- Permitted, February 4, 2000

Competitive Factors Reports

St. Louis

The Bank of Adamsville, Adamsville, Tennessee -- report on competitive factors of the proposed merger with Citizens State Bank, Parson.

- Submitted, February 3, 2000

San Francisco

Bank of Ephraim, Ephraim, Utah -- report on competitive factors of the proposed merger with USB Merger Corporation.

- Submitted, February 4, 2000

Competitive Factors Reports

Richmond

Citizens National Bank of Elkins, Elkins, West Virginia -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Petersburg branch of South Branch Valley National Bank, Moorefield.

- Submitted, February 3, 2000

St. Louis

City National Savings Bank, FSB, Jefferson City, Missouri -- report on competitive factors of the proposed merger with Exchange National Bank of Jefferson City.

- Submitted, February 3, 2000

Richmond

Davis Trust Company, Elkins, West Virginia -- report on competitive factors of the proposed merger with Davis Interim Bank.

- Submitted, February 2, 2000

Boston

Fleet National Bank, Providence, Rhode Island -- report on competitive factors of the proposed merger with Fleet Trust and Investment Services, N.A., Stuart, Florida.

- Submitted, February 3, 2000

Richmond

The Heritage Bank, Lucama, North Carolina -- report on competitive factors of the proposed purchase of assets and assumption of deposit liabilities of the Pinetops and Fremont branches of Triangle Bank, Raleigh.

- Submitted, February 2, 2000

St. Louis

Morgan Trust Company, Memphis, Tennessee -- report on competitive factors of the proposed merger with Morgan Keegan Trust Company, FSB.

- Submitted, January 31, 2000

St. Louis

Saline County State Bank, Stonefort, Illinois -- report on competitive factors of the proposed merger with The Egyptian State Bank, Carrier Mills.

- Submitted, February 3, 2000

Competitive Factors Reports

Minneapolis

U.S. Bank National Association, Fargo, North Dakota -- report on competitive factors of the proposed purchase of assets of Eaglemark Bank, National Association, Carson City, Nevada.

- Submitted, February 2, 2000

Extensions Of Time

Chicago

Fentura Bancorp, Inc., Fenton, Michigan -- extension to June 8, 2000, to acquire Davison State Bank, Davison, a de novo bank.

- Granted, February 1, 2000

Atlanta

Great Southern Capital Corporation Employee Stock Ownership Trust, Meridian, Mississippi -- extension to May 4, 2000, to acquire shares of Great Southern Capital Corporation.

- Granted, February 4, 2000

Chicago

Van Orin Bancorp, Inc., Van Orin, Illinois -- extension to May 6, 2000, to become a bank holding company through the acquisition of First State Bank of Van Orin.

- Granted, January 28, 2000 (AC)

Membership

Kansas City

The Ravenna Bank, Ravenna, Nebraska -- membership in the Federal Reserve System.

- Approved, January 31, 2000

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on December 21, 1999.

- Published, February 3, 2000

Regulations And Policies

FOMC

Short-term interest rates -- increase in the target for the federal funds rate from 5-1/2 percent to 5-3/4 percent.

- Approved, February 2, 2000

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 5, 2000

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 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, February 5, 2000

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
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
FBSEA	Banco Comercial Portugues, S.A., Porto, Portugal, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Turkiye Is Bankasi A.S., Ankara, Turkey, to establish a representative office in New York, New York.	Newspaper – 02/11/2000
FBSEA	Arab Banking Corporation (B.S.C.), Manama, Bahrain, to establish a federally licensed uninsured branch in Greenwich, Connecticut.	Newspaper – N/Avail
Branch	Summit Bank, Hackensack, New Jersey, to establish a branch office located at Pathmark Supermarket, 757 Route 15 South, Lake Hopatcong, Morris County, New Jersey.*	Newspaper – 02/10/2000
18(c)	The Chase Manhattan Bank, New York, New York (“CMB”), to merge Chase Bank of Texas, Houston, Texas, with and into CMB, and incident thereto, to establish branches.*	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>
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)	Deutsche Bank AG, Frankfurt, Germany, through its wholly-owned subsidiary, DB Investments (AXM) Limited, London, United Kingdom, to retain 9.016 percent of the shares of TP Group LDC, Grand Cayman, Cayman Islands, and thereby engage, through its majority-owned subsidiary, Tradepoint Financial Networks, plc, London, United Kingdom, in operating a securities exchange.	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.

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

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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>
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, February 5, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Summit Bank, Bethlehem, PA, to establish 4 branch offices at the Pathmark Supermarkets located at 5005 Edgemont Ave, Brookhaven, PA, Delaware County, PA, 4160 Monument Road, Philadelphia, PA, Philadelphia, County, PA, 840 Cottman Avenue, Philadelphia, Philadelphia County, PA, 8700 Frankford Avenue, Philadelphia, Philadelphia, County, PA.	2/10/2000

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.

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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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, February 5, 2000

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)	Received application from Park National Corporation, Newark, OH on 02/03/2000 to acquire U.B. Bancshares, Inc., Bucyrus, OH.	Fed Reg – 03/06/2000
3(a)(3)	Received application from Park National Corporation, Newark, OH on 02/03/2000 to acquire SNB Corporation, Greenville, OH.	Fed Reg – 03/06/2000

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>
2190521	ShoreBank, Cleveland 540 East 105 th Street Cleveland, OH 44108	11/01/1999	01/31/2000	S		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, February 5, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Highlands Union Bank, Abingdon, Virginia, to establish a branch at 1013 Highway 105, Boone, North Carolina.*	Newspaper – 02/18/2000

*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)	Davis Trust Financial Corporation, Elkins, West Virginia, to become a bank holding company through the acquisition of Davis Trust Company, Elkins, West Virginia.*	Fed Reg – 03/02/2000 Newspaper – 02/28/2000

*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>	<i>Ending date of comment period</i>
4(c)(8)	First Mariner Bancorp, Baltimore, Maryland, after-the-fact notice of its engagement in lending activities.	

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

<i>Type</i>	<i>Application</i>
Foreign	BankAmerica International Investment Corporation, Chicago, Illinois, to make an additional investment in Maxcom Telecomunicaciones, S.A. de C.V., Mexico City, Mexico
Membership	Hanover Bank, Mechanicsville, Virginia, an organizing bank, 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 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>
947628	Peoples Community Bank 15960 Kings Highway Montross, Virginia 22520	11/15/1999	01/31/2000	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, February 5, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
OAKAR	AmSouth Bank, Birmingham, Alabama, to merge with First American Federal Savings Bank, Dalton, Georgia.	02/28/2000*
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at West 12 Avenue and 49 th Street.	02/04/2000*
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 34905 Emerald Coast Parkway, Destin, Florida.	02/11/2000*
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 3805 A1A South, St. Augustine, Florida.	02/11/2000*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2155 North Decatur Road, Decatur, Georgia, to be known as Emory Commons Publix.	02/04/2000*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 4850 Sugarloaf Parkway, Lawrenceville, Georgia, to be known as Sugarloaf Crossing Publix.	02/04/2000*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1001 Ponce de Leon Avenue, Atlanta, Georgia, to be known as the Publix on Ponce.	02/04/2000*

*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>
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)	Summit Bank Corporation, Atlanta, Georgia, to establish CashMart, Inc., Atlanta, Georgia, and thereby engage de novo in providing check cashing services (see Midland Bank, PLC, <u>76 Federal Reserve Bulletin 860</u> (1990), and Popular, Inc., <u>84 Federal Reserve Bulletin 481</u> (1998)); and sell money orders and other consumer-type payment instruments, including prepaid phone cards, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.28(b)(13) of Regulation Y (also see Popular, Inc., <u>84 Federal Reserve Bulletin 481</u> (1998)).	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

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

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, February 5, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	Old Kent Bank, Grand Rapids, Michigan, to merge with Grand National Bank, Wauconda, Illinois, and Grand Premier Trust and Investment, Inc., N.A., Freeport, Illinois, and thereby establish 24 branches*	Newspaper – 02/26/2000
Branch	F&M Bank-Wisconsin, Pulaski, Wisconsin, to establish a branch located at 160 East Pulaski Street, Pulaski, Wisconsin*	Newspaper – 02/11/2000
Branch	Old Kent Bank, Grand Rapids, Michigan, to establish a branch located at 29659 Seven Mile, Livonia, Michigan*	Newspaper – 02/03/2000

* 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>
CIC	John Randall Winegard, who will become the single largest shareholder, and several investors, to acquire River Valley Bancorp, Inc., Eldridge, Iowa	Fed Reg – N/Avail Newspaper – 02/08/2000
3(a)(5)	Old Kent Financial Corporation, Grand Rapids, Michigan, to acquire Grand Premier Financial, Inc., Wauconda, Illinois, and thereby indirectly acquire Grand National Bank, Wauconda, Illinois*	Fed Reg – 02/28/2000 Newspaper – 02/26/2000
3(a)(1)	Kane.Commerce Co., Davenport, Iowa, to acquire Community State Bank of Plymouth, Plymouth, Illinois*	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

Type	Application
None	

Section V – Availability of CRA public evaluations

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RSSD number	Institution/Location	Examination date	CRA public date	CRA rating	Exam type	
					LrgBk	SmBk
983448	M&I Marshall & Ilsley Bank 770 N. Water Street Milwaukee, Wisconsin 53201 (414) 765-7937	08/09/1999	02/01/2000	O	X	
882242	Rolling Hills Bank & Trust 1307 E. 7 th Atlantic, Iowa 50022-0365 (712) 243-2244	11/01/1999	02/01/2000	O		X
1000445	M&I Bank of Racine 441 Main Street Racine, Wisconsin 53401 (414) 638-6200	07/26/1999	02/03/2000	S	X	
519548	M&I Bank of Burlington 200 S. Pine Street Burlington, Wisconsin 53105 (414) 763-9141	04/07/1999	02/04/2000	S	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, February 5, 2000

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)	Notice by Branson Bancshares, Inc., Branson, Missouri, to acquire Branson Bank, Branson, Missouri.*	Newspaper – 2/28/2000 Fed Reg – 2/28/2000

* 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)	Notice by National Commerce Bancorporation, Memphis, Tennessee, to utilize its existing wholly owned nonbank subsidiary, TransPlatinum Service Corp., Nashville, Tennessee, to acquire Fleet One, L.L.C., Nashville, Tennessee, and thereby expand TransPlatinum Service Corp.'s existing data processing and data transmission activities, pursuant to Section 225.28(b)(14) of Regulation Y. (Previously reported during the week ending January 29, 2000)	2/18/2000

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

<i>Type</i>	<i>Application</i>
3(a)(5)(C)	Notice by Concord Bancshares, Inc., St. Louis, Missouri, to acquire Concord Bank, St. Louis, Missouri.

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 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, February 5, 2000

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>	<i>Ending date of comment period</i>
SRNEW	K. Roberts, Inc., Hendrum, Minnesota, to redeem 10.7% of its 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.

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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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, February 5, 2000

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)	Central Financial Corporation, Hutchinson, Kansas, for prior approval to acquire 8.34 percent of the voting shares of NorthStar Bancshares, Inc., Riverside, Missouri, a proposed one bank holding company.	Newspaper – N/Available FedReg – 03/03/2000
CIC	Hinton W. and Virginia S. Swearingen, Sedalia, Missouri, to acquire 30.4 percent of the voting shares of 1889 Bancshares, Nevada, Missouri, and thereby, indirectly acquire First National Bank of Nevada, Nevada, Missouri.	Newspaper – N/Available FedReg – 02/24/2000

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 Bank and Trust Corporation, Broken Bow, Oklahoma, for prior approval to become a member of the Federal Reserve System.
Member	American Heritage Bank, El Reno, Oklahoma, for prior approval to become a member of the Federal Reserve System.
Stock Redemption	Cedar Financial Holding Company, Fordyce, Nebraska, for prior approval to redeem 2,396 shares of its voting common stock from Donovan L. Weiseler.

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 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>
874256	Legacy Bank Hinton, Oklahoma	11/01/1999	01/31/2000	S		X
896856	Castle Rock Bank Castle Rock, Colorado	11/08/1999	02/03/2000	O		X
2038566	Legacy Bank Blanchard, Oklahoma	11/15/1999	02/04/2000	S		X

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, February 5, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas Bank, Weatherford, TX, to establish a branch office at 8875 Highway 80 West, Fort Worth, TX, 76116*	02/05/2000

*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>
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>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 SmBk</i>
1447639	Bank of the West 500 North Mesa Street El Paso, TX 79901-1385	10/25/1999	02/05/2000	O	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, February 5, 2000

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)	Wells Fargo & Company, San Francisco, California, to acquire Michigan Financial Corporation, Marquette, Michigan, and thereby indirectly acquire their wholly-owned subsidiaries. *	Newspaper - 02/28/2000 Fed Reg - 03/02/2000
3(a)(1)	Scottsdale Bancorp, Woodbury, Minnesota, to become a bank holding company by acquiring Scottsdale CommunityBank, Scottsdale, Arizona. *	Newspaper - 03/12/2000 Fed Reg - 02/22/2000
3(a)(1)	FNB Bancorp, Layton, Utah, to become a bank holding company by acquiring First National Bank of Layton, Layton, Utah. *	Newspaper - 03/01/2000 Fed Reg - 03/03/2000

* 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)	Wells Fargo & Company, San Francisco, California, to acquire Michigan Financial Life Insurance Company, in connection with their proposed acquisition of Michigan Financial Corporation, both of Marquette, Michigan.	Fed Reg - 03/02/2000

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

<i>Type</i>	<i>Application</i>
COM	Banque Nationale de Paris, Paris, France, requests relief of certain commitments made in connection with their acquisition of Charter Atlantic Corporation, which was approved on 7/28/99.
S/R	Westamerica Bank to pay a dividend in the amount of \$40 million to its parent, Westamerica Bancorporation, both of San Rafael, California.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
657365	Hanmi Bank 3660 Wilshire Boulevard Penthouse A Los Angeles, CA 90010 (213) 382-2200	10/04/1999	01/31/2000	S	X	
999663	Western Security Bank 701 East Camelback Road Scottsdale, AZ 85251 (602) 947-9888	09/20/1999	02/01/2000	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
