
Federal Reserve Release



H.2

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

No. 18

Week Ending April 29, 2000

Bank Holding Companies

Peoples Heritage Financial Group, Inc., Portland, Maine -- to acquire Banknorth Group, Inc., Burlington, Vermont, its subsidiary banks and nonbanking trust company.

- Approved, April 24, 2000

Regulations And Policies

Policy Statement on Payments System Risk -- modifications to daylight overdraft posting rules.

- Approved, April 27, 2000

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

Bank Branches, Domestic

Kansas City

The Bank at Broadmoor, Colorado Springs, Colorado -- to establish a branch near Briargate Parkway and Chapel Hills Drive.

- Approved, April 25, 2000 (AC)

San Francisco

The Bank of Casa Grande Valley, Casa Grande, Arizona -- to establish a branch at 205 Frontage Road, Sunsites Pearce.

- Approved, April 28, 2000

Secretary

Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 444 King Street, Charleston, South Carolina.

- Approved, April 25, 2000

Richmond

Clemson Bank & Trust, Clemson, South Carolina -- to operate a mobile branch for business customers in the cities of Central, Six Mile, Seneca, Fair Play, and Clemson and the counties of Pickens, Oconee, and Anderson.

- Approved, April 26, 2000

Minneapolis

First Interstate Bank, Billings, Montana -- to establish branches at 2023 Burke Street, Bozeman, and 3401 North Montana Avenue, Helena.

- Approved, April 25, 2000

Minneapolis

First Interstate Bank, Billings, Montana -- to establish branches at 701 Smelter Avenue, North East, Great Falls, and 2525 King Avenue West, Billings,

- Approved, April 26, 2000

Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch at 2750 Prospect Avenue, Helena.

- Approved, April 27, 2000

Bank Branches, Domestic

Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 1520 North Woodward Avenue, Bloomfield Hills.
- Approved, April 24, 2000

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 360 Charles Dimmock Parkway, Colonial Heights, Virginia, and 4095 Sugarloaf Parkway, Lawrenceville, Georgia.
- Approved, April 26, 2000

Bank Holding Companies

Richmond

American Community Bancshares, Inc., Monroe, North Carolina -- to become a bank holding company through the acquisition of American Community Bank.
- Approved, April 25, 2000

Secretary

The Charles Schwab Corporation, San Francisco, California -- commenter's request to extend the public comment period on the proposed acquisition of U.S. Trust Corporation, New York, New York.
- Denied, April 24, 2000

Dallas

Corpus Christi Bancshares, Inc., Corpus Christi, Texas -- to become a bank holding company through the acquisition of The First State Bank, Bishop.
- Approved, April 28, 2000

Richmond

Eastern Virginia Bankshares, Inc., Tappahannock, Virginia -- to acquire Hanover Bank, Mechanicsville, a de novo bank, and for Hanover Bank to become a member of the Federal Reserve System and acquire the assets and assume the liabilities of the Mechanicsville branch of Southside Bank, Tappahannock.
- Approved, April 27, 2000

Bank Holding Companies

St. Louis

FCB Bancorp, Inc., Louisville, Kentucky -- to become a bank holding company through the acquisition of The First Capital Bank of Kentucky.
- Approved, April 26, 2000

Cleveland

First Security Bancorp, Inc., Lexington, Kentucky -- to acquire First Security Bank of Lexington, Inc.
- Approved, April 26, 2000 (AC)

Minneapolis

First Security Group, Inc., Deer Lodge, Montana -- to become a bank holding company through the acquisition of shares of First Security Bank of Deer Lodge.
- Approved, April 25, 2000

Chicago

Firstbank Corporation, Alma, Michigan -- to acquire Gladwin Land Company, Inc., Gladwin, and thereby engage in residential and commercial real estate appraisal services and provide administrative real estate settlement services.
- Approved, April 28, 2000

Secretary

FleetBoston Corporation, Boston, Massachusetts -- commenter's request to extend the period to receive his comments on the proposed acquisition of shares of North Fork Bancorporation, Inc., Melville, New York.
- Approved, April 28, 2000

Atlanta

Futurus Financial Services, Inc., Roswell, Georgia -- to become a bank holding company through the acquisition of Futurus Bank, N.A., a de novo bank.
- Approved, April 28, 2000

San Francisco

Hanmi Financial Corporation, Los Angeles, California -- to become a bank holding company through the acquisition of Hanmi Bank.
- Approved, April 25, 2000

Bank Holding Companies

Secretary

North Fork Bancorporation, Inc., Melville, New York -- commenter's request to extend the public comment period on the proposed acquisition of Dime Bancorp, Inc., New York.

- Denied, April 27, 2000

Atlanta

Regent Bancorp, Inc., Davie, Florida -- to become a bank holding company through the acquisition of Regent Bank.

- Approved, April 28, 2000

Banks, State Member

Kansas City

The Community State Bank, Poteau, Oklahoma -- to merge with First State Bank, Wister, and establish additional branches.

- Approved, April 24, 2000

St. Louis

Effingham State Bank, Effingham, Illinois -- to redeem shares and pay dividends.

- Approved, April 26, 2000

St. Louis

Flora Bank & Trust, Flora, Illinois -- to retain branches at 131 West North Avenue and 911 Stacy Burk Drive.

- Approved, April 28, 2000

Change In Bank Control

Kansas City

Citizens Commerce Corporation, Ardmore, Oklahoma -- change in bank control.

- Permitted, April 24, 2000

Kansas City

DFC Acquisition Corporation Two, Kansas City, Missouri, and Dickinson Financial Corporation -- change in bank control.

- Permitted, April 24, 2000

Change In Bank Control

Kansas City

First National Agency, Cimarron, Kansas -- change in bank control.
- Permitted, April 25, 2000

Chicago

New Century Bancorp, Inc., Southfield, Michigan -- change in bank control.
- Permitted, April 26, 2000

Kansas City

Plainville Bancshares, Inc., Plainville, Kansas -- change in bank control.
- Permitted, April 28, 2000

Chicago

River Valley Bancorp, Inc., Eldridge, Iowa -- change in bank control.
- Permitted, April 21, 2000 (AC)

Minneapolis

Security State Bank Holding Company, New Rockford, North Dakota -- change in bank control.
- Permitted, April 26, 2000

Competitive Factors Reports

Boston

The Berlin City Bank, Berlin, New Hampshire -- report on competitive factors of the proposed acquisition of a branch of Bank of New Hampshire, Manchester.
- Submitted, April 17, 2000 (AC)

Kansas City

Cornerbank, N.A., Winfield, Kansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Wellington branch of Commercial Federal Bank, FSB, Omaha, Nebraska.
- Submitted, April 27, 2000

Competitive Factors Reports

Kansas City

First National Bank, Creede, Colorado -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Creede branch of First National Bank of Lake City and Creede, Lake City.

- Submitted, April 28, 2000

Dallas

First United Bank, Dimmitt, Texas -- report on competitive factors of the proposed merger with First National Bank, Sudan.

- Submitted, April 24, 2000

Richmond

First-Citizens Bank and Trust Company of South Carolina, Columbia, South Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Nichols branch of The Anchor Bank, Myrtle Beach.

- Submitted, April 25, 2000

Kansas City

Missouri Bank and Trust Company of Kansas, Kansas City, Missouri -- report on competitive factors of the proposed merger with The State Bank of Lancaster, Lancaster, Kansas.

- Submitted, April 28, 2000

Kansas City

Security National Bank, Manhattan, Kansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Osage City and Wamego branches of Commercial Federal Bank, FSB, Omaha, Nebraska.

- Submitted, April 28, 2000

New York

Sound Federal Bancorp, Mamaroneck, New York, and Sound Federal MHC -- report on competitive factors of the proposed acquisition of Peekskill Financial Corporation, Peekskill, and First Federal Savings Bank.

- Submitted, April 27, 2000

Competitive Factors Reports

Kansas City

TeamBank, N.A., Freeman, Missouri -- report on competitive factors of the proposed merger with First National Bank and Trust Co., Parsons, Kansas.
- Submitted, April 27, 2000

Extensions Of Time

Atlanta

Centerstate Banks of Florida, Inc., Winter Haven, Florida -- extension to July 28, 2000, to become a bank holding company through the acquisition of First National Bank of Polk County; First National Bank of Osceola County, Kissimmee; and Community National Bank of Pasco County, Zephyrhills.
- Granted, April 26, 2000

New York

The Chase Manhattan Bank, New York, New York -- extension to October 31, 2000, to continue to provide telecommunications services for De Santis Capital Management, L.P.
- Granted, April 11, 2000 (AC)

Atlanta

Citrus Financial Services, Inc., Vero Beach, Florida -- extension to July 13, 2000, for the proposed acquisition of The Commercial Bank of Highlands County, N.A., Sebring.
- Granted, April 11, 2000 (AC)

New York

NCT Holdings, Inc., Greensboro, North Carolina -- extension to July 20, 2000, to become a bank holding company with respect to its subsidiary, U.S. Trust Company of North Carolina, in connection with its conversion to a bank; U.S. Trust Corporation, New York, New York, to acquire shares of U.S. Trust Company of North Carolina; and NCT Holdings, Inc. to retain ownership of its subsidiary, NCT Opportunities Inc., Greensboro, and thereby engage in certain nonbanking activities.
- Granted, April 19, 2000 (AC)

Extensions Of Time

San Francisco

Santa Lucia Bank, Atascadero, California -- extension to May 21, 2001, to reduce its capital stock.

- Granted, April 24, 2000

Financial Holding Companies

Minneapolis

Security Bancshares Company, Glencoe, Minnesota -- to become a financial holding company.

- Approved, April 28, 2000

Chicago

Stephenson National Bancorp, Inc., Marinette, Wisconsin -- to become a financial holding company.

- Approved, April 26, 2000

International Operations

Richmond

NationsBank Overseas Corporation, Charlotte, North Carolina -- to amend its Articles of Association.

- Approved, April 25, 2000

Membership

St. Louis

Arvest Bank, Rogers, Arkansas -- to become a member of the Federal Reserve System after conversion to a state chartered bank and to retain its branches.

- Approved, April 28, 2000

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 29, 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</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, April 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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	Arab Banking Corporation (B.S.C.), Manama, Bahrain, to establish a federally licensed uninsured branch in Greenwich, Connecticut.	Newspaper – N/Avail
FBSEA	The Chuo Trust & Banking Co., Ltd., Tokyo, Japan, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Banco Itau S.A., Sao Paulo, Brazil, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Banca Antoniana Popolare Veneta, Rome, Italy, to establish a branch office in New York, New York.	Newspaper – N/Avail
Branch	Chase Manhattan Bank, New York, New York, to establish a branch office located at 1511 Straight Path, Wyandanch, New York.*	Newspaper – 05/26/2000

* 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.

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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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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, April 29, 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</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, April 29, 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</i>	<i>SmBk</i>
618423	Security Dollar Bank One South Main Street Niles, OH 44446	02/07/2000	04/27/2000	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, April 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Clarke County, Berryville, Virginia, to establish a branch at 190 Campus Boulevard, Suite 120, Winchester, Virginia.*	Newspaper – 05/15/2000

*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)	CommerceFirst Bancorp, Inc., Annapolis, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of CommerceFirst Bank (in organization), Annapolis, Maryland.*	Fed Reg – 05/26/2000 Newspaper – 05/20/2000

*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>
Membership	CommerceFirst Bank (in organization), Annapolis, Maryland, for membership in the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
829032	Barbour County Bank 107 Pike Street Philippi, West Virginia 26416	02/14/2000	04/28/2000	NI		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, April 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Provident Bank of Florida, Sarasota, Florida, to establish a branch located at 5791-5793 Manatee Avenue, Suites 13 and 14, Bradenton, Florida.	05/02/2000*

*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>
3(a)(1)	Speed Bankshares, L.P., Meridian, Mississippi, to become a bank holding company by acquiring approximately 51 percent of Great Southern Capital Corporation, and its subsidiary, Great Southern National Bank, both of Meridian, Mississippi.	Fed Reg – 05/26/2000*
3(a)(1)	Quitman Management Corporation, Meridian, Mississippi, to become a bank holding company by acquiring approximately 51 percent of Great Southern Capital Corporation, and its subsidiary, Great Southern National Bank, both of Meridian, Mississippi.	Fed Reg – 05/26/2000*

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
COM	Coast Community Bancshares, Inc., Biloxi, Mississippi, commitment waiver request.

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, April 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	F&M Bank-Wisconsin, Kaukauna, Wisconsin, for prior approval to establish a branch office at N56 W16949 Ridgewood Drive, Menomonee Falls, Wisconsin*	Newspaper - 05/22/2000

* 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)(3)	Mahaska Investment Company ESOP, Oskaloosa, Iowa, for prior approval to acquire an additional 87,500 shares of stock of Mahaska Investment Company and thereby increase its ownership to 11.58 percent.*	Fed Reg – 05/26/2000 Newspaper – 05/21/2000
3(a)(3)	Landmark Financial Group, Inc., Belvidere, Illinois, for prior approval to acquire 100 percent of the voting shares of Leland National Bancorp, Inc., Leland, Illinois and thereby indirectly acquire LNB National Bank, Leland, Illinois.*	Fed Reg - 05/26/2000 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>
None						

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, April 29, 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)	Notice by Enterbank Holdings, Inc., Clayton, Missouri, to acquire Commercial Guaranty Bancshares, Inc., Overland Park, Kansas. (A companion Section 4(c)(8) notice accompanies this notice.) (Previously reported during the week ending April 22, 2000.)*	Newspaper – 5/26/2000 Fed Reg – 5/26/2000
3(a)(5)	Notice by National Commerce Bancorporation, Memphis, Tennessee, to acquire CCB Financial Corporation, Durham, North Carolina. (Previously reported during the week ending April 22, 2000.)*	Newspaper – 5/22/2000 Fed Reg – 5/23/2000
CIC	Notice involving First Community Bancshares, Inc., Batesville, Arkansas, by Milford N. Osborne, Texarkana, Arkansas, to individually acquire up to 12.63 percent of the outstanding voting shares; and for a family control group consisting of Milford N. and Edith Osborne, Texarkana, Arkansas, and Richard and Sheila Wagon, Batesville, Arkansas, to acquire up to an aggregate 15.38 percent of the outstanding voting shares.	Newspaper – N/Avail. Fed Reg – 5/19/2000
3(a)(3)	Notice by First Banks, Inc., St. Louis, Missouri, to acquire Bank of Ventura, Ventura, California.*	Newspaper – 5/26/2000 Fed Reg – 5/30/2000

* 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 Enterbank Holdings, Inc., Clayton, Missouri, to acquire Commercial Guaranty Bancshares, Inc., Overland Park, Kansas, and its nonbank subsidiary, The Capital Company, Overland Park, Kansas, and thereby indirectly engage in financial and investment advisory activities, private placement services, and management consulting and counseling activities. (A companion Section 3(a)(3) notice accompanies this notice.) (Previously reported during the week ending April 22, 2000.)	5/26/2000

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

<i>Type</i>	<i>Application</i>
Member	Notice by First National Bank and Trust Company, Rogers, Arkansas, to become a state chartered member of the Federal Reserve System. In connection with this transaction the bank was renamed Arvest Bank.

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**

Institution

Location

None

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, April 29, 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)	NASB Shares, Inc., Belgrade, Minnesota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of North American State Bank, Belgrade, Minnesota.*	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>
4c8LLE	Ellingson Corporation, Kenyon, Minnesota, to engage in general insurance agency activities in a place with a population not exceeding 5,000 through the acquisition of the Peterson Insurance Agency, Kenyon, Minnesota.	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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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, April 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) / Branch	WestStar Bank, Vail, Colorado, to merge with United Valley Bank, Estes Park, Colorado, and incident thereto, to establish an additional branch.	Newspaper - N/Avail
18(c) / Branch	Bank of Colorado, Fort Lupton, Colorado, to purchase the assets and assume the liabilities of Park National Bank, Estes Park, Colorado, and incident thereto, to establish an additional branch.	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)(1)	Citizens Financial Corporation, Cortez, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Citizens State Bank of Cortez, Cortez, Colorado.	Newspaper - N/Avail Fed Reg - 05/30/2000
3(a)(3)	FNB Financial Services, Inc., Durant, Oklahoma, for prior approval to acquire 100 percent of the voting shares of FNB Lockney, Lockney, Texas.	Newspaper - N/Avail Fed Reg - 05/23/2000
3(a)(3)	Cortez Investment Co., Cortez, Colorado, for prior approval to acquire at least 50 percent of the voting shares of Citizens Financial Corporation, Cortez, Colorado, and thereby indirectly acquire The Citizens State Bank of Cortez, Cortez, Colorado.	Newspaper - N/Avail Fed Reg - 05/30/2000
3(a)(3)	State Bank ESOP, Hoxie, Kansas, for prior approval to acquire up to 50.001 percent of the voting shares of Prairie State Bancshares, Inc., Hoxie, Kansas, and thereby indirectly acquire The State Bank, Hoxie, Kansas.	Newspaper - N/Avail Fed Reg - N/Avail
3(a)(5)	Vail Banks, Inc., Vail, Colorado, for prior approval to merge with Estes Bank Corporation, Estes Park, Colorado, and thereby indirectly acquire United Valley Bank, Estes Park, Colorado.	Newspaper - N/Avail Fed Reg - 05/30/2000
CIC	Robert M. Mortimer, Delphos, Kansas, for prior approval to acquire voting shares of Delphos, Inc., Delphos, Kansas, and thereby indirectly acquire State Bank of Delphos, Delphos, Kansas.	Newspaper - 04/03/2000 Fed Reg - 05/09/2000

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	Oklahoma National Bank, Duncan, Oklahoma, for prior approval to remain a member of the Federal Reserve System following its conversion from a national to a state chartered institution. The bank will be changing its name to Arvest Bank following the conversion.
Member	SpiritBank, N.A., Tulsa, Oklahoma, for prior approval to remain a member of the Federal Reserve System following its conversion from a national to a state chartered institution.

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

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, April 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Bank, Katy, TX, to establish a branch office at 5723 Second Street, Katy, TX, 77450*	05/05/2000

*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>
3(a)(3)	Keene Bancorp, Inc. Employee Stock Ownership Plan and Trust, Keene, TX, to acquire Keene Bancorp, Inc., Keene, TX, Nichols Bancshares, Inc., Dover, DE, and First State Bank, Keene, TX*	Fed Reg – 05/25/2000 Newspaper – 05/16/2000
3(a)(3)	State National Bancshares, Inc., Lubbock, TX, to acquire Independent Bankshares, Inc., Abilene, TX, Independent Financial Corporation, Dover, DE, and First State Bank, N.A., Abilene, TX*	Fed Reg – 05/24/2000 Newspaper – 05/26/2000

*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>
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, April 29, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Bank of Orange County, Fountain Valley, California, to merge with CalWest Bank, Torrance, California.*	Newspaper - 05/10/2000

* 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)	PBOC Holdings, Inc., to become a bank holding company by acquiring People's Bank of California, both of Los Angeles, California.*	Newspaper - 05/10/2000 Fed Reg - 05/22/2000
3(a)(1)	Amplicon, Inc. to become a bank holding company by acquiring Hutton National Bank, both of Santa Ana, California.*	Newspaper - 05/25/2000 Fed Reg - 05/30/2000
3(a)(3)	Eggemeyer Advisory Corp., WJR Corp., Castle Creek Capital, LLC, Castle Creek Capital Partners Fund IIa, LP, Castle Creek Capital Partners Fund IIb, LP, and Castle Creek Capital Partners Fund I, LP, all of Rancho Santa Fe, California, to acquire more than 5 percent of Independent Bankshares, Inc., Abilene, Texas.*	Newspaper - 05/24/2000 Fed Reg - 05/26/2000
CIC	Alan Earl Knudson and Knudson Family Trust, Draper, Utah, to retain voting shares of Silver State Bancorp, and thereby indirectly acquire voting shares of Silver State Bank, both of Henderson, Nevada.*	Newspaper - 05/19/2000 Fed Reg - 05/17/2000
CIC	George Gund III, as trustee for the Gund Trust, San Francisco, California, to retain voting shares of Great Basin Financial Corporation, and thereby retain voting shares of Great Basin Bank of Nevada, both of Elko, Nevada.*	Newspaper - N/Avial Fed Reg - 05/19/2000

* 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)	Amplicon, Inc., Santa Ana, California, to engage directly in the activities of personal property leasing or acting as agent, broker, or adviser in leasing personal property.	Fed Reg - 05/30/2000

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	