
Federal Reserve Release



H.2

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

No. 38

Week Ending September 16, 2000

Testimony And Statements

Auditor Independence Proposal -- statement by Governor Meyer before the Securities Exchange Commission, September 13, 2000.

- Published, September 13, 2000

Regulations And Policies

Securitization Report -- report to the Congress on securitization of small-business and commercial real estate loans.

- Approved, September 14, 2000

H.2 Actions under delegated authority

September 10, 2000 to September 16, 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

San Francisco

California Center Bank, Los Angeles, California -- to establish branches at 1059 South San Pedro Street, Los Angeles, and 11812 East South Street, Cerritos.
- Approved, September 12, 2000

Secretary

Compass Bank, Birmingham, Alabama -- to establish a branch at 200 Concord Plaza, Suite 201, San Antonio, Texas.
- Approved, September 11, 2000

Richmond

EagleBank, Bethesda, Maryland -- to establish a branch at 2001 K Street, N.W., Washington, D. C.
- Approved, September 13, 2000

New York

European American Bank, Uniondale, New York -- to establish a branch at 2401 Jericho Turnpike, Garden City Park.
- Approved, September 12, 2000

Chicago

First Community Bank, Harbor Springs, Michigan -- to establish a branch at 201 North Main Street, Cheboygan.
- Approved, September 12, 2000

Kansas City

First State Bank of Taos, Taos, New Mexico -- to establish a branch at Eubank Boulevard North East and Snowheights Street, Albuquerque.
- Approved, September 15, 2000

Minneapolis

First State Bank of Warner, Warner, South Dakota -- to establish a branch at 3401 6th Avenue South East, Aberdeen.
- Approved, September 13, 2000

Bank Branches, Domestic

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 8445 Walbrook Drive, Knoxville, Tennessee.

- Approved, September 13, 2000

Dallas

Texas Bank, Weatherford, Texas -- to establish a branch at 1600 West Rosedale Street, Fort Worth.

- Approved, September 14, 2000

Kansas City

WestStar Bank, Bartlesville, Oklahoma -- to establish a branch at 3751 Newport Drive.

- Approved, September 14, 2000

Bank Holding Companies

San Francisco

Central Valley Community Bancorp, Clovis, California -- to become a bank holding company through the acquisition of Clovis Community Bank.

- Approved, September 11, 2000

Chicago

Cornerstone Bancorp, Inc., Palatine, Illinois -- to become a bank holding company through the acquisition of Cornerstone National Bank & Trust Company, a de novo bank.

- Approved, September 14, 2000

Minneapolis

Farmers & Merchants Financial Services, Inc., St. Paul, Minnesota -- to acquire Minnesota Valley Financial Services, Inc. and thereby acquire Courtland State Bank, Courtland.

- Approved, September 13, 2000

Minneapolis

Inter-Mountain Bancorp., Inc., Bozeman, Montana -- to merge with Westbanco, West Yellowstone, and thereby acquire First Security Bank of West Yellowstone.

- Approved, September 14, 2000

Bank Holding Companies

New York

M&T Bank Corporation, Buffalo, New York, and Olympia Financial Corporation -- to merge with Premier National Bancorp, Inc., Lagrangeville, and thereby acquire Premier National Bank; and for Manufacturers and Traders Trust Company, Buffalo, to merge with Premier National Bank and establish branches at existing locations.
- Approved, September 8, 2000 (AC)

Dallas

Security Bank, National Association, Garland, Texas -- request for waiver of application requirement in connection with its acquisition of The State National Bank of Caddo Mills, Caddo Mills.
- Granted, September 8, 2000 (AC)

Chicago

The Shorebank Corporation, Chicago, Illinois -- to establish Shorebank Advisory Services Mexico, Leon, Mexico, through a subsidiary and thereby engage in providing community development investment advisory services.
- Approved, September 14, 2000

Chicago

Southern Michigan Bancorp, Inc., Coldwater, Michigan -- to make an investment through First Michiana Development Corporation, Holland, and thereby engage in community development activities.
- Approved, September 13, 2000

Boston

State Street Corporation, Boston, Massachusetts -- request for relief from a commitment in connection with the application to acquire Investors Fiduciary Trust Company, Kansas City, Missouri.
- Granted, September 12, 2000

Bank Mergers

Boston

State Street Bank and Trust Company, Boston, Massachusetts -- to merge with Investors Fiduciary Trust Company, Kansas City, Missouri, and establish a branch.
- Approved, September 12, 2000

Banks, Foreign

New York

The Industrial Bank of Japan, Ltd., Tokyo, Japan -- to acquire shares of The Dai-Ichi Kangyo Fuji Trust and Banking Company, Ltd. and thereby indirectly acquire shares of DKF Trust Company (USA), New York, New York.

- Approved, September 5, 2000 (AC)

New York

Westdeutsche Landesbank Girozentrale, Dusseldoff, Germany -- to acquire Phillips Capital Management LLC, Chicago, Illinois.

- Approved, September 11, 2000

Banks, Nonmember, And Miscellaneous Institutions

Dallas

FFE Transportation Services, Inc., Dallas, Texas -- deregistration under Regulation U.

- Approved, September 15, 2000

Change In Bank Control

Atlanta

American City Bancorp, Inc., Tullahoma, Tennessee -- change in bank control.

- Permitted, September 15, 2000

Minneapolis

Anchor Bancorp, Inc., Wayzata, Minnesota -- change in bank control.

- Permitted, September 11, 2000

Dallas

Rusk County Bancshares, Inc., Henderson, Texas -- change in bank control.

- Withdrawn, September 14, 2000

Competitive Factors Reports

Minneapolis

Alliance Bank, New Ulm, Minnesota -- report on competitive factors of the proposed merger with Courtland State Bank, Courtland.

- Submitted, September 13, 2000

Competitive Factors Reports

Dallas

American State Bank, Lubbock, Texas -- report on competitive factors of the proposed acquisition of the Odessa, Texas, branch of The Chase Manhattan Bank, New York, New York.

- Submitted, September 14, 2000

Richmond

Cardinal Bank-Dulles, National Association, Reston, Virginia -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Sterling branch of Cardinal Bank-Potomac, McLean.

- Submitted, September 13, 2000

Richmond

Carolina First Bank, Greenville, South Carolina -- report on competitive factors of the proposed merger with First Bank, F.S.B., Travelers Rest, South Carolina.

- Submitted, September 13, 2000

Kansas City

Charter West National Bank, West Point, Nebraska -- report on competitive factors of the proposed merger with Charter West National Bank, Pender.

- Submitted, September 13, 2000

Kansas City

Citizens Bank and Trust Company, Chillicothe, Missouri -- report on competitive factors of the proposed merger with Boonslick Bank, Boonville, and First Bank, CBC, Maryville.

- Submitted, September 13, 2000

New York

Emigrant Savings Bank, New York, New York -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of a branch of Carver Federal Savings Bank.

- Submitted, September 11, 2000

Competitive Factors Reports

Dallas

Exchange Bank and Trust Company, Natchitoches, Louisiana -- report on competitive factors of the proposed acquisition of branches of First Guaranty Bank, Hammond.

- Submitted, September 14, 2000

St. Louis

First Federal Savings Bank, Evansville, Indiana -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of branches of Old National Bank.

- Submitted, September 11, 2000

St. Louis

First National Bank in Blytheville, Blytheville, Arkansas -- report on competitive factors of the proposed merger with Merchants and Planters Bank, Manila.

- Submitted, September 11, 2000

Dallas

First Woodlands Bank, Homer, Louisiana -- report on competitive factors in connection with the proposed merger with First Guaranty Bank, Hammond.

- Submitted, September 12, 2000

Kansas City

Interim First National Bank and Trust Company in Larned, Larned, Kansas -- report on competitive factors of the proposed merger with First National Bank and Trust Company in Larned.

- Submitted, September 13, 2000

Boston

Litchfield Bancorp, Litchfield, Connecticut -- report on competitive factors of the proposed merger with its affiliate, Litchfield Stock Bank, as part of a corporate reorganization.

- Submitted, September 11, 2000

Competitive Factors Reports

Boston

Northwest Community Bank, Winsted, Connecticut -- report on competitive factors of the proposed merger with its affiliate, NWC Stock Bank, as part of a corporate reorganization.

- Submitted, September 11, 2000

Dallas

Security Bank, National Association, Garland, Texas -- report on competitive factors of the proposed merger with The State National Bank of Caddo Mills, Caddo Mills.

- Submitted, September 11, 2000

Cleveland

Security Dollar Bank, Niles, Ohio -- report on competitive factors of the proposed merger with Farmers National Bank, Canfield.

- Submitted, September 11, 2000

New York

SFSB Interim Bank, Cranford, New Jersey, and Synergy Interim Bank -- report on competitive factors of the proposed merger with Synergy Federal Savings Bank.

- Submitted, September 15, 2000

St. Louis

The Union Bank of Benton, Benton, Arkansas -- report on competitive factors of the proposed merger with The Union Bank of Bryant, Bryant.

- Submitted, September 14, 2000

Extensions Of Time

Richmond

MCNB Holding Company, Inc., Welch, West Virginia -- extension to December 15, 2000, to become a bank holding company through the acquisition of McDowell County National Bank in Welch.

- Granted, September 13, 2000

Dallas

New Mexico First Financial, Inc., Las Cruces, New Mexico -- extension to December 22, 2000, to acquire Mesilla Valley Bank, a de novo bank.

- Granted, September 13, 2000

Financial Holding Companies

Philadelphia

The Bancorp.com, Wilmington, Delaware -- election to become a financial holding company.

- Withdrawn, September 14, 2000

International Operations

Dallas

Southwest Bank of Texas, N.A., Houston, Texas -- to establish a branch in the Cayman Islands.

- Approved, September 15, 2000

Membership

San Francisco

Bank of Petaluma, Petaluma, California -- to become a member of the Federal Reserve System.

- Approved, September 12, 2000

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 16, 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, September 16, 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)(a)	Urban Financial Group, Inc., Bridgeport, Connecticut, to become a Bank Holding Company, by acquiring 100 percent of the voting shares of The Community's Bank, Bridgeport, Connecticut.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1)(a)	Bank of Cyprus, Nicosia, Cyprus, to become a Bank Holding Company by acquiring 91.38 percent of Interbank of New York, New York, New York.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1)	Bank Hapoalim B.M., Tel Aviv, Israel, et al, to become bank holding companies by acquiring 100 percent of the shares of Signature Bank, New York, New York.	Newspaper – N/Avail Fed Reg – N/Avail
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>
None	

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 16, 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.

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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, September 16, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Received application on 09/11/2000 from Iron and Glass Bank, Pittsburgh, PA of its intent to acquire the deposits and certain assets of the Mt. Pleasant, PA branch of Laurel Bank, Johnstown, PA.*	09/30/2000
Branch	Received notification on 09/11/2000 from Somerset Trust Company, Somerset, PA of its intent to establish a branch at 7109 Mason Dixon Highway, Somerset, PA.*	09/13/2000

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.

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, September 16, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	The Community Bank, Petersburg, Virginia, to merge with County Bank of Chesterfield, Midlothian, Virginia.*	Newspaper - N/Avail
18(c)	The Community Bank, Petersburg, Virginia, to merge with Commerce Bank of Virginia, Richmond, Virginia.*	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>
3(a)(5)	BB&T Corporation, Winston-Salem, North Carolina, to merge with FCNB Corp., Frederick, Maryland.*	Fed Reg - 10/16/2000 Newspaper - 10/16/2000

*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>
S/R	Pioneer Community Group, Inc., Iaeger, West Virginia, to redeem shares 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.

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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, September 16, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 1690 US 1 South, St. Augustine, Florida.	09/16/2000*
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located on Highway A1A, near the intersection of Highway A1A and Palm Valley Road, Ponte Vedra Beach, Florida, to be known as the Ponte Vedra Beach Branch.	10/04/2000*
Branch	United Bank and Trust Company, St. Petersburg, Florida, to establish a branch located at 3029 Enterprise Road, Clearwater, Florida, to be known as the Enterprise Office.	09/15/2000*
Branch	First Nation Bank, Covington, Georgia (formerly First Newton Bank), to establish a branch located at 13015 Brown Bridge Road, Covington, Georgia.	09/29/2000*

*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)	ANB Holdings, Inc., Oakland Park, Florida, to become a bank holding company by acquiring American National Bank, Oakland Park, Florida.	Newspaper – 10/16/2000*
3(a)(1)	PAB Bankshares, Inc., Valdosta, Georgia, to acquire Baxley Federal Savings Bank, Baxley, Georgia.	Not yet available*
3(a)(5)	Whitney Holding Corporation, New Orleans, Louisiana, to merge with First Ascension Bancorp, Inc., Gonzales, Louisiana, and thereby directly acquire First National Bank of Gonzales, Gonzales, Louisiana.	Fed Reg – 10/10/2000*

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>
3(a)(1)	Atlantic National Corporation, Brunswick, Georgia, notice to become a bank holding company by acquiring Atlantic National Bank, Brunswick, Georgia.
COM	Gateway Bancshares, Inc., Ringgold, Georgia, commitment waiver request.
WAIVR	Britton & Koontz Capital Corporation, Natchez, Mississippi, application waiver request for the proposed merger with Louisiana Bancshares, Inc., Baton Rouge, Louisiana, and indirect acquisition of Louisiana Bank & Trust Company, Baton Rouge, Louisiana.
WAIVR	Cumberland Bancorp, Inc., Nashville, Tennessee, application waiver request for the proposed formation of Cumberland Interim Bank, Brentwood, Tennessee, to facilitate the acquisition through merger of the remaining 46 percent of the outstanding common stock of Bank of Mason, Mason, 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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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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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.

Section V – Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
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, September 16, 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)	Alpena Banking Corporation, Alpena, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Bank of Alpena (in organization), Alpena, Michigan.*	Fed Reg – 10/02/2000 Newspaper – 09/27/2000
3(a)(3)	Wintrust Financial Corporation, Lake Forest, Illinois, for prior approval to acquire 100 percent of the voting shares of Northbrook Bank & Trust Company (in organization), Northbrook, Illinois.*	Fed Reg – 10/05/2000 Newspaper – 10/04/2000
3(a)(1)	Foster Bankshares, Inc., Chicago, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Foster Bank, Chicago, Illinois.*	Fed Reg – 10/06/2000 Newspaper – 10/05/2000
CIC	Notification by James G. Fitzgerald, Thomas G. Fitzgerald and Gerald F. Fitzgerald, Jr., of a Change in Control of Southern Wisconsin Bancshares Corp., Mineral Point, Wisconsin.	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Ogden Bancshares, Inc., Ogden, Iowa, for prior approval to acquire 100 percent of Ames Community Bank (in organization), Ames, Iowa.*	Fed Reg – 10/12/2000 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>
S/R	Belle Plaine Service Corp., Belle Plaine, Iowa, for prior approval to redeem up to \$3.6 million of 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.

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**

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, September 16, 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)	Notice by Allegiant Bancorp, Inc., St. Louis, Missouri, to acquire Equality Bancorp, Inc., St. Louis, Missouri, and thereby acquire Equality Savings Bank, St. Louis, Missouri. (Previously submitted during the week ending September 9, 2000)*	Newspaper – 10/9/2000 Fed Reg – 10/13/2000
3(a)(3), 3(a)(3)	Notices by First Banks, Inc., St. Louis, Missouri, and its subsidiary bank holding company, First Banks America, Inc., St. Louis, Missouri, to acquire Millennium Bank, San Francisco, California.*	Newspaper – 10/14/2000 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>
§25 FR Act (Offshore Branch)	Notice by Arvest Bank, Rogers, Arkansas, to establish an offshore branch in the Cayman Islands.

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, September 16, 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>	
3(a)(1)RN	Quality Bankshares, Inc., Fingal, North Dakota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Fingal State Bank, Fingal, North Dakota.	

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, September 16, 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	BANKWEST, Goodland, Kansas, for prior approval to merge with Citizens State Bank, Keenesburg, Colorado, and to establish a branch at 100 South Main Street, Keenesburg, Colorado.	Newspaper – N/Available
18(c) / Branch	Rocky Ford National Bank, Rocky Ford, Colorado, for prior approval to merge with First National Bank in Walsenburg, Walsenburg, Colorado, and incident thereto, to establish two additional branches.	Newspaper – N/Available
18(c) / Branch	BancFirst, Oklahoma City, Oklahoma, for prior approval to merge with First State Bank, Oklahoma City, Oklahoma, and incident thereto, establish additional branches.	Newspaper – 10/09/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Dinsdale Brothers, Inc., Palmer, Nebraska, for prior approval to acquire 12.78 percent of the voting shares of Pinnacle Bank – Wyoming, Torrington, Wyoming.	Newspaper – 09/25/2000 FedReg – 10/04/2000
3(a)(5) / 3(a)(3) / 4 (c)(8)	Guaranty Corporation, Denver, Colorado, for prior approval to merge with Bank Capital Corporation, Strasburg, Colorado, and thereby indirectly acquire The First National Bank of Strasburg, Strasburg, Colorado. Also, to indirectly acquire Collegiate Peaks Bancorporation, Strasburg, Colorado, and thereby acquire Collegiate Peaks Bank, Buena Vista, Colorado. Also to acquire Bank Capital Mortgage LLC, and thereby engage in extension of credit and servicing of loans activities.	Newspaper – 10/23/2000 FedReg – N/Available

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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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 11
Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, September 16, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	PNB Financial Bank, Lubbock, TX, to establish a branch office at 919 Congress Avenue, Austin, TX, 78701*	09/24/2000

*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	Glen Wallace Rogers, Henderson, TX, only notificant, to acquire an interest in Rusk County Bancshares, Inc., Henderson, TX	Fed Reg – 10/04/2000 Newspaper – N/Avail

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, September 16, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Oak Valley Community Bank, Oakdale, California, to establish a branch office at 166 Main Street, Bridgeport, California. *	Newspaper - 09/15/2000

* 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>
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)	BYL Bancorp, Orange, California, to engage through its subsidiary, CNL Commercial Finance, Inc., Mission Viejo, California, in extending credit and servicing loans, and activities related to the extension of credit.	Fed Reg - 10/13/2000
4(c)(8)	Greater Bay Bancorp, Palo Alto, California, to engage in commercial lending and equipment lease financing through the acquisition of The Matsco Companies, Emeryville, California.	Fed Reg - 10/02/2000
4(c)(8)	Tehama Bancorp, Red Bluff, California, to acquire convertible preferred shares in the amount of \$375,000, of Central Pacific Mortgage Company, Folsom, California.	Fed Reg - N/Avail

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

<i>Type</i>	<i>Application</i>
Member	Mid Valley Bank, Red Bluff, California, to become a member of the Federal Reserve System.
Waiver	Umpqua Holdings Corporation, Roseburg, Oregon, requests a waiver of any BHC Act application requirement in connection with the merger of Valley of the Rogue Bank, Rogue River, Oregon, with and into South Umpqua Bank, Roseburg, Oregon.
Waiver	Cathay Bancorp, Los Angeles, California, requests a waiver of any BHC Act application requirement in connection with the merger between Cathay Bank, Los Angeles, California, and Kermit State Bank, Houston, Texas.

Section V – Availability of CRA public evaluations

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

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

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