
Federal Reserve Release



H.2

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

No. 40

Week Ending September 30, 2000

Bank Holding Companies

FleetBoston Financial Corporation, Boston, Massachusetts, and North Fork Bancorporation, Inc., Melville, New York -- for FleetBoston to acquire shares of North Fork Bancorporation and its depository subsidiaries, North Fork Bank, Mattituck, New York, and Superior Savings of New England, N.A., Branford, Connecticut; and for North Fork Bancorporation to acquire Dime Bancorp, Inc., New York, New York, its depository subsidiary, The Dime Savings Bank of New York, FSB, and its nonbanking subsidiaries.

- Approved, September 27, 2000

Banks, Foreign

Banca Antoniana Popolare Veneta S.c.p.a.r.l, Padua, Italy -- to establish a branch in New York, New York.

- Approved, September 25, 2000

Banco Venezolano de Credito S.A.C.A., Caracas, Venezuela -- to establish a representative office in Miami, Florida.

- Approved, September 27, 2000

Forms

HMDA Loan/Application Register (FR HMDA-LAR), and International Applications and Prior Notifications Under Subpart B of Regulation K (FR K-2) -- extension without revision.

- Approved, September 25, 2000

Regulations And Policies

Regulation Z -- final rule amending the disclosure requirements for certain credit and charge card applications and solicitations.

- Approved, September 19, 2000 (AC)

Enforcement

Olathe Bancorporation, Inc., Olathe, Colorado, and Olathe State Bank -- written agreement dated September 12, 2000, with the Federal Reserve Bank of Kansas City and the Colorado Division of Banking.

- Announced, September 27, 2000

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

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish branches at 4042 Scenic Highway 30-A, Seagrove, Florida, and 2045 Old Groves Road, Naples.
- Approved, September 29, 2000

Secretary

Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 7807-D Rea Road, Charlotte.
- Approved, September 25, 2000

Atlanta

Citizens Trust Bank, Atlanta, Georgia -- to establish a branch at 1046 Broadway, Columbus.
- Approved, September 28, 2000

St. Louis

The Farmers and Merchants Bank, Prairie Grove, Arkansas -- to establish a branch at 315 East Pridemore Drive, Lincoln.
- Approved, September 25, 2000

Chicago

Midwest Bank of Western Illinois, Monmouth, Illinois -- to establish a branch at 1120 N. 6th Street.
- Approved, September 25, 2000

San Francisco

Placer Sierra Bank, Auburn, California -- to establish a branch at 112 Harding Boulevard, Roseville.
- Approved, September 27, 2000

Dallas

PNB Financial Bank, Lubbock, Texas -- to establish a branch at 919 Congress Avenue, Austin.
- Approved, September 27, 2000

Bank Branches, Domestic

Atlanta

Premier Bank of Brentwood, Brentwood, Tennessee -- to establish a branch at 1101 Wilson Pike.

- Approved, September 29, 2000

Chicago

Salin Bank and Trust Company, Indianapolis, Indiana -- to establish a branch at 110 W. Main Street, Fort Wayne.

- Approved, September 29, 2000

St. Louis

Southern Commercial Bank, St. Louis, Missouri -- to establish a branch at 6969 South Lindbergh Boulevard.

- Approved, September 27, 2000

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish branches at 12100 Greenspoint and 1233 West Loop South, both in Houston, Texas.

- Approved, September 29, 2000

Bank Holding Companies

Minneapolis

BANKFIRST Corporation, Inc., Sioux Falls, South Dakota -- to engage in purchasing credit card receivables through BANKFIRST Funding, Inc.

- Withdrawn, September 25, 2000

Atlanta

Britton & Koontz Capital Corporation, Natchez, Mississippi -- waiver of application in connection with the proposed merger of its subsidiary bank, Britton & Koontz First National Bank, with Louisiana Bank & Trust Company, Baton Rouge, Louisiana, and the acquisition of Louisiana Bancshares, Inc.

- Granted, September 25, 2000

San Francisco

Cathay Bancorp, Los Angeles, California -- waiver of application in connection with the proposed merger of Cathay Bank and Kermit State Bank, Kermit, Texas.

- Granted, September 25, 2000

Bank Holding Companies

Kansas City

Central Financial Corporation, Hutchinson, Kansas -- to acquire shares of Bank of Nevada, Las Vegas, Nevada.

- Approved, September 25, 2000

Kansas City

Central Financial Corporation, Hutchinson, Kansas -- to acquire shares of New Frontier Bancshares, Inc., St. Charles, Missouri, and New Frontier Bank, a de novo bank.

- Approved, September 28, 2000

Minneapolis

CommunityOne Bancshares, Inc., Plymouth, Minnesota -- to become a bank holding company through the acquisition of Community Bank Plymouth.

- Approved, September 25, 2000

Atlanta

Cumberland Bancorp, Inc., Nashville, Tennessee -- waiver of application in connection with the proposed formation of Cumberland Interim Bank, Brentwood, and acquisition through merger of Bank of Mason, Mason.

- Returned, September 25, 2000

Chicago

F.F. Holding Corp., West Chicago, Illinois -- to retain an interest in Rush-Oak Corporation, Chicago, and thereby acquire Oak Bank.

- Approved, September 26, 2000

Kansas City

First Liberty Capital Corporation Employee Stock Ownership Plan, Hugo, Colorado -- to become a bank holding company through the acquisition of shares of First Liberty Capital Corporation and The First National Bank of Hugo.

- Approved, September 26, 2000

Bank Holding Companies

St. Louis

New Frontier Bancshares, Inc., St. Charles, Missouri -- to become a bank holding company through the acquisition of New Frontier Bank, a de novo bank, and for Mercantile Bancorp, Inc., Quincy, Illinois, to acquire shares of New Frontier Bancshares.

- Approved, September 27, 2000

Secretary

Niagara Bancorp, MHC, Lockport, New York, and First Niagara Financial Group, Inc. -- to acquire Iroquois Bancorp, Inc. and Cayuga Bank, both in Auburn; and Homestead Savings, FA, Utica; and to engage in financial and investment advisory activities, securities brokerage activities, and insurance agency activities in a town with a population of less than 5,000.

- Approved, September 29, 2000

Chicago

Premier Bancorp, Inc., Wilmette, Illinois -- to become a bank holding company through the acquisition of Premier Bank.

- Approved, September 29, 2000

Atlanta

UB Financial Corporation, Plantation, Florida -- to become a bank holding company through the acquisition of Union Bank of Florida.

- Approved, September 28, 2000

San Francisco

Umpqua Holdings Corporation, Roseburg, Oregon -- waiver of application in connection with the proposed merger with VRB Bancorp and the merger of Valley of the Rogue Bank, Rogue River, with South Umpqua Bank, Roseburg.

- Granted, September 25, 2000

Kansas City

VBI, Inc., Colorado Springs, Colorado -- to become a bank holding company through the acquisition of Vista Bank.

- Approved, September 28, 2000

Bank Mergers

St. Louis

Arvest Bank, Norman, Oklahoma -- to merge with Arvest United Bank, Oklahoma City, and thereby establish branches.
- Approved, September 27, 2000

Richmond

Bank of Lancaster, Kilmarnock, Virginia -- to purchase the assets and assume the liabilities of two branches of First Virginia Bank, Falls Church, and one branch of First Virginia Bank-Hampton Roads, Norfolk.
- Approved, September 29, 2000

St. Louis

First Arvest Bank, Siloam Springs, Arkansas -- to purchase certain assets and assume certain liabilities of the Westville and Stilwell, Oklahoma, branches of Arvest Bank, Joplin, Missouri.
- Approved, September 25, 2000

Kansas City

Pinnacle Bank-Wyoming, Torrington, Wyoming -- to merge with Pinnacle Bank, Cody; Pinnacle Bank, Newcastle; and Pinnacle Bank, Mitchell, Nebraska, and thereby establish branches.
- Approved, September 29, 2000

Banks, Nonmember, And Miscellaneous Institutions

Dallas

Production Credit Association of Southern New Mexico, Las Cruces, New Mexico -- deregistration under Regulation U.
- Approved, September 28, 2000

Banks, State Member

Director, BS&R

Bank of Lancaster, Kilmarnock, Virginia -- transfer agent registration.
- Withdrawn, September 26, 2000

Banks, State Member

Chicago

Comerica Bank, Detroit, Michigan -- to acquire Comerica Securities, Inc. as a financial subsidiary of the bank.
- Approved, September 27, 2000

Kansas City

Exchange Bank and Trust Company, Perry, Oklahoma -- to declare a dividend.
- Approved, September 26, 2000

Director, BS&R

Main Street Bank, Reading, Pennsylvania -- transfer agent registration.
- Withdrawn, September 26, 2000

Competitive Factors Reports

Richmond

Bank of Davie, Mocksville, North Carolina -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Carthage branch of First Bank, Troy.
- Submitted, September 29, 2000

Dallas

Bank of Texas, N.A., Dallas, Texas -- report on competitive factors of the proposed merger with Citizens National Bank of Texas, Bellaire.
- Submitted, September 27, 2000

Minneapolis

Community National Bank, North Branch, Minnesota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Lakeland National Bank, Lino Lakes.
- Submitted, September 28, 2000

Dallas

First State Bank of Texas, Denton, Texas -- report on competitive factors of the proposed merger with Walburg State Bank, Georgetown.
- Submitted, September 25, 2000

Competitive Factors Reports

Dallas

First State Bank, N.A., Abilene, Texas -- report on competitive factors of the proposed merger with United Bank and Trust Company.

- Submitted, September 25, 2000

St. Louis

First State Community Bank, Farmington, Missouri -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Fredericktown branch of Commerce Bank, N.A., Kansas City.

- Submitted, September 28, 2000

Philadelphia

Firsttrust Savings Bank, Conshohocken, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Cloverbank, FSB, Pennsauken, New Jersey.

- Submitted, September 28, 2000

Kansas City

Heritage Bank, N.A., Doniphan, Nebraska -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Heritage Bank, Wood River.

- Submitted, September 26, 2000

Chicago

Hills Bank and Trust Company, Hills, Iowa -- report on competitive factors of the proposed merger with Hills Bank, Cedar Rapids.

- Submitted, September 29, 2000

Atlanta

Monogram Credit Card Bank of Georgia, Atlanta, Georgia -- report on competitive factors of the proposed purchase of assets and assumption of certain liabilities of MCFC National Bank, Lenexa, Kansas.

- Submitted, September 27, 2000

Chicago

Preferred Bank, Casey, Illinois -- report on competitive factors of the proposed merger with Republic Bank of Casey.

- Submitted, September 29, 2000

Extensions Of Time

San Francisco

Hancock Park Acquisition, LLC, Washington, D.C., and Hancock Park Acquisition, LP -- extension to December 29, 2000, to acquire Bank of Coronado, Coronado, California.

- Granted, September 29, 2000

Dallas

Lone Star Bancorporation, Inc., Houston, Texas -- extensions to November 17, 2000, to become a bank holding company through the acquisition of Lone Star Bancorporation of Delaware, Inc., Wilmington, Delaware, and for both companies to acquire Lone Star Bank, Houston.

- Granted, September 27, 2000

Kansas City

Onaga Bancshares, Inc., Onaga, Kansas; Morrill Bancshares, Inc., Sabetha; and Davis Bancorporation, Inc., Davis, Oklahoma -- extensions to October 16, 2001, to acquire FBC Financial Corporation, Claremore, Oklahoma.

- Granted, September 25, 2000

Financial Holding Companies

Minneapolis

Marquette Bancshares, Inc., Minneapolis, Minnesota, and MFC, Inc. -- election to become financial holding companies.

- Effective, September 29, 2000

Membership

Philadelphia

Calvin B. Taylor Bank of Delaware, Ocean View, Delaware -- membership in the Federal Reserve System.

- Approved, September 28, 2000

San Francisco

Heritage Bank East Bay, Fremont, California -- membership in the Federal Reserve System.

- Approved, September 22, 2000 (AC)

Membership

San Francisco

Heritage Bank South Valley, Morgan Hill, California -- membership in the Federal Reserve System.

- Approved, September 22, 2000 (AC)

San Francisco

Mid Valley Bank, Red Bluff, California -- membership in the Federal Reserve System.

- Approved, September 28, 2000

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 30, 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 30, 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, through Signature Securities Group Corporation, 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.

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 30, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 4
Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, September 30, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
820310	Community First Bank and Trust 225 North Main Street Celina, OH 45822	07/26/2000	10/30/2000	S		X

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, September 30, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Farmers & Merchants Bank, Timberville, Virginia, to acquire two branch offices of First Union National Bank, Charlotte, North Carolina, located in Edinburg, Virginia, and Woodstock, Virginia.*	Newspaper - 10/20/2000
18(c)	Greenwood Bank & Trust, Greenwood, South Carolina, to merge with Community Bank & Trust, Barnwell, South Carolina, TheBank, Belton, South Carolina, Clemson Bank & Trust, Clemson, South Carolina, and Mid State Bank, Newberry, South Carolina.*	Newspaper - 10/31/2000

*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>
3(a)(5)	FNB Corporation, Christiansburg, Virginia, to merge with CNB Holdings, Inc., Pulaski, Virginia.*	Fed Reg - 10/17/2000 Newspaper - N/Avail
3(a)(5)	Shore Bancshares, Inc., Centreville, Maryland, to merge with Talbot Bancshares, Inc., Easton, Maryland.*	Fed Reg - 10/20/2000 Newspaper - 10/23/2000
3(a)(5)	BB&T Corporation, Winston-Salem, North Carolina, to merge with BankFirst Corporation, Knoxville, Tennessee.*	Fed Reg - 10/26/2000 Newspaper - 10/23/2000
3(a)(1)	Peterstown Bancorp, Inc., Peterstown, West Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of The First National Bank of Peterstown, Peterstown, West Virginia.*	Fed Reg - 10/27/2000 Newspaper - 10/23/2000

*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>
Member	BankAnnapolis (formerly Annapolis National Bank), Annapolis, Maryland, for membership in the Federal Reserve System.
4(c)(8)	Uwharrie Capital Corp., Albemarle, North Carolina, to engage in community development activities.
3(a)(1)	Carolina Bank Holdings, Inc., Greensboro, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Carolina Bank, Greensboro, North Carolina.
Section 25	Capital One Bank, Glen Allen, Virginia, to establish a branch in Toronto, Canada.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

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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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, September 30, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Citizens Trust Bank, Atlanta, Georgia, to establish a branch located at 1046 Broadway, Columbus, Georgia.	09/29/2000*
Branch	Premier Bank of Brentwood, Brentwood, Tennessee, to establish a branch located at 1101 Wilson Pike, Brentwood, Tennessee.	09/08/2000*

*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>
CIC	Evangeline Bancshares, Inc., Ville Platte, Louisiana, After-the-fact notification by Charles Randel Chapman; Margaret Fruge Chapman; Lance Randall Chapman; Jonathan Luke Chapman; Adam Gregory Chapman; Brenda Vidrine Fruge; Jack Cleveland Fruge, Sr.; Jack C. Fruge, Sr. Charitable Remainder Unitrust and Katherine Stephenson LaFleur of Ville Platte, Louisiana; Jack Cleveland Fruge, Jr.; Jacques Cleveland Fruge, III; and Emily Jeanne Fruge of Lafayette, Louisiana; Jacqueline Stephenson LeCompt of New Iberia, Louisiana; to retain 20.41 percent of the outstanding shares of Evangeline Bancshares, Inc, Ville Platte, Louisiana. Total ownership will be 25 percent.	10/14/2000

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, September 30, 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)	Ogden Bancshares, Inc., Ogden, Iowa, for prior approval to acquire 100% of Ames Community Bank (in organization), Ames, Iowa.*	Fed Reg – 10/12/2000 Newspaper – 10/16/2000
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 – 10/23/2000 Newspaper – N/Avail
3(a)(1)	ULLICO Inc., Washington, D.C., for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Amalgamated Investments Company, Chicago, Illinois and thereby indirectly acquire Amalgamated Bank of Chicago, Chicago, Illinois.*	Fed Reg – 10/26/2000 Newspaper – N/Avail
3(a)(1)	eZCB Bancorp, Inc., Grand Rapids, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of eZCommunityBank.com (in organization), Grand Rapids, Michigan.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan, for prior approval to acquire 51 percent of the voting shares of Yuma Community Bank (in organization), Yuma, Arizona.*	Fed Reg – 10/12/2000 Newspaper – 10/13/2000
3(a)(3)	Sun Community Bancorp Limited, Phoenix, Arizona, for prior approval to acquire 51 percent of the voting shares of Yuma Community Bank (in organization), Yuma, Arizona.*	Fed Reg – 10/12/2000 Newspaper – 10/13/2000
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan, for prior approval to acquire 51 percent of the voting shares of Sunrise Bank of San Diego (in organization), San Diego, California.*	Fed Reg – 10/12/2000 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)	Sun Community Bancorp Limited, Phoenix, Arizona, for prior approval to acquire 51 percent of the voting shares of Sunrise Bank of San Diego (in organization), San Diego, California.*	Fed Reg – 10/12/2000 Newspaper – 10/14/2000
3(a)(3)	Sunrise Capital Corporation, Albuquerque, New Mexico, for prior approval to acquire 51 percent of the voting shares of Sunrise Bank of San Diego (in organization), San Diego, California.*	Fed Reg – 10/12/2000 Newspaper – 10/14/2000
3(a)(5)	Specturm Bancorporation, Inc., Omaha, Nebraska, for prior approval to acquire 100 percent of the voting shares of Great Western Securities, Inc., Omaha, Nebraska and thereby indirectly acquire Great Western Bank, Omaha, Nebraska.	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notification by Paul A. Jones, William J. Jones and Anne Jones White, of a Change in Control of Cummins-American Corp., Glenview, Illinois.	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notification by Raymond James Schirmer and Robert Lawrence Foust, of a Change in Control, to control up to 100 percent of the outstanding voting shares of Munter Agency, Inc., Strawberry Point, Iowa.	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notification by John Mark DeCook and Bruce Heerema of a Change in Control, for each to become the largest shareholder by acquiring 13.705 percent of the voting shares outstanding of Vermeer Investment Company, Pella, Iowa.	Fed Reg – N/Avail Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
S/R	Vermeer Investment Company, Pella, Iowa, notification of intent to redeem 3,089 shares, or 46.8 percent of its shares outstanding.

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 approval to redeem up to \$2,990,000 of common stock through a voluntary redemption plan.

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 30, 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 100 Springdale Drive, Nicholasville, Kentucky.*	10/6/2000

* 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	Notice involving HBancorporation, Inc., Lawrenceville, Illinois, by James and Charles Burns, St. Francisville, Illinois, and certain other members of the Burns family as a group acting in concert.	Newspaper – N/Avail. Fed Reg – 10/18/2000
3(a)(1)	Notice by Quad Bancshares, Inc., Oakwood, Missouri, to acquire Missouri Quad Bancshares, Inc., Viburnum, Missouri.*	Newspaper – 10/27/2000 Fed Reg – 10/27/2000

* 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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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 30, 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)	Stockman Financial Corp., Miles City, Montana, for prior approval to acquire 100% of the voting shares of Marquette Bank Montana, N.A., Conrad, Montana.*	Fed Reg 10/26/2000

* Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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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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 30, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Platte Valley State Bank & Trust Company, Kearney, Nebraska, to establish a branch at 1451 North Webb Road, Grand Island, Nebraska.	Newspaper - 10/28/2000

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)	Grace Investment Company, Inc., Okeene, Oklahoma, to become a bank holding company through the acquisition of 93.87 percent of the voting shares of First National Bank in Okeene, Okeene, Oklahoma.	Newspaper - 10/21/2000 Fed Reg - 10/20/2000
3(a)(1)	Sturm Financial Group, Inc., Denver, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Sturm Banks of Colorado, Inc., Denver, Colorado, and thereby indirectly acquire Bank of Cherry Creek N.A., Boulder, Colorado, bank of Cherry Creek N.A., Denver, Colorado, Mesa National Bank, Grand Junction, Colorado, Western National Bank of Colorado, Colorado Springs, Colorado; Sturm Banks of Wyoming, Inc., Denver, Colorado, and thereby indirectly acquire American National Bank of Cheyenne, Cheyenne, Wyoming, Wyoming Bank & Trust Company N.A., Buffalo, Wyoming, Stockgrowers State Bank N.A., Worland, Wyoming, Bank of Laramie N.A., Laramie, Wyoming; and Sturm Banks of Kansas City, Inc., Denver, Colorado, and thereby indirectly acquire Premier Bank, Lenexa, Kansas.	Newspaper - 10/23/2000 Fed Reg - 10/26/2000
3(a)(3)	Avoca Company, Avoca, Nebraska, to acquire 100 percent of the voting shares of First State Bank of Nebraska, Nebraska City, Nebraska, a <i>de novo</i> bank in organization.	Newspaper - 07/23/2000 Fed Reg - 09/29/2000

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)	Sturm Financial Group, Inc., Denver, Colorado, to acquire Community First Data Services, Inc., Cheyenne, Wyoming, through the acquisition of Sturm Banks of Colorado, Inc, Denver, Colorado, Sturm Banks of Wyoming, Inc., Denver, Colorado, and Sturm Banks of Kansas City, Inc., Denver, Colorado, and thereby engage in data processing activities. Also for Sturm Financial Group, Inc., Denver, Colorado, to indirectly and Sturm Banks of Kansas City, Inc., Denver, Colorado, to directly engage in lending activities.	Fed Reg - 10/26/2000

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.

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

Section VI – CRA examinations scheduled for Fourth Quarter of 2000

<i>Institution</i>	<i>Location</i>
Gold Bank	Leawood, Kansas
Community Banks of Colorado	Cripple Creek, Colorado
Bank of Colorado	Fort Lupton, Colorado

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, September 30, 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.

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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 30, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Harris Trust Bank of Arizona, Scottsdale, Arizona, to establish a branch office at 2375 East Camelback Road, Phoenix, Arizona. *	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>
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>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	
