
Federal Reserve Release



H.2

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

No. 41

Week Ending October 7, 2000

Extensions Of Time

Citigroup Inc., New York, New York -- extension to October 8, 2001, to divest or conform certain impermissible nonbanking activities under the Bank Holding Company Act.

- Granted, October 5, 2000

Regulations And Policies

Rules of Practice for Hearings -- amendment to increase the Board's civil money penalties to account for inflation.

- Approved, October 2, 2000

Enforcement

Independent Southern Bancshares, Inc. Employee Stock Ownership Trust, Brownsville, Tennessee, and Independent Southern Bancshares, Inc. -- written agreement dated September 6, 2000, with the Federal Reserve Bank of St. Louis.

- Announced, October 2, 2000

Lone Star National Bank, Pharr, Texas -- order of prohibition against Carolyn D. Nelson, a former assistant vice president.

- Announced, October 6, 2000

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

Bank Branches, Domestic

Richmond

Albemarle First Bank, Charlottesville, Virginia -- to operate a mobile branch by providing a courier service to pick up noncash deposits from business customers in Charlottesville and the counties of Albemarle, Fluvanna, Greene, and Nelson.
- Approved, October 4, 2000

Richmond

Bank of the Commonwealth, Norfolk, Virginia -- to establish a branch at 4940 West Norfolk Road, Portsmouth.
- Approved, October 5, 2000

Kansas City

Bankwest of Kansas, Goodland, Kansas -- to establish a branch at 9073 Country Road CC8, Idalia, Colorado.
- Approved, October 3, 2000

New York

The Chase Manhattan Bank, New York, New York -- to establish branches at 6900 Brodie Lane, 2400 South Congress Avenue, and 6001 West Parmer Lane, all in Austin, Texas; and 695 Route 46 West, Fairfield, New Jersey.
- Approved, October 5, 2000

New York

The Chase Manhattan Bank, New York, New York -- to establish a branch at 21-25 East Sunrise Highway, Freeport.
- Approved, October 6, 2000

Atlanta

First Nation Bank, Covington, Georgia -- to establish a branch at Salem Road Station, 13015 Brown Bridge Road.
- Approved, October 4, 2000

Bank Branches, Domestic

Richmond

The Heritage Bank, McLean, Virginia -- to establish a branch at 1737 King Street, Alexandria.

- Approved, October 6, 2000

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 11011 U.S. Highway 1, North Palm Beach, Florida.

- Approved, October 3, 2000

Bank Holding Companies

Chicago

Alpena Banking Corporation, Alpena, Michigan -- to become a bank holding company through the acquisition of The Bank of Alpena, a de novo bank.

- Approved, October 5, 2000

Chicago

Bank One Corporation, Chicago, Illinois -- to engage in activities such as controlling private investment funds, derivative transactions, investment advice, administrative services, commodity trading advice to private investment funds, and acting as a commodity pool operator.

- Approved, October 6, 2000

Atlanta

Basile Bancshares, Inc., Basile, Louisiana -- to become a bank holding company through the acquisition of Basile State Bank.

- Approved, October 6, 2000

Kansas City

Custer Bancorp, Westcliffe, Colorado -- to acquire Orchard Valley Financial Corp., Englewood, and thereby acquire First State Bank of Hotchkiss, Hotchkiss.

- Approved, October 6, 2000

Kansas City

Dinsdale Brothers, Inc., Palmer, Nebraska -- to acquire shares of Pinnacle Bank-Wyoming, Torrington, Wyoming.

- Approved, October 5, 2000

Bank Holding Companies

Minneapolis

Marquette County Financial Corporation, Negaunee, Michigan -- to acquire Tanis, Inc., Calumet.

- Approved, October 2, 2000

Minneapolis

Quality Bankshares, Inc., Fingal, North Dakota -- to become a bank holding company through the acquisition of Fingal State Bank.

- Approved, October 4, 2000

Secretary

Queens County Bancorp, Inc., Flushing, New York -- commenter's request to extend the comment period on the proposed acquisition of Haven Bancorp, Westbury.

- Denied, October 2, 2000

San Francisco

Tehama Bancorp, Red Bluff, California, and Humboldt Bancorp, Eureka -- to acquire shares of Central Pacific Mortgage Company, Folsom.

- Withdrawn, October 5, 2000

Bank Mergers

Cleveland

Iron and Glass Bank, Pittsburgh, Pennsylvania -- to acquire certain assets and assume the liabilities of the Pleasant Hills branch of Laurel Bank, Johnstown.

- Approved, October 5, 2000

Richmond

Peninsula Trust Bank, Gloucester, Virginia -- to merge with United Community Bank, Franklin.

- Approved, October 4, 2000

Capital Stock

Kansas City

Bank of Colorado, Fort Lupton, Colorado -- to reduce capital stock.

- Approved, October 3, 2000

Capital Stock

Chicago

Belle Plaine Service Corp., Belle Plaine, Iowa -- redemption of stock.
- Approved, October 6, 2000

Change In Bank Control

Cleveland

Ohio Heritage Bancorp, Coshocton, Ohio -- change in bank control.
- Permitted, October 6, 2000

Atlanta

Port City Holding Company, Inc., Bainbridge, Georgia, and First Port City Bank --
change in bank control.
- Permitted, October 6, 2000

Competitive Factors Reports

San Francisco

Alaska Pacific Bank, Juneau, Alaska -- report on competitive factors of the proposed
purchase of the Hoonah and Yakutat branches of KeyBank, N.A., Cleveland, Ohio.
- Submitted, October 3, 2000

San Francisco

Bank of the Pacific, Long Beach, Washington -- report on competitive factors of the
proposed merger with The Bank of Grays Harbor, Aberdeen.
- Submitted, October 5, 2000

San Francisco

Cathay Bank, Los Angeles, California -- report on competitive factors of the
proposed merger with Kermit State Bank, Houston, Texas.
- Submitted, October 5, 2000

Dallas

City Bank, Lubbock, Texas -- report on competitive factors of the proposed merger
with First State Bank, Silverton.
- Submitted, October 4, 2000

Competitive Factors Reports

Atlanta

Community Bank & Trust-Habersham, Cornelia, Georgia -- report on competitive factors of the proposed merger with Community Bank & Trust-Jackson, Commerce.
- Submitted, October 4, 2000

Atlanta

Cumberland Interim Bank, Brentwood, Tennessee -- report on competitive factors of the proposed merger with The Bank of Mason, Mason.
- Submitted, October 4, 2000

Richmond

First Charter National Bank, Concord, North Carolina -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Bryson City, Jefferson, Sparta, and West Jefferson branches of First Union National Bank, Charlotte.
- Submitted, October 3, 2000

Richmond

The First National Bank of Peterstown, Peterstown, West Virginia -- report on competitive factors of the proposed merger with Peterstown Interim Bank, National Association.
- Submitted, October 4, 2000

St. Louis

Integra Bank, N.A., Evansville, Indiana -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of four branches in Bowling Green and Franklin, Kentucky, of AmSouth Bank, Birmingham, Alabama.
- Submitted, October 2, 2000

Richmond

The National Bank of Blacksburg, Blacksburg, Virginia -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Dublin, Radford, and Pulaski branches of AmSouth Bank, Birmingham, Alabama.
- Submitted, October 3, 2000

Competitive Factors Reports

San Francisco

People's Bank of California, Los Angeles, California -- report on competitive factors of the proposed acquisition of the Encino and Woodland Hills branches of Universal Bank, West Covina.

- Submitted, October 5, 2000

St. Louis

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

- Submitted, October 4, 2000

San Francisco

Scott Valley Bank, Yreka, California -- report on competitive factors of the proposed acquisition of the Weaverville branch of Six Rivers National Bank, Eureka.

- Submitted, October 5, 2000

San Francisco

Valley of the Rogue Bank, Rogue River, Oregon -- report on competitive factors of the proposed merger with South Umpqua Bank, Roseburg.

- Submitted, October 3, 2000

San Francisco

Wells Fargo Bank Texas, N.A., San Antonio, Texas -- report on competitive factors of the proposed merger with Midland Interim Trust Company, N.A., Midland.

- Submitted, October 5, 2000

San Francisco

Wells Fargo Financial Bank, Sioux Falls, South Dakota -- report on competitive factors of the proposed merger with Wells Fargo Financial National Bank, Des Moines, Iowa.

- Submitted, October 3, 2000

Extensions Of Time

Atlanta

Compass Bank, Birmingham, Alabama -- extension to October 7, 2001, to establish a branch at the intersection of Silverbell and Speedway, Tucson, Arizona.

- Approved, October 6, 2000

Extensions Of Time

Richmond

F&M Bank-Central Virginia, Charlottesville, Virginia -- extension to January 8, 2001, to establish a branch at the intersection of U.S. Route 29 and State Route 607, Ruckersville.

- Granted, October 6, 2000

Kansas City

International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers & Helpers, Kansas City, Kansas -- extension to March 19, 2002, to acquire Brotherhood Bancshares, Inc.

- Granted, October 3, 2000

Kansas City

JTB Bancshares, Inc., Mission Hills, Kansas -- extension to January 11, 2001, to acquire Whiting Bankshares, Inc., Whiting.

- Granted, October 6, 2000

New York

Popular, Inc., Hato Rey, Puerto Rico; Popular International Bank, Inc.; and Popular North America, Inc., Mount Laurel, New Jersey -- one day extension to acquire Aurora National Bank, Aurora, Illinois, and to merge Aurora National Bank with Banco Popular North America, New York, New York, and thereby establish branches.

- Granted, September 22, 2000 (AC)

Richmond

Riggs Bank, N.A., McLean, Virginia -- extension to November 8, 2001, to establish a branch in Berlin, Germany.

- Granted, October 4, 2000

Minneapolis

Waumandee Bancshares, Inc., Waumandee, Wisconsin -- extension to January 13, 2001, to acquire Waumandee State Bank.

- Granted, October 6, 2000

Financial Holding Companies

Chicago

Edgar County Banc Shares, Inc., Paris, Illinois -- election to become a financial holding company.
- Effective, October 4, 2000

Chicago

Founders Group, Inc., Worth, Illinois, and Peotone Bancorp, Inc., Peotone -- election to become a financial holding company.
- Effective, October 6, 2000

International Operations

Cleveland

First Merit Bank, N.A., Akron, Ohio -- to establish a branch in George Town, Grand Cayman, Cayman Islands, British West Indies.
- Approved, September 26, 2000 (AC)

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on August 22, 2000.
- Published, October 5, 2000

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 7, 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, October 7, 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.

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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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, October 7, 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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<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, October 7, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notice from Killbuck Savings Bank, Killbuck, OH on 10/06/2000 of its intent to establish a branch facility at 21841 Plank Road, Howard, OH.	10/06/2000
18(c)	Received application on 10/06/2000 from Provident Bank, Cincinnati, OH to merge with Provident Bank of Florida, Sarasota, FL.	10/23/2000

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.

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

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NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</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, October 7, 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)	FNB Corporation, Christiansburg, Virginia, to merge with Southwest Bancshares, Inc., Roanoke, Virginia.*	Fed Reg - 11/03/2000 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.

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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>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, October 7, 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 3333 Preston Road, Suite 101, Frisco, Texas.	10/07/2000*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 15 Spradlin Farm Drive, Christiansburg, Virginia, to be known as the Spradlin Farm Office.	10/13/2000*

*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)	Red Level Financial Corporation, Red Level, Alabama, to become a bank holding company by acquiring The Peoples Bank of Red Level, Red Level, Alabama.	Fed Reg - 11/06/2000*

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

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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	

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, October 7, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Baylake Bank, Sturgeon Bay, Wisconsin, for prior approval to establish a mobile branch at 8240 Highway 57, Brussels, Wisconsin.	Newspaper – 10/09/2000
Branch	Maquoketa State Bank, Maquoketa, Iowa, for prior approval to establish a branch at 16 West Benton Street, Andrew, Iowa.*	Newspaper – 10/13/2000

* 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)	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 – 10/20/2000
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 – 10/19/2000 Newspaper – 10/20/2000
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 – 10/20/2000 Newspaper – N/Avail
3(a)(5)	Spectrum Bancorporation, Inc., Omaha, Nebraska, for prior approval to merge with Great Western Securities, Inc., Omaha, Nebraska and thereby indirectly acquire Great Western Bank, Omaha, Nebraska.*	Fed Reg – 10/30/2000 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 – 10/30/2000 Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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 – 10/20/2000 Newspaper – 10/31/2000
3(a)(3)	Calumet Bancorporation, Inc., Chilton, Wisconsin, for prior approval to acquire 100 percent of the voting shares of State Bank of Stockridge, Stockridge, Wisconsin.*	Fed Reg – 11/06/2000 Newspaper – N/Avail
CIC	Notification by James G. Fitzgerald , together with certain members of his family, of a Change in Control, to acquire up to 92.2 percent of Southern Wisconsin Bancshares Corp., Mineral Point, Wisconsin.	Fed Reg – 10/06/2000 Newspaper – 10/17/2000
3(a)(3)	Northwest Financial Corp., Spencer, Iowa, proposes to acquire 100% of Plymouth Bancorporation, Inc., Le Mars, Iowa, and thereby indirectly acquire First National Bank, Sioux City, Iowa.*	Fed Reg – 10/23/2000 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>
None	

Section V – Availability of CRA public evaluations

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NI = Needs to improve

SN = Substantial noncompliance

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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, October 7, 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>
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. (Previously submitted during the week ending September 30, 2000).	Newspaper – 10/17/2000 Fed Reg – 10/18/2000

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</i> <i>number</i>	<i>Institution/Location</i>	<i>Examination</i> <i>date</i>	<i>CRA</i> <i>public date</i>	<i>CRA</i> <i>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, October 7, 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>	
SMBOTH	Grand Marais State Bank, Grand Marais, Minnesota, to reduce its capital stock.	

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>
767059	Liberty State Bank St. Paul, Minnesota	06/12/2000	10/03/2000	S	X	

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, October 7, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank South, Tulsa, Oklahoma, to establish a branch at 2056 Utica Square, Tulsa, Oklahoma.	Newspaper - 10/19/2000
Branch	People First Bank, Hennessey, Oklahoma, to establish a branch at 101 N. Main Street, Hennessey, Oklahoma, following the relocation of the main office.	Newspaper - 10/13/2000
18(c) / Branch	Pinnacle Bank, Papillion, Nebraska, to merge with Pinnacle Bank, Wisner, Nebraska, and incident thereto, to establish an additional branch.	Newspaper - 10/21/2000
18(c) / Branch	Bank of Chelsea, Chelsea, Oklahoma, to merge with Bank of Commerce, Catoosa, Oklahoma, and incident thereto, to establish a branch.	Newspaper - 10/30/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	First Olathe Bancshares, Inc., Kansas City, Missouri, to acquire 60.05 percent of the voting shares of Bannister Bank & Trust Company, Kansas City, Missouri.	Newspaper - 11/03/2000 Fed Reg - N/Avail
CIC	Glasnapp Family Limited Partnership I, Mission Hills, Kansas, to indirectly acquire control of Bannister Bank & Trust Company, Kansas City, Missouri, through control of First Olathe Bancshares, Inc., Kansas City, Missouri.	Newspaper - 11/03/2000 Fed Reg - N/Avail
CIC	JPM Trust II, Okemah, Oklahoma, to retain voting shares of OK Bancorporation, Inc., Okemah, Oklahoma, and thereby indirectly retain control of The Okemah National Bank, Okemah, Oklahoma.	Newspaper - 10/23/2000 Fed Reg - 10/26/2000

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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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, October 7, 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>
CIC	Kyle Lee Thompson, Dallas, Texas, trustee of the Gass Family Trust, Dallas, Texas, to acquire an interest in Founders Bancshares, Inc., Dallas, Texas	Fed Reg – 10/25/2000 Newspaper – 10/20/2000

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>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, October 7, 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>
4(c)(8)	Greater Bay Bancorp, Palo Alto, California, to acquire The Matsco Companies, Inc., Emeryville, California, and thereby engage in commercial lending, equipment lease financing, and management consulting and counseling 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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<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	
