
Federal Reserve Release



H.2

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

No. 46

Week Ending November 17, 2001

Enforcement

Cerritos Valley Bancorp, Artesia, California, and Cerritos Valley Bank -- written agreement dated October 15, 2001, with the Federal Reserve Bank of San Francisco.
- Announced, November 16, 2001

State Bank of India, Mumbai, India; its New York, New York, and Chicago, Illinois, branches; and its Los Angeles, California, agency -- joint interagency issuance of a cease and desist order and order of assessment of a civil money penalty and monetary payment.
- Announced, November 14, 2001

H.2 Actions under delegated authority

November 11, 2001 to November 17, 2001

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Atlanta

Citizens Trust Bank, Atlanta, Georgia -- to establish a branch in Stonecrest Mall at 2929 Turner Hill Road, Suite 2850, Lithonia.
- Approved, November 15, 2001

New York

HSBC Bank USA, Buffalo, New York -- to establish a branch at Pacific Renaissance Plaza, 388 9th Street, Oakland, California.
- Approved, November 16, 2001

Bank Holding Companies

Cleveland

Fidelity Bancorp, Pittsburgh, Pennsylvania -- waiver of application requirement in connection with the proposed merger of Fidelity Bancorp's subsidiary bank, Fidelity Savings Bank, with Carnegie Savings Bank, FSB, and the proposed acquisition of Carnegie Savings Bank's parent holding company, Carnegie Financial Corporation.
- Granted, November 9, 2001 (AC)

Atlanta

First Georgia Community Corp., Jackson, Georgia -- commitment waiver request.
- Granted, November 15, 2001

Richmond

First Sentry Bancshares, Inc., Huntington, West Virginia -- to become a bank holding company through the acquisition of First Sentry Bank, Inc.
- Approved, November 16, 2001

Richmond

FNB Corporation, Christiansburg, Virginia -- to acquire Salem Community Bankshares, Inc., Salem, and Salem Bank & Trust, N.A.
- Approved, November 15, 2001

Bank Holding Companies

Atlanta

FNC S-Corp, Douglas, Georgia -- to become a bank holding company through the acquisition of FNC Bancorp, Inc., and its subsidiary bank, First National Bank of Coffee County.

- Returned, November 13, 2001

Dallas

National United Bancshares, Inc., Gatesville, Texas -- to become a bank holding company through the acquisition of National United Holdings, Inc., Wilmington, Delaware, and National Bank, Gatesville; and for National United Holdings, Inc. to become a bank holding company through the acquisition of National Bank.

- Approved, November 16, 2001

Cleveland

PHSB Financial Corporation, Beaver Falls, Pennsylvania -- to become a bank holding company through the acquisition of Peoples Home Savings Bank.

- Approved, November 13, 2001

St. Louis

PRP Bancorp, Inc., Corbin, Kentucky -- to become a bank holding company through the acquisition of PRP National Bank, Pleasure Ridge Park.

- Approved, November 6, 2001 (AC)

Minneapolis

State Bancshares, Inc., Fargo, North Dakota -- to acquire State Bank of Moorhead, Moorhead, Minnesota.

- Withdrawn, November 16, 2001

Minneapolis

Superior National Banc Holding Company, Superior, Wisconsin -- to become a bank holding company through the acquisition of Superior National Bank.

- Approved, November 14, 2001

Cleveland

UNB Corp., Canton, Ohio -- to acquire BancFirst Ohio Corp., Zanesville, and its subsidiary bank, The First National Bank of Zanesville.

- Approved, November 15, 2001

Bank Holding Companies

Richmond

United Bankshares, Inc., Charleston, West Virginia -- to acquire Century Bancshares, Inc., Washington, D.C., and for United Bankshares' subsidiary bank, United Bank, Fairfax, Virginia, to merge with Century Bancshares' subsidiary bank, Century National Bank, Washington, D.C.

- Approved, November 15, 2001

Bank Mergers

St. Louis

First Bank, Creve Coeur, Missouri -- to merge with Union Bank of Illinois, Swansea, Illinois, and The State Bank of Jerseyville, Jerseyville, and to establish branches at the acquired institutions.

- Approved, November 13, 2001

St. Louis

First Community Bank, Xenia-Flora, Xenia, Illinois -- to merge with First Community Interim Bank.

- Withdrawn, November 13, 2001

Change In Bank Control

Minneapolis

State Bancshares of Ulen, Inc., Dilworth, Minnesota -- change in bank control.

- Permitted, November 15, 2001

Competitive Factors Reports

St. Louis

Bank of Commerce, Trenton, Tennessee -- report on competitive factors of the proposed purchase of certain assets and assumption of certain deposit liabilities of Peoples State Bank of Commerce, Grant, Alabama.

- Submitted, November 13, 2001

Atlanta

Citizens & Southern Bank, Savannah, Georgia, a de novo bank -- report on competitive factors of the proposed acquisition of the Savannah branch of The Tattnall Bank, Reidsville.

- Submitted, November 15, 2001

Competitive Factors Reports

Chicago

Farmers State Bank, Schleswig, Iowa -- report on competitive factors of the proposed merger with Bank Iowa, Denison.
- Submitted, November 16, 2001

Chicago

First Security Bank and Trust Company, Charles City, Iowa -- report on competitive factors of the proposed acquisition of the Charles City branch of Northwest Federal Savings Bank, Spencer.
- Submitted, November 16, 2001

Atlanta

Merchants and Farmers Bank, Donalsonville, Georgia -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Colquitt branch of Security Bank and Trust Company, Albany.
- Submitted, November 15, 2001

Minneapolis

U.S. Bank National Association, Cincinnati, Ohio -- report on competitive factors of the proposed merger with U.S. Bank Trust, N.A., Phoenix, Arizona; U.S. Bank Trust N.A., San Francisco, California; U.S. Bank Trust N.A., Chicago, Illinois; U.S. Bank Trust N.A., St. Paul, Minnesota; and U.S. Bank Trust N.A., Seattle, Washington.
- Submitted, November 13, 2001

Minneapolis

U.S. Bank National Association, Montana, Billings, Montana -- report on competitive factors of the proposed merger with U.S. Bank Trust, N.A., Montana.
- Submitted, November 13, 2001

Minneapolis

U.S. Bank Trust Interim National Association, Georgia, Atlanta, Georgia -- report on competitive factors of the proposed merger with U.S. Bank Trust National Association and of the proposed merger of U.S. Bank Trust Interim National Association, New York, New York, New York, with U.S. Bank Trust National Association, New York.
- Submitted, November 13, 2001

Competitive Factors Reports

Richmond

West Union Bank, West Union, West Virginia -- report on competitive factors of the proposed merger with West Union Interim Bank.

- Submitted, November 16, 2001

Extensions Of Time

Atlanta

Synovus Financial Corp., Columbus, Georgia -- extension to February 28, 2002, to merge with FABP Bancshares, Inc., Pensacola, Florida, and thereby acquire First American Bank of Pensacola, N.A.

- Granted, November 13, 2001

Financial Holding Companies

Chicago

Central-State Bancorp, Inc., Traverse City, Michigan -- election to become a financial holding company.

- Effective, November 16, 2001

Membership

Kansas City

InterBank, Elk City, Oklahoma -- to retain membership in the Federal Reserve System after conversion to a state-chartered bank.

- Approved, November 16, 2001

Regulations And Policies

Secretary

Regulation Z (Truth in Lending) -- annual adjustment to the dollar amount that triggers additional disclosure requirements for mortgage loans with fees above a certain amount.

- Published, November 14, 2001

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 17, 2001

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)	Chittenden Corporation, Burlington, Vermont - to acquire Ocean National Corporation and its wholly-owned subsidiary, Ocean National Bank, both of Kennebunk, Maine	Newspaper - N/Avail Fed Reg - N/Avail

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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, November 17, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Banco Popular de Puerto Rico, San Juan, Puerto Rico, to acquire the banking business of 3 branches of Banco Bilbao Vizcaya Argentaria Puerto Rico, San Juan, Puerto Rico.*	Newspaper – N/Avail
Branch	Peapack-Gladstone Bank, Gladstone, New Jersey, to open a branch office located at 189 Center Street, Clinton, New Jersey.*	Newspaper – 11/18/2001
Branch	The Chase Manhattan Bank to open and occupy a de novo branch office on the premises of HEB Branch Company, Inc., a super food/drug store at 500 Canyon Ridge Drive, Austin, Texas.*	Newspaper – 12/07/2001

* Subject to the provisions of the Community Reinvestment Act

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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 First Quarter of 2002

<i>Institution</i>	<i>Location</i>
Community Bank of Bergen County	125 West Pleasant Avenue Maywood, NJ 07607
Chemung Canal Trust Company	1 Chemunt Canal Plaza Elmira, NY 14902
Tioga State Bank	1 North Main Street Spencer, NY 14883

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, November 17, 2001

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>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 First Quarter of 2002

<i>Institution</i>	<i>Location</i>
Suburban Community Bank	Chalfont, PA
The Bank of Landisburg	Landisburg, PA
Landmark Community Bank	Pittston, PA
Republic First Bank	Philadelphia, PA

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, November 17, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received application on 11/13/2001 from Fifth Third Bank, Cincinnati, OH of its intent to establish a branch facility at 3949 West Powell Rd., Powell, OH.	11/23/2001

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Waiver	Received request to waive filing an application pursuant to Section 3(a)(1) of the Bank Holding Company Act on 11/16/2001 from FNB Bancshares, Inc., Brooksville, KY to merge with FNB Merger Affiliate, Inc., in order to reorganize into a Subchapter S corporation.	

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 First Quarter of 2002

<i>Institution</i>	<i>Location</i>
The State Bank and Trust Company	401 Clinton, Defiance, OH 43512
The Oakwood Deposit Bank Company	218 North First Street, Oakwood, OH 45873
The Ottoville Bank Company	161 West Third Street, Ottoville, OH 45876
The Heartland Bank	850 North Hamilton Road, Gahanna, OH 43230
Provident Bank	1 East 4 th Street, Cincinnati, OH 45202

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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, November 17, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	The First Bank and Trust Company, Lebanon, Virginia, to merge with First Bank and Trust Company of Tennessee, Johnson City, Tennessee.*	Newspaper - 12/10/2001

*Subject to the provisions of the Community Reinvestment Act.

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<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>
864127	First Commonwealth Bank 303 West Main Street Wise, Virginia 24293-9500	09/10/2001	11/15/2001	S		X
858126	The Bank of Tidewater 1548 Laskin Road Virginia Beach, Virginia 23451-6112)	09/24/2001	11/16/2001	S		X

Section VI – CRA examinations scheduled for First Quarter of 2002

<i>Institution</i>	<i>Location</i>
Community Bank of Tri-County	Waldolf, Maryland
First Charter Bank	Charlotte, North Carolina
Centura Bank	Rocky Mount, North Carolina
Johnsonville State Bank	Johnsonville, South Carolina
Highlands Union Bank	Abingdon, Virginia
Guaranty Bank	Charlottesville, Virginia
Bank of Gassaway	Gassaway, West Virginia
Logan Bank & Trust Company	Logan, West Virginia
The Peoples Bank of Mullens	Mullens, West Virginia

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District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, November 17, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at the corner of FM 1960 and North Eldredge Parkway, Houston, Texas.	11/09/2001*

*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)	First Columbia Bancorp, Inc., Lake City, Florida, to become a bank holding company by acquiring Columbia County Bank, Lake City, Florida.	N/Avail*
3(a)(1)	West Metro Financial Services, Inc., Dallas, Georgia, to become a bank holding company by acquiring First National Bank of West Metro, Dallas, Georgia (in organization).	N/Avail*

*Subject to 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:

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 LrgBk SmBk</i>
None					

Section VI – CRA examinations scheduled for fourth Quarter of 2001

<i>Institution</i>	<i>Location</i>
American Bank & Trust of Polk County	Lake Wales, Florida
Regions Bank	Birmingham, Alabama
Peoples Bank & Trust Company	Selma, Alabama
First Gulf Bank	Gulf Shores, Alabama
The Brand Banking Company	Lawrenceville, Georgia
Coconut Grove Bank	Miami, Florida
United Bank and Trust Company	St. Petersburg, Florida
Capital City Bank	Tallahassee, Florida
Tennessee State Bank	Pigeon Forge, Tennessee
The Terrace Bank of Florida	Tampa, Florida
Colonial Bank	Montgomery, Alabama

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District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, November 17, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Alpha Community Bank, Toluca, Illinois, for prior approval to establish a mobile branch which will serve Bartonville, Bayview Gardens, East Peoria, Peoria, Peoria Heights and Spring Bay, all in Illinois.*	Newspaper – 11/15/2001
18C & Branches	Commercial Trust & Savings Bank, Storm Lake, Iowa, for prior approval to acquire through merger Central Trust & Savings Bank, Cherokee, Iowa and thereby to establish branch offices at: 401 W. Main Street, Cherokee, Iowa, 2 Bow Drive, Cherokee, Iowa, 119 N. Main Street, Quimby, Iowa, and 301 Main, Washta, Iowa.*	Newspaper – N/Avail
18C & Branches	Iowa State Bank, Sheldon, Iowa, for prior approval to acquire through merger Iowa State Bank, Orange City, Iowa and thereby to establish the following branch offices: 627 2nd Ave., Sheldon, Iowa; 103 3rd Ave., Alton, Iowa; 305 Oak Street, Craig, Iowa; 105 Albany Ave., Orange City, Iowa, and 308 Main, Ireton, Iowa.*	Newspaper - N/Avail
Branch	UnionBank/Central, Princeton, Illinois, for prior approval to establish a mobile branch which will operate in Bureau and Whiteside Counties in Illinois.*	Newspaper – 11/16/2001

* 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>
CC	Notification by R. Steven Lutterbach, of a Change in Control of Alliance Financial Corp., New Buffalo, Michigan.	Fed Reg – 11/14/2001 Newspaper – N/Avail
3(a)(1)	Bancshares Holding Corp., Downers Grove, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Bank of Commerce, Downers Grove, Illinois*	Fed Reg – 12/17/2001 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>
3(a)(1)	CFB Holding Company, Clinton, Iowa, to become a bank holding company by acquiring 100 percent of Citizens First Bank, Clinton, Iowa.*	Fed Reg – 12/10/2001 Newspaper – N/Avail
3(a)(1)	Home Federal Bancorp, Seymour, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Home Federal Savings Bank, Seymour, Indiana.*	Fed Reg – 11/13/2001 Newspaper – 11/09/2001
3(a)(3)	Independence Bancshares, Inc., Independence, Iowa, for prior approval to acquire 100 percent of Fairbank Bancshares Corp., Fairbank, Iowa and thereby indirectly acquire Fairbank State Bank, Fairbank, Iowa.*	Fed Reg – 11/28/2001 Newspaper – N/Avail
3(a)(1)	Malvern Bancshares, Inc., Malvern, Iowa, for prior approval to become a bank holding company by acquiring 100 percent of Malvern Trust & Savings Bank, Malvern, Iowa.*	Fed Reg – 11/28/2001 Newspaper – N/Avail
3(a)(1)	Premier Holdings, Ltd., Rock Valley, Iowa, to become a bank holding company by acquiring 100 percent of the voting shares of Premier Bank, Rock Valley, Iowa.*	Fed Reg – 11/26/2001 Newspaper – N/Avail
3(a)(1)	The Private Banking Company, Hartland, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Waunakee Employee Stock Ownership Plan, Waunakee, Wisconsin and Waunakee Bank Shares, Inc., Waunakee, Wisconsin and thereby indirectly acquire Bank of Waunakee, Waunakee, Wisconsin.*	Fed Reg – 11/26/2001 Newspaper – 11/24/2001
3(a)(1)	Spector Properties, Inc., Chicago, Illinois, for prior approval to become a bank holding company through the acquisition of 23.8 percent of the voting shares of Andalusia Community Bank, Andalusia, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
CC	Notification by Omar C. Wilhelms and Janice R. Wilhelms, of a Change in Control to retain 23.61 percent of Shannon Bancorp, Inc., Shannon, Illinois.	Fed Reg – 11/19/2001 Newspaper – 11/14/2001

* 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>
3(a)(1) Notice	Firststate Bancorp, Inc., Mason City, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of 1st State Bank of Mason City, Mason City, Illinois.
Membership	First Community Bank and Trust, Beecher, Illinois, for prior approval to become a member of the Federal Reserve System.
4(c)(8)	First State Bancorp of Monticello, Inc., Monticello, Illinois, for prior approval to engage in the extension of credit and servicing of loans.

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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>
616540	Security Savings Bank 1015 Market Street Gowrie, Iowa 50543 (515) 544-3281	07/09/2001	11/14/2001	S		X

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, November 17, 2001

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)	Notice by Community First Financial Group, Inc., Corydon, Indiana, to acquire Harrington Bank, FSB, Chapel Hill, North Carolina (in organization). (Previously submitted during the week ending November 10, 2001. Federal Register date was incorrect) *	Newspaper – 12/3/2001 Fed Reg – 12/10/2001

* Subject to the provisions of the Community Reinvestment Act

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>
363844	The State Bank of Jerseyville Jerseyville, Illinois	7/30/2001	11/15/2001	O		X
966348	Simmons First Bank Searcy, Arkansas	7/23/2001	11/16/2001	S	X	

Section VI – CRA examinations scheduled for First Quarter of 2002

<i>Institution</i>	<i>Location</i>
Arvest Bank	Bentonville, Arkansas
McIlroy Bank and Trust	Fayetteville, Arkansas
First Arvest Bank	Siloam Springs, Arkansas
First State Bank of St. Peter	St. Peter, Illinois
Teutopolis State Bank	Teutopolis, Illinois
The Callaway Bank	Fulton, Missouri
Farmers and Merchants Bank and Trust Company	Hannibal, Missouri
Bank of Louisiana	Louisiana, Missouri
Southern Commercial Bank	St. Louis, Missouri

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, November 17, 2001

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)(5)	United Bancor, Ltd., Dickinson, North Dakota, for prior approval to merge with Bismarck Bancshares, Inc., Bismarck, North Dakota.*	Fed. Reg. – 12/14/2001 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>	<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</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 First Quarter of 2002

<i>Institution</i>	<i>Location</i>
American State Bank of Grygla	Grygla, Minnesota
First Citizens Bank of Butte	Butte, Montana
Valley Bank of Glasgow	Glasgow, Montana
Community Bank-Missoula, Inc.	Missoula, Montana
The State Bank of Townsend	Townsend, Montana
Farmers State Bank	Victor, Montana
First Western Bank and Trust	Minot, North Dakota
Dacotah Bank	Aberdeen, South Dakota
Sunrise Bank Dakota	Onida, South Dakota
American State Bank of Rapid City	Rapid City, South Dakota

Section VI – CRA examinations scheduled for First Quarter of 2002

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.

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Mr. James Colwell at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, P. O. Box 291, Minneapolis, Minnesota 55480-0291.

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, November 17, 2001

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)	Central Financial Corporation, Hutchinson, Kansas, for prior approval to increase its ownership to 8.91 percent of the voting shares of NorthStar Bancshares, Inc., parent of NorthStar Bank, both of Kansas City, Missouri.	Newspaper – N/Available Fed Reg – 12/17/2001

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>
405959	F & M Bank & Trust Company 1330 S. Harvard Tulsa, Oklahoma 74159	08/13/2001	11/13/2001	S	X	
672957	Citizens State Bank 190 N. Main Street Polk, Nebraska 68654	08/27/2001	11/16/2001	S		X

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, November 17, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Plaza Bank, San Antonio, TX, to establish a branch office at 615 NW Loop 410, Suite 100, San Antonio, TX, 78216*	11/23/2001

*Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Krum Bancshares, Inc., Krum, TX, to acquire Krum Bancshares of Delaware, Inc., Dover, DE, and Farmers and Merchants State Bank, Krum, TX*	Fed Reg – 12/14/2001 Newspaper – N/Avail
3(a)(1)	Krum Bancshares of Delaware, Inc., Dover, DE, to acquire Farmers and Merchants State Bank, Krum, TX*	Fed Reg – 12/14/2001 Newspaper – N/Avail
3(a)(3)	Central Texas Bankshare Holdings, Inc., Columbus, TX, and Colorado County Investment Holdings, Inc., Wilmington, DE, to acquire Hill Bancshares Holdings, Inc., Weimar, TX, Hill Bancshares, Inc., Wilmington, DE, and Hill Bank and Trust Company, Weimar, TX* (previously reported the week ending November 10, 2001)	Fed Reg – 12/13/2001 Newspaper – 12/01/2001

*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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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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, November 17, 2001

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)	Siuslaw Financial Group, Inc., to become a bank holding company by acquiring Siuslaw Valley Bank, both of Florence, Oregon. *	Newspaper - 11/16/2001 Fed Reg - 12/17/2001

* 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

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 First Quarter of 2002

<i>Institution</i>	<i>Location</i>
Comerica Bank	San Jose, California
County Bank	Merced, California
Farmers & Merchants Bank	Lodi, California
Harris Trust Bank	Scottsdale, Arizona
Liberty Bank	South San Francisco, California
Santa Lucia Bank	Santa Maria, California
Valley Bank of Arizona	Phoenix, Arizona

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