
Federal Reserve Release



H.2

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

No. 39

Week Ending September 23, 2000

Testimony And Statements

Improving Math and Science Education -- statement by Chairman Greenspan before the House Committee on Education and the Workforce, September 21, 2000
- Published, September 21, 2000

Bank Holding Companies

U.S. Trust Corporation, New York, New York, and United States Trust Company of New York -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.
- Granted, September 22, 2000

Banks, Foreign

Turkiye Is Bankasi, A.S., Ankara, Turkey -- to establish a representative office in New York, New York.
- Approved, September 18, 2000

Enforcement

Consolidated Bank and Trust Company, Richmond, Virginia -- written agreement dated September 5, 2000, with the Federal Reserve Bank of Richmond and the Bureau of Financial Institutions of the Commonwealth of Virginia.
- Announced, September 22, 2000

H.2 Actions under delegated authority

September 17, 2000 to September 23, 2000

BS&R	Banking Supervision and Regulation	RBOPS	Reserve Bank Operations and Payment
C&CA	Consumer and Community Affai	IF	International Fiance
FOMC	Federal Open Market Committ	OSDM	Office of Staff Director for Managemen

Bank Branches, Domestic

Dallas

Bank of the West, El Paso, Texas -- to establish a branch at 8865 Viscount Boulevard.
- Approved, August 29, 2000 (AC)

New York

The Chase Manhattan Bank, New York, New York -- to establish a branch at 30
Church Hill Road, Newtown, Connecticut.
- Approved, September 22, 2000

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 1690 US 1 South, St.
Augustine, Florida.
- Approved, September 20, 2000

St. Louis

Eagle Bank and Trust Company, Little Rock, Arkansas -- to establish a branch at 5600
R Street.
- Approved, September 20, 2000

St. Louis

Fifth Third Bank, Kentucky, Inc., Louisville, Kentucky -- to establish a branch at 524
Marsailles Road, Versailles.
- Approved, September 21, 2000

Kansas City

Legacy Bank, Hinton, Oklahoma -- to establish a branch at 701-723 East Main Street,
Weatherford.
- Approved, September 19, 2000

San Francisco

Oak Valley Community Bank, Oakdale, California -- to establish a branch at 166 Main
Street, Bridgeport, California.
- Approved, September 20, 2000

Bank Branches, Domestic

Cleveland

Somerset Trust Company, Somerset, Pennsylvania -- to establish a branch at 7109 Mason-Dixon Highway.
- Approved, September 20, 2000

Atlanta

SunTrust Banks, Inc., Atlanta, Georgia -- to establish branches in Safeway stores at 403 Redland Boulevard, Rockville, Maryland; 15411 New Hampshire Avenue, Cloverly, and 13514 Outlet Drive, Silver Spring; 9596 Old Keene Mill Road, Burke, Virginia, and 22350 Sterling Boulevard, Sterling.
- Approved, September 22, 2000

Dallas

Texas Bank, Weatherford, Texas -- to establish a mobile branch to provide bank services in the counties of Dallas, Denton, Hill, Hood, Johnson, Parker, and Tarrant.
- Approved, September 19, 2000

Chicago

Tower Bank & Trust Company, Fort Wayne, Indiana -- to establish a branch at 10373 Illinois Road.
- Approved, September 21, 2000

Dallas

United Bank and Trust Company, Abilene, Texas -- to establish a branch at 300 North Marifield Drive, Suite 250, Midland.
- Approved, September 20, 2000

Atlanta

United Bank and Trust Company, St. Petersburg, Florida -- to establish a branch at 3029 Enterprise Road, Clearwater.
- Approved, September 20, 2000

Bank Holding Companies

Chicago

Belle Plaine Service Corp., Belle Plaine, Iowa -- to redeem shares.
- Withdrawn, September 18, 2000

Bank Holding Companies

San Francisco

BOU Bancorp, Ogden, Utah -- to become a bank holding company through the acquisition of Bank of Utah.

- Approved, September 21, 2000

Chicago

Community Financial Shares, Inc., Glen Ellyn, Illinois -- to become a bank holding company through the acquisition of Community Bank-Wheaton/Glen Ellyn.

- Approved, September 22, 2000

San Francisco

The Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan -- to engage de novo, indirectly through the CIT Group, Inc., New York, New York, in industrial loan company activities through the formation of a Utah state-chartered industrial loan company.

- Approved, September 6, 2000 (AC)

Minneapolis

Flathead Holding Company, Bigfork, Montana -- to acquire Mountain Bank System, Inc.

- Approved, September 20, 2000

Dallas

Fort Davis Bancshares, Inc., Fort Davis, Texas -- to become a bank holding company through the acquisition of FDB-Nevada, Inc., Carson City, Nevada, and Fort Davis State Bank, Fort Davis; and for FDB-Nevada to become a bank holding company through the acquisition of Fort Davis State Bank.

- Approved, September 22, 2000

Dallas

Frankston Bancorp, Inc., Frankston, Texas -- to become a bank holding company through the acquisition of FDB, Inc., Dover, Delaware, and First State Bank, Frankston, Texas; and for FDB, Inc. to become a bank holding company through the acquisition of First State Bank.

- Approved, September 19, 2000

Atlanta

Gateway Bancshares, Inc., Ringgold, Georgia -- request for waiver of a commitment.

- Withdrawn, September 19, 2000

Bank Holding Companies

New York

The Industrial Bank of Japan, Ltd., Tokyo, Japan -- to engage in a joint venture with Nomura Securities Co., Ltd. in Nomura IBJ Global Investment Advisors, Inc., New York, New York, and thereby engage in domestic investment advisory activities.
- Approved, September 6, 2000 (AC)

San Francisco

North Valley Bancorp, Redding, California -- to acquire Six Rivers National Bank, Eureka.
- Approved, September 22, 2000

Richmond

Pioneer Community Group, Inc., Iaeger, West Virginia -- to redeem shares.
- Approved, September 22, 2000

Dallas

Tradition Bancshares, Inc., Houston, Texas -- to become a bank holding company through the acquisition of Tradition Bancshares of Delaware, Inc., Wilmington, Delaware, and First National Bank of Bellaire, Houston; and for Tradition Bancshares of Delaware to become a bank holding company through the acquisition of First National Bank of Bellaire.
- Approved, September 20, 2000

Banks, Foreign

New York

The Bank of Ireland, Dublin, Ireland -- to establish a representative office in Greenwich, Connecticut.
- Approved, September 22, 2000

Banks, Nonmember, And Miscellaneous Institutions

San Francisco

Norwest Bank International, Minneapolis, Minnesota -- name change to Wells Fargo Bank International.
- Approved, September 21, 2000

Banks, State Member

Kansas City

WestStar Bank, Bartlesville, Oklahoma -- payment of a dividend.
- Approved, September 19, 2000

Change In Bank Control

Kansas City

Carleton Agency, Inc., Carleton, Nebraska -- change in bank control.
- Permitted, September 22, 2000

Kansas City

Marshall County Bankshares, Inc., Beattie, Kansas -- change in bank control.
- Permitted, September 20, 2000

Competitive Factors Reports

Atlanta

American National Bank, Oakland Park, Florida -- report on competitive factors of the proposed merger with American Interim National Bank.
- Submitted, September 20, 2000

St. Louis

Equality Savings Bank, St. Louis, Missouri -- report on competitive factors of the proposed merger with Allegiant Bank.
- Submitted, September 20, 2000

St. Louis

F & M National Bank, Nashville, Illinois -- report on competitive factors of the proposed merger with The Farmers and Merchants National Bank of Nashville.
- Submitted, September 20, 2000

Cleveland

Georgetown Bank & Trust Company, Georgetown, Kentucky -- report on competitive factors of the proposed merger with Citizens Bank, Sharpsburg.
- Submitted, September 15, 2000 (AC)

Competitive Factors Reports

Atlanta

Great Southern National Bank, Meridian, Mississippi -- report on competitive factors of the proposed merger with GSNB National Interim Bank, N. A.

- Submitted, September 14, 2000 (AC)

Minneapolis

Home Federal Savings Bank, Sioux Falls, South Dakota -- report on competitive factors of the proposed acquisition of the Mitchell branch of First Federal Bank, Beresford.

- Submitted, September 20, 2000

San Francisco

IB Merger Corp., Calabasas, California -- report on competitive factors of the proposed merger with Bank of Oakland, Oakland.

- Submitted, September 21, 2000

San Francisco

INB Mortgage Company, Spokane, Washington -- report on competitive factors of the proposed merger with Inland Northwest Bank.

- Submitted, September 21, 2000

Dallas

Liberty National Bank, Paris, Texas -- report on competitive factors of the proposed acquisition of the Paris branch of Guaranty Federal Bank, F.S.B., Dallas.

- Submitted, September 19, 2000

San Francisco

Merrill Lynch Trust Company of America, Chicago, Illinois; Merrill Lynch Trust Company of California, San Francisco, California; Merrill Lynch Trust Bank of Michigan, Bloomfield Hills, Michigan; and Merrill Lynch Company of North Carolina, Greensboro, North Carolina -- report on competitive factors of the proposed merger with Merrill Lynch Trust Company, FSB, Somerset, New Jersey.

- Submitted, September 21, 2000

St. Louis

Redwood Bank, San Francisco, California -- report on competitive factors of the proposed merger with Commercial Bank of San Francisco.

- Submitted, September 22, 2000

Competitive Factors Reports

San Francisco

Six Rivers National Bank, Eureka, California -- report on competitive factors of the proposed merger with North Valley Interim Bank, Redding.

- Submitted, September 22, 2000

San Francisco

Wells Fargo Bank Texas, N.A., San Antonio, Texas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Midland, Texas, branches of The Chase Manhattan Bank, New York, New York.

- Submitted, September 21, 2000

Extensions Of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to December 13, 2000, to acquire The ANB Corporation, The ANB Delaware Corporation, and The American National Bank of Texas.

- Granted, September 20, 2000

New York

Banco Popular North America, New York, New York -- extension to September 23, 2000, to merge with Aurora National Bank, Aurora, Illinois, and establish branches.

- Granted, September 22, 2000

Kansas City

Morrill & Janes Bancshares, Inc., Hiawatha, Kansas -- extension to October 16, 2001, to acquire shares of FBC Financial Corporation, Claremore, Oklahoma, and thereby engage in the operation of a savings association.

- Granted, September 5, 2000 (AC)

Chicago

Northwest Financial Corp., Spencer, Iowa -- extension to December 30, 2000, to acquire shares of Marquette Bank Oelwein, N.A., Oelwein.

- Granted, September 7, 2000 (AC)

Extensions Of Time

Atlanta

Provident Bank of Florida, Sarasota, Florida -- extension to September 20, 2001, to establish a branch at 3275 University Parkway.

- Granted, September 20, 2000

Dallas

SNB Bancshares, Inc., Sugar Land, Texas -- extension to December 11, 2000, to redeem shares.

- Granted, September 12, 2000 (AC)

Dallas

Texas Capital Bancshares, Inc., Dallas, Texas -- extension to December 23, 2000, to acquire BankDirect, SSB, a de novo savings bank.

- Granted, September 22, 2000

San Francisco

Western Acquisitions, L.L.C., Washington, D.C., and Western Acquisition Partners, L.P., Inverness, Illinois. -- extension to December 29, 2000, to acquire West Coast Bancorp, Tustin, California.

- Granted, September 22, 2000

Financial Holding Companies

Director, BS&R

Bank of Nova Scotia, Toronto, Canada -- election to be treated as a financial holding company.

- Effective, September 21, 2000

Director, BS&R

Skandinaviska Enskilda Banken AB (publ), Stockholm, Sweden -- election to be treated as a financial holding company.

- Effective, September 21, 2000

International Operations

Dallas

Texas Capital Bank, N. A., Dallas, Texas -- to establish a branch in the Cayman Islands.

- Withdrawn, September 21, 2000

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 23, 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)	Seacoast Financial Services Corporation, New Bedford, Massachusetts - application to merge Home Port Bancorp, Inc., Nantucket, Massachusetts with and into Seacoast and in connection there with for Seacoast to acquire 100% of the voting shares of Nantucket Bank, Nantucket, Massachusetts	Newspaper - 10/26/2000 Fed Reg - 10/23/2000

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, September 23, 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)	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 – 10/12/2000
3(a)(1)	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 – 10/10/2000
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 – 10/16/2000 Fed Reg – 10/17/2000

* 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>
4(c)(8)	Bank Hapoalim B.M., et al, to engage directly on a <i>de novo</i> basis, in agency transactional services for customer investments, and financial and investment advisory activities.	Fed Reg – N/Avail

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

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

Section V – Availability of CRA public evaluations

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

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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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Republic First Bank of Delaware, Brandywine Hundred, DE, to establish a branch office at 824 Market Street, Wilmington, DE	10/16/2000

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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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, September 23, 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	Received application on 09/19/2000 from Fifth Third Bank Indiana, St. Joseph, MI to merge with AmeriBank. Holland, MI and incident thereto establish branches.	N/Available

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)	Received application on 09/18/2000 from Fifth Third Bancorp, Cincinnati, OH of its intent to acquire Ottawa Financial Corporation, Holland, MI.	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.

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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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, September 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Albemarle First Bank, Charlottesville, Virginia, to operate a mobile branch by providing a courier service to pick up noncash deposits from business customers at locations in Charlottesville, Virginia, and in the counties of Albemarle, Fluvanna, Greene and Nelson, Virginia.*	Newspaper - 09/29/2000
Branch	Bank of the Commonwealth, Norfolk, Virginia, to establish a branch at 4940 West Norfolk Road, Portsmouth, Virginia.*	Newspaper - 09/29/2000
Branch	Heritage Bank, McLean, Virginia, to establish a branch at 1737 King Street, Alexandria, Virginia.*	Newspaper - 09/30/2000
18(c)	Northern Neck State Bank, Warsaw, Virginia, to purchase certain assets and assume certain liabilities of the Kilmarnock, Virginia, branch office of First Virginia, Bank - Hampton Roads, Norfolk, Virginia, through Bank of Lancaster, Kilmarnock, Virginia.*	Newspaper - 10/07/2000
18(c)	The Community Bank, Petersburg, Virginia, to merge with County Bank of Chesterfield, Midlothian, Virginia.*	Newspaper - 10/16/2000
18(c)	The Community Bank, Petersburg, Virginia, to merge with Commerce Bank of Virginia, Richmond, Virginia.*	Newspaper - 10/16/2000

*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)(5)	BB&T Corporation, Winston-Salem, North Carolina, to merge with BankFirst Corporation, Knoxville, Tennessee.*	Fed Reg - N/Avail 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.

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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 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 4042 Scenic Highway 30-A, Unit C, Seagrove, Florida, to be known as the South Walton Branch.	09/26/2000
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2045 Old Groves Road, Naples, Florida, to be known as the North Naples Branch.	09/26/2000
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 12100 Greenspoint, Houston, Texas, to be known as the Post Oak Branch.	09/26/2000
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 1233 West Loop South, Houston, Texas, to be known as the Post Oak Branch.	09/26/2000
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 403 Redland Boulevard, Rockville, Maryland, to be known as the King Farm Safeway Branch.	09/26/2000
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 15411 New Hampshire Avenue, Cloverly, Maryland, to be known as the Cloverly Safeway Branch.	09/26/2000
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 9596 Old Keene Mill Road, Burke, Virginia, to be known as the Keene Mills Safeway Branch.	09/26/2000
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 22350 Sterling Boulevard, Sterling, Virginia, to be known as the Sterling Plaza Safeway Branch.	09/26/2000
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 13514 Outlet Drive, Silver Spring, Maryland, to be known as the Briggs Chaney Safeway Branch.	09/26/2000
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 11011 U.S. Highway 1, North Palm Beach, Florida, to be known as the PGA Branch.	09/29/2000

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

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

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

Institution *Location*

None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, September 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Midwest Bank of Western Illinois, Monmouth, Illinois, for prior approval to establish a branch at 1120 North 6 th Street, Monmouth, Illinois.*	Newspaper – 09/18/2000

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notification by James G. Fitzgerald, Thomas G. Fitzgerald, Jr., and Gerald F. Fitzgerald, Jr., of a Change of Control of Southern Wisconsin Bancshares Corp., Mineral Point, Wisconsin.	Fed Reg – 10/06/2000 Newspaper – N/Avail
3(a)(1)	Plymouth Financial Corporation, Plymouth, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of New Liberty Bank (in organization), Plymouth, Michigan.*	Fed Reg – 10/23/2000 Newspaper – N/Avail
3(a)(3)	Central Banc, Inc., Geneseo, Illinois, for prior approval to acquire 100 percent of the voting shares of Marquette Bank Fulton, Fulton, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Northwest Financial Corp., Spencer, Iowa, for prior approval to acquire 100 percent of Plymouth Bancorporation, Inc., Le Mars, Iowa, and thereby indirectly acquire First National Bank, Sioux City, Iowa.*	Fed Reg – 10/23/2000 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, September 23, 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 Fifth Third Bank, Kentucky, Inc., Louisville, Kentucky, to establish a branch at 524 Marsailles Road, Versailles, Kentucky.*	8/25/2000
Branch	Notice by Southern Commercial Bank, St. Louis, Missouri, to establish a branch at 6969 South Lindbergh Boulevard, St. Louis, Missouri.*	9/10/2000

* 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)(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. (Previously submitted during the week ending September 16, 2000).*	Newspaper – 10/14/2000 Fed Reg – 10/20/2000
3(a)(1)	Notice by Eureka Springs Bancshares, Inc., Eureka Springs, Arkansas (“Bancshares”), to acquire Bank of Eureka Springs, Eureka Springs, Arkansas. Also the companion notifications by The John F. Cross Family Limited Partnership II, and its general partner, JFC, Inc., both of Eureka Springs, Arkansas, to acquire 13.4 percent of Bancshares voting shares.*	Newspaper – 10/12/2000 Fed Reg – 10/20/2000

* 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>
Section 5(b) of the Bank Service Corporation Act	Notice by Arvest State Bank, Tulsa, Oklahoma, to invest in Security BankCard Center, Inc., Norman, Oklahoma, a bank service corporation, and thereby participate in its credit card program.

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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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, September 23, 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)	Inter-Mountain Bancorp., Inc., Bozeman, Montana, for prior approval to acquire 100% of the voting shares of Chouteau County Bancshares, Inc., Fort Benton, Montana.	Newspaper – 10/30/2000

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)LLD	BANKFIRST Corporation, Inc., Sioux Falls, South Dakota, to engage in purchasing credit card receivables through BANKFIRST Funding, Inc., Sioux Falls, South Dakota.	10/11/2000

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

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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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, September 23, 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	People First Bank, Hennessey, Oklahoma for prior approval to merge with American Heritage Bank, El Reno, Oklahoma, and Citizens Bank of Tulsa, Tulsa, Oklahoma, incident thereto, to establish additional branches.	Newspaper – 10/14/2000

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)	BOK Financial Corporation, Tulsa, Oklahoma, for prior approval to acquire 100 percent of CNBT Bancshares, Inc., Bellaire, Texas; and thereby indirectly acquire Citizens National Bank of Texas, Bellaire, Texas.	Newspaper – N/Available FedReg – 10/23/2000
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, Strasburg, Colorado, and thereby engage in extension of credit and servicing of loans activities.	FedReg - 10/17/2000
3(a)(1)RN	Routt County Bancorporation, Inc., Steamboat Springs, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Steamboat Springs, Steamboat Springs, Colorado.	Newspaper – N/Available FedReg – N/Available
3(a)(1)	First Liberty Capital Corporation ESOP, Hugo, Colorado, for prior approval to become a bank holding company through the acquisition of 25.37 percent of the voting shares of First Liberty Capital Corporation, Hugo, Colorado, and thereby indirectly acquire First National Bank of Hugo, Hugo, Oklahoma.	FedReg – 09/21/2000

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)(1)	Big Mac Bancshares, Inc., Hoxie, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Peoples State Bank, McDonald, Kansas.	FedReg – 10/10/2000
3(a)(3)	The Avoca Company, Scottsdale, Arizona, for prior approval to acquire 100 percent of the voting shares of First State Bank of Nebraska, Nebraska City, Nebraska, a de novo bank in organization.	FedReg – 10/29/2000
CIC	The B & D Lee Limited Partnership, Bryan L. and Delphia C. Lee, General Partners, Nowata, Oklahoma; for prior approval to acquire voting shares of Nowata Bancshares, Inc., Nowata, Oklahoma, and thereby indirectly acquire voting shares of First National Bank of Nowata, Nowata, Oklahoma.	Newspaper – 10/12/2000 FedReg - 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>
None	

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, September 23, 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)	Sterling City Bancshares, Inc., Sterling City, TX, to acquire Sterling City Delaware Financial Corporation, Dover, DE, and The First National Bank of Sterling City, Sterling City, TX*	Fed Reg – 10/20/2000 Newspaper – 10/15/2000
3(a)(1)	Sterling City Delaware Financial Corporation, Dover, DE, to acquire The First National Bank of Sterling City, Sterling City, TX*	Fed Reg – 10/20/2000 Newspaper – 10/15/2000

*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>	<i>Ending date of comment period</i>
None		

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, September 23, 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)	Eggemeyer Advisory Corp., WJR Corp., Castle Creek Capital LLC, Castle Creek Capital Partners Fund I, LP, Castle Creek Capital Partners Fund II(a), LP, Castle Creek Capital Partners Fund II(b), LP, and First Community Bancorp, all of Rancho Santa Fe, California, to acquire 100 percent of the voting shares of, and thereby merge with Professional Bancorp, Inc., and to indirectly acquire First Professional Bank, N.A., both of Santa Monica, California. *	Newspaper - 10/21/2000 Fed Reg - 10/20/2000

* 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>
4(c)(8)	Tehama Bancorp, Red Bluff, California, to acquire convertible preferred shares of Central Pacific Mortgage Company, Folsom, California.	Fed Reg - 10/10/2000

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

<i>Type</i>	<i>Application</i>
CDC	Foothill Independent Bank, Glendora, California, to make a community development investment in the amount of \$64,094, in Inland Empire Lenders Community Development Corporation, Riverside, California.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
871769	Farmers & Merchants Bank of Long Beach 302 Pine Avenue Long Beach, CA 90802 (562) 437-0011	05/22/2000	09/22/2000	S	X	

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

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

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