
Federal Reserve Release



H.2

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

No. 35

Week Ending August 26, 2000

Bank Holding Companies

First Bancorp, Troy, North Carolina -- to acquire First Savings Bancorp, Inc., Southern Pines, and First Savings Bank of Moore County, Inc., SSB.
- Approved, August 21, 2000

Banks, Foreign

Caixa Economica Montepio Geral, Lisbon, Portugal -- to establish a representative office in Newark, New Jersey.
- Approved, August 21, 2000

The Chuo Mitsui Trust & Banking Co., Ltd., Tokyo, Japan -- to establish a representative office in New York, New York.
- Approved, August 21, 2000

Forms

Forms -- extension with revision of the Bank Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates (FR Y-8), and discontinuation of the Report of Intercompany Transactions for Foreign Banking Organizations and their U.S. Bank Subsidiaries (FR Y-8f).
- Approved, August 22, 2000

Publications

Wireless access -- popular items on Board's public web site accessible through wireless personal digital assistants (<http://www.federalreserve.gov/wireless/>).
- Announced, August 25, 2000

Regulations And Policies

Risk-based and leverage capital guidelines -- interagency revisions concerning the treatment of residual interests proposed for comment.
- Approved, August 21, 2000

Enforcement

Banco Union, S.A.C.A., Caracas, Venezuela; Banco Union S.A.C.A., Miami Agency, Miami, Florida; and Banco Union, S.A.C.A., New York Agency, New York, New York -- written agreement dated August 10, 2000, with the Federal Reserve Banks of Atlanta and New York, the New York State Banking Department, and the Florida Department of Banking and Finance.
- Announced, August 23, 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

Atlanta

Admiralty Bank, Palm Beach Gardens, Florida -- to establish a branch at 2 South Orange Avenue, Orlando.

- Approved, August 23, 2000

Kansas City

First State Bank of Taos, Taos, New Mexico -- to establish a branch at 200 Eubank Boulevard SE, Albuquerque.

- Approved, August 25, 2000

Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish branches at 52 North Saginaw, Pontiac, and 3297 Five Points Drive, Auburn Hills.

- Approved, August 21, 2000

Bank Holding Companies

Kansas City

Advantage Bancorp, Inc., Woodbury, Minnesota -- to acquire Advantage Bank, Loveland, Colorado.

- Approved, August 24, 2000

Chicago

Anita Bancorporation, Atlantic, Iowa -- to acquire EWN Investments, Inc., Ute, and thereby acquire an interest in Ute State Bank.

- Approved, August 22, 2000

Kansas City

Ardmore Merger Corporation, Ardmore, Oklahoma -- to acquire First National Corporation of Ardmore, Inc.

- Approved, August 24, 2000

Bank Holding Companies

Richmond

Bank of America Corporation, Charlotte, North Carolina; First Union Corporation; BB&T Corporation, Winston-Salem; Wachovia Corporation; SunTrust Banks, Inc., Atlanta, Georgia; and BancWest Corporation, Honolulu, Hawaii -- to invest through Star Systems, Inc., Maitland, Florida, in SafeCheck Company, LLC, Wilmington, Delaware.

- Approved, August 21, 2000

Kansas City

Commerce Financial Corporation ESOP, Topeka, Kansas -- to acquire an interest in Commerce Financial Corporation and Financial Institution Technologies, and thereby engage in data processing activities.

- Approved, August 23, 2000

Chicago

Community Bancshares Spring Green and Plain, Inc., Spring Green, Wisconsin -- to become a bank holding company through the acquisition of Community Bank Spring Green and Plain.

- Approved, August 25, 2000

Richmond

The Exchange Bankshares, Inc., Estill, South Carolina -- to become a bank holding company through the acquisition of The Exchange Bank.

- Approved, August 25, 2000

Atlanta

First Volunteer Corporation, Chattanooga, Tennessee -- to acquire Carter-Wilson-Hewgley Insurance, Inc., South Pittsburg, and thereby engage in insurance agency activities in a town with a population of less than 5,000.

- Approved, August 23, 2000

San Francisco

FNB Bancorp, Layton, Utah -- to become a bank holding company through the acquisition of The First National Bank of Layton.

- Approved, August 21, 2000

Bank Holding Companies

Minneapolis

Franklin Bancorp, Inc., St. Paul, Minnesota, dba Sunrise Community Banks -- to engage de novo in employee benefits consulting and providing data processing services.

- Approved, August 21, 2000

Richmond

GrandSouth Bancorporation, Simpsonville, South Carolina -- to become a bank holding company through the acquisition of GrandSouth Bank, Fountain Inn.

- Approved, August 21, 2000

Director, BS&R

Huntington Bancshares Incorporated, Columbus, Ohio -- relief from certain commitments.

- Approved, August 25, 2000

New York

Maham Beteiligungsgesellschaft AG, Zurich, Switzerland -- to become a bank holding company through the acquisition of shares of Habib American Bank, New York, New York.

- Approved, August 10, 2000 (AC)

San Francisco

Olympic Bancorp, Inc., Port Orchard, Washington -- waiver of application in connection with a corporate reorganization.

- Granted, August 25, 2000

Atlanta

Red River Bancshares, Inc., Alexandria, Louisiana -- modification of a commitment.

- Approved, August 23, 2000

Secretary

Wells Fargo & Company, San Francisco, California -- commenters' requests to extend the comment period on the proposed acquisition of First Security Corporation, Salt Lake City, Utah.

- Denied, August 21, 2000

Bank Holding Companies

San Francisco

Wells Fargo & Company, San Francisco, California -- to acquire Buffalo National Bancshares, Inc., Buffalo, Minnesota, and The Buffalo National Bank.
- Approved, August 23, 2000

Bank Mergers

Boston

Union Trust Company, Ellsworth, Maine -- to merge with Waldoboro Bank, FSB, Waldoboro, and thereby establish branches.
- Approved, August 24, 2000

Chicago

Ute State Bank, Ute, Iowa -- to purchase certain assets and assume certain liabilities of the Persia and Pisgah branches of Commercial Federal Bank, Omaha, Nebraska, and thereby establish branches.
- Approved, August 23, 2000

Banks, State Member

Secretary

HSBC Bank USA, Buffalo, New York -- renewal of corporate existence of Republic International Bank of New York (Delaware), Wilmington, Delaware, for 20 years, to July 23, 2020, and name change to HSBC International Finance Corporation (Delaware).
- Approved, August 24, 2000

Change In Bank Control

St. Louis

Marked Tree Bancshares, Inc., Marked Tree, Arkansas -- change in bank control.
- Permitted, August 21, 2000

Dallas

Texas Coastal Bank, Pasadena, Texas -- change in bank control.
- Permitted, August 23, 2000

Competitive Factors Reports

Minneapolis

Bank Midwest, Minnesota-Iowa, National Association, Fairmont, Minnesota -- report on competitive factors of the proposed merger with Bank Midwest of Cottonwood County, Windom.
- Submitted, August 25, 2000

San Francisco

Cascade Bancorp Financial Services, Inc., Bend, Oregon -- report on competitive factors of the proposed merger with Bank of the Cascades.
- Submitted, August 22, 2000

San Francisco

DKSS Corp., Palo Alto, California -- report on competitive factors of the proposed merger with Bank of Petaluma, Petaluma.
- Submitted, August 22, 2000

Chicago

First National Bank of Joliet, Joliet, Illinois -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Manhattan branch of Marquette National Bank, Chicago.
- Submitted, August 21, 2000

Dallas

Guaranty Federal Bank, FSB, Austin, Texas -- report on competitive factors of the proposed acquisition of the branch of Fremont Investment and Loan, Anaheim, California, at 3400 Tully Road, Modesto.
- Submitted, August 25, 2000

San Francisco

Household Bank (SB), N.A., Las Vegas, Nevada -- report on competitive factors of the proposed purchase of assets of United Credit National Bank, Sioux Falls, South Dakota.
- Submitted, August 22, 2000

Competitive Factors Reports

Philadelphia

Northeast Pennsylvania Financial Corp., Hazleton, Pennsylvania -- report on competitive factors of the proposed acquisition of Security of Pennsylvania Financial Corp and Security Savings Association of Hazleton.

- Submitted, August 22, 2000

Richmond

Peninsula Bank, Princess Anne, Maryland -- report on competitive factors of the proposed merger with The Bank of Fruitland, Fruitland.

- Submitted, August 25, 2000

Extensions Of Time

San Francisco

CB Bancshares, Inc., Honolulu, Hawaii -- extension to November 12, 2000, to engage in data processing activities through the establishment of a subsidiary, Datatronix Financial Services, Inc.

- Granted, August 23, 2000

St. Louis

G.A.C., Inc., St. Louis, Missouri -- extension to September 30, 2000, to become a bank holding company through the acquisition of Gateway National Bank of St. Louis.

- Granted, August 25, 2000

Dallas

Starbanc Holding Company, Inc., Fort Worth, Texas -- extension to November 26, 2000, to acquire Star Bank of Texas, Lake Worth.

- Granted, August 23, 2000

Financial Holding Companies

Minneapolis

Inter-Mountain Bancorp., Inc., Bozeman, Montana -- election to become a financial holding company.

- Effective, August 25, 2000

Financial Holding Companies

Chicago

Lake Michigan Financial Corporation, Holland, Michigan -- election to become a financial holding company.
- Effective, August 24, 2000

Richmond

Travelers Rest Bancshares, Inc., Travelers Rest, South Carolina -- election to become a financial holding company.
- Effective, August 25, 2000

Membership

Kansas City

Bank of Locust Grove, Locust Grove, Oklahoma -- membership in the Federal Reserve System.
- Approved, August 25, 2000

San Francisco

Coast Commercial Bank, Santa Cruz, California -- membership in the Federal Reserve System.
- Approved, August 24, 2000

Kansas City

Peoples Bank, Oklahoma City, Oklahoma -- to retain membership in the Federal Reserve System after conversion from a national charter.
- Approved, August 22, 2000

Chicago

Ute State Bank, Ute, Iowa -- membership in the Federal Reserve System.
- Approved, August 22, 2000

Minneapolis

Valley Bank of Glasgow, Glasgow, Montana -- membership in the Federal Reserve System.
- Approved, August 23, 2000

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on June 27-28, 2000.
- Published, August 24, 2000

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 26, 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>
4(c)(8)	FleetBoston Financial Corporation, Boston, Massachusetts - to acquire up to 9% of North Fork Bancorporation, Inc., Melville, New York and to indirectly acquire an ownership interest in Dime Bancorp, Inc., New York, New York	Newspaper - 09/13/2000 Fed Reg - 09/08/2000

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.

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, August 26, 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), 3(a)(5), 4(c)8	First Niagara Financial Group, Inc., and Niagara Bancorp, MHC, both of Lockport, New York, (i) to acquire direct or indirect ownership or control of 100 percent of the voting shares of Cayuga Bank, (ii) for Iroquois to merge with and into First Niagara Financial Group, Inc., and (iii) for First Niagara Financial Group, Inc. and Niagara to acquire direct and indirect ownership or control of the Homestead Savings FA.	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>
MBRNEW	Summit Bank Norwalk, CT. to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

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NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 26, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	U.S. Bank, Johnstown, PA, to establish a branch office located at Oakley Park 2, Suite 202, RR 7, Box 147, Westmoreland, PA.	08/30/2000

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>	
Member	Calvin B. Taylor Bank of Delaware, Ocean View, DE, to become a member of the Federal Reserve System.	

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</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, August 26, 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>
Reg K	Received notification from FirstMerit Bank, N.A., Akron, OH on 08/24/2000 of its intent to establish a branch in the Cayman Islands, British West Indies.	

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, August 26, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 7807-D Rea Road, Charlotte, North Carolina.*	Newspaper - 09/19/2000

*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)	Countrywide Credit Industries, Inc. and Countrywide Financial Holding Company, Inc., both located in Calabasas, California, and Effinity Financial Corporation, Alexandria, Virginia, to become bank holding companies through the acquisition of Effinity Bank, National Association (currently Treasury Bank Ltd.), Washington, D. C.*	Fed Reg - 09/18/2000 Newspaper - 09/17/2000

*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.

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:

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>
1494240	Centura Bank 131 North Church Street Rocky Mount, North Carolina 27804	02/28/2000	08/20/2000	S	X	

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, August 26, 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>
3(a)(1)	UB Financial Corporation, Plantation, Florida, notice to become a bank holding company by acquiring Union Bank of Florida, Plantation, Florida.	
WAIVR	Citco Community Bancshares, Inc., Elizabethton, Tennessee, application waiver request for the proposed merger with Twin City Bancorp, Inc., Bristol, Tennessee, and indirect acquisition of Twin City Federal Savings Bank, Bristol, Tennessee.	

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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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 26, 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	Ute State Bank (which is currently in the process of becoming a member in the Federal Reserve System) proposes to purchase certain assets and assume certain deposits and other liabilities of the Persia and Pisgah, Iowa branches of Commercial Federal Bank, Omaha, Nebraska; and thereby establish branch offices at: 109 Main Street, Persia, Iowa and 102 - 1st Street, Pisgah, Iowa.*	Newspaper – 08/19/2000
Branch	Community First Bank, Boscobel, Wisconsin, for prior approval to establish a branch at 115 Main Street, Reedsburg, Wisconsin.*	Newspaper – 08/30/2000
Branch	Tower Bank & Trust Company, Fort Wayne, Indiana, for prior approval to establish a branch at The Shops at Scott Road (corner of Scott and Illinois Road), Fort Wayne, Indiana.*	Newspaper – 09/01/2000

* 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)	Southern Michigan Bancorp, Inc., Coldwater, Michigan, for prior approval to acquire 100 percent of the voting shares of Sturgis Bank & Trust Company, Sturgis, Michigan.*	Fed Reg – 08/25/2000 Newspaper – 08/25/2000
3(a)(1)	Premier Bancorp, Inc., Wilmette, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Premier Bank, Wilmette, Illinois.*	Fed Reg – 09/11/2000 Newspaper – 09/06/2000
3(a)(1)	F.F. Holding Corp., West Chicago, Illinois, for prior approval to acquire 37.5 percent of the voting shares of Rush-Oak Corporation, Chicago, Illinois and thereby indirectly acquire Oak Bank, Chicago, Illinois.*	Fed Reg – 09/21/2000 Newspaper – 09/15/2000

* 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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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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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**

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, August 26, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by The Farmers and Merchants Bank, Prairie Grove, Arkansas, to establish a branch at 315 East Pridemore Drive, Lincoln, Arkansas.*	9/20/2000
5(d)(3)	Notice by First Arvest Bank, Siloam Springs, Arkansas, to purchase certain assets and assume certain liabilities of the 901 North Highway 59, Westville, Oklahoma branch and the 514 West Locust Street, Stilwell, Oklahoma branch of Arvest Bank, Joplin, Missouri.*	9/20/2000
5(d)(3)	Notice by Arvest Bank, Norman, Oklahoma, to merge with Arvest United Bank, Oklahoma City, Oklahoma.*	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>
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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, August 26, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
BKBR	First State Bank of Warner, Warner, South Dakota, proposes to establish a branch at 3401 6th Ave SE, Aberdeen, South Dakota.*	09/08/2000

*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)	CommunityOne BancShares, Inc., Plymouth, Minnesota, proposes to become a bank holding company through the acquisition of 100% of the voting shares of Community Bank of Plymouth, Plymouth, Minnesota, a de novo bank.*	Fed Reg – 09/18/2000
3(a)(5)	Marquette County Financial Corporation, Negaunee, Michigan, for prior approval to merge with Tanis, Inc., Calumet, Michigan.*	Fed Reg – 09/18/2000

*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>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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 26, 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)	Custer Bancorp, Westcliffe, Colorado, for prior approval to acquire 100 percent of the voting shares of Orchard Valley Financial Corp., Englewood, Colorado, and thereby, indirectly acquire First State Bank of Hotchkiss, Hotchkiss, Colorado.	Newspaper – N/Available FedReg – N/Available
CIC	Robert M. and Suzanne P. Wiley, James E. and Rita J. Harris, John C. Harris, all of Kansas City, Missouri, John M. and Mary L. Wiley, Marionville, Missouri, Ronald C. Reimer, Mission Hills, Kansas, and Vincent W. Dean, Leawood, Kansas, to acquire voting shares of Marshall County Bankshares, Inc., Beattie, Kansas, and thereby indirectly acquire voting shares of Marshall County Bank of Beattie, Beattie, Kansas.	Newspaper – 09/13/2000 FedReg – 09/12/2000

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	Bank of Locust Grove, Locust Grove, Oklahoma, for prior approval to become a member of the Federal Reserve System.
Member	Swedish-American State Bank, Courtland, Kansas, for prior approval to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

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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**

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, August 26, 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 1600 West Rosedale, Fort Worth, TX, 76104* (previously reported the week ending August 19, 2000)	08/31/2000
Branch	Bank of the West, El Paso, TX, to establish a branch office at 8865 Viscount Boulevard, El Paso, TX, 79925*	08/31/2000

*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>	<i>Ending date of comment period</i>
3(a)(1)	Fort Davis Bancshares, Inc., Fort Davis, TX, to acquire FDB-Nevada, Inc., Carson City, NV, and Fort Davis State Bank, Fort Davis, TX*	
3(a)(1)	FDB-Nevada, Inc., Carson City, NV, to acquire Fort Davis State Bank, Fort Davis, TX*	

*Subject to the provisions of the Community Reinvestment Act

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>
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, August 26, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Grand Comercial Bank, Taipei, Taiwan, to establish a wholesale branch office in the vicinity of Colima and Agusa Avenues, City of Industry, California. *	Newspaper - 08/06/2000

* Subject to the provisions of the Community Reinvestment

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)	BOU Bancorp, Inc., to become a bank holding company by acquiring Bank of Utah, both of Ogden, Utah. *	Newspaper - 09/14/2000 Fed Reg - 09/18/2000
3(a)(1)	The Sumitomo Bank, Limited, Osaka, Japan, to become a bank holding company by acquiring The Sakura Bank, Limited, Tokyo, Japan. *	Newspaper - N/Avail Fed Reg - 09/22/2000

* 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)	The Sumitomo Bank, Limited, Osaka, Japan, to engage in nonbanking activities through the acquisition of the nonbank subsidiaries of The Sakura Bank, Limited, Tokyo, Japan.	Fed Reg - 09/22/2000

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

<i>Type</i>	<i>Application</i>
4(c)(8)	BYL Bancorp, Orange, California, to engage in commercial loan activities through the acquisition of CNL Commercial Finance, Inc., Mission Viejo, California.
Member	Heritage Bank East Bay, Fremont, California, to become a member of the Federal Reserve System.
Member	Heritage Bank South Valley, Morgan Hill, California, to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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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**

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