
Federal Reserve Release



H.2

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

No. 9

Week Ending March 2, 2002

Forms

Forms -- to implement the Intermittent Survey of Businesses (FR 1374); and to extend with revision the Notification of Foreign Branch Status (FR 2058), Consolidated Financial Statements for Bank Holding Companies (FR Y-9C), Parent Company Only Financial Statements for Large Bank Holding Companies (FR Y-9LP), Parent Company Only Financial Statements for Small Bank Holding Companies (FR Y-9SP), Supplement to the Consolidated Financial Statements for Bank Holding Companies (FR Y-9CS), and International Applications and Prior Notifications under Subparts A and C of Regulation K (FR K-1).

- Approved, February 25, 2002

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

Bank Branches, Domestic

St. Louis

Arvest Bank, Rogers, Arkansas -- to establish a branch at 700 West New Hope Road.
- Approved, February 28, 2002

Chicago

Byron Center State Bank, Byron Center, Michigan -- to establish branches at 1963
Baldwin Street, Jenison, and 1146 Superior Street, Wayland.
- Withdrawn, March 1, 2002

Dallas

Citizens Bank, Slaton, Texas -- to establish a branch at 711 North Main Street,
Shamrock.
- Approved, February 28, 2002

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches in Albertson's grocery
stores at the intersections of West Carefree Highway and Interstate 17, Phoenix, Arizona,
and South Lindsey and East Warner Roads, Gilbert.
- Approved, February 25, 2002

Atlanta

First Commercial Bank of Florida, Orlando, Florida -- to establish a branch at 12901
West Colonial Boulevard, Winter Green.
- Approved, February 20, 2002 (AC)

Kansas City

First United Bank, Englewood, Colorado -- to establish a branch at 740 17th Street,
Denver.
- Approved, February 28, 2002

New York

JPMorgan Chase Bank, New York, New York -- to establish a branch at 300 Crescent
Court, Dallas, Texas.
- Approved, February 25, 2002

Bank Branches, Domestic

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at the intersection of Highway 64 and Appling Road, Memphis, Tennessee.

- Approved, February 26, 2002

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 3480 Georgia State Highway 124, Dacula, and 5660 Baltimore National Pike, Baltimore, Maryland.

- Approved, February 27, 2002

Cleveland

Western Reserve Bank, Medina, Ohio -- to establish a branch at Camelot Place, 49A Leisure Lane.

- Approved, February 25, 2002

Bank Holding Companies

Secretary

Chinatrust Financial Holding Company, Ltd., Taipei, Republic of China -- commenter's request to extend the comment period on the application to become a bank holding company through the acquisition of Chinatrust Commercial Bank, Ltd., and Chinatrust Bank (U.S.A.), Torrance, California.

- Denied, February 26, 2002

Atlanta

Colonial BancGroup, Inc., Montgomery, Alabama -- to merge with Mercantile Bancorp, Inc., Dallas, Texas; and for Colonial BancGroup's subsidiary bank, Colonial Bank, to merge with Mercantile Bancorp's subsidiary bank, First Mercantile Bank, N.A.

- Approved, March 1, 2002

Atlanta

Colony Bankcorp, Inc., Fitzgerald, Georgia -- to acquire Quitman Bancorp, Inc., Quitman, and its subsidiary, Quitman Federal Savings Bank, and thereby engage in operating a savings association.

- Approved, February 28, 2002

Bank Holding Companies

Kansas City

Colorado Funding Company, Denver, Colorado -- to engage in acquiring and holding loans.

- Approved, February 26, 2002

St. Louis

Concord EFS, Inc., Longmont, Colorado -- to acquire Logix Companies, LLC and to engage through Logix and its domestic subsidiaries in check verification and data processing activities and to engage in data processing activities abroad through TNS Smart Network, Inc., Etobicoke, Ontario, Canada.

- Approved, February 28, 2002

Cleveland

First Commonwealth Financial Corporation, Indiana, Pennsylvania -- to acquire Strategic Capital Concepts, Inc., Allison Park, and Strategic Financial Advisors, Inc.

- Approved, February 25, 2002

Richmond

First Reliance Bancshares, Inc., Florence, South Carolina -- to become a bank holding company through the acquisition of First Reliance Bank.

- Approved, February 25, 2002

Atlanta

Folkston Investors LLC, Savannah, Georgia -- to become a bank holding company through the acquisition of First National Corporation, Folkston, and its subsidiary, First National Bank of Folkston.

- Approved, February 25, 2002

Minneapolis

Frandsen Financial Corporation, Arden Hills, Minnesota -- to acquire Community National Corporation, Grand Forks, North Dakota, and thereby indirectly acquire Community National Bank of Grand Forks, and to engage in data and item processing and check imaging services through Document Processing and Imaging Corporation.

- Approved, February 28, 2002

Bank Holding Companies

Chicago

Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana -- to acquire additional shares of Grant County State Bancshares, Inc. and thereby acquire Grant County State Bank.
- Approved, February 26, 2002

Dallas

Lubco Bancshares, Inc., Slaton, Texas -- to acquire Shamrock Bancshares, Inc., Shamrock; Shamrock Delaware Financial, Inc., Dover, Delaware; and First National Bank, Shamrock; and for First National Bank to merge with Lubco Bancshares' subsidiary bank, Citizens Bank, Slaton.
- Approved, February 28, 2002

Secretary

South Alabama Bancorporation, Inc., Mobile, Alabama -- to merge with Gulf Coast Community Bancshares, Inc., Wewahitchka, Florida, and thereby acquire Wewahitchka State Bank.
- Approved, February 27, 2002

Kansas City

Wausa Bانشares, Inc., Wausa, Nebraska -- to acquire Anderson Insurance, Bloomfield, and thereby engage in general insurance agency activities.
- Approved, February 27, 2002

Bank Mergers

Chicago

Town & Country Bank of Springfield, Springfield, Illinois -- to merge with Bank of Palmyra, Palmyra, and to establish a branch.
- Approved, February 25, 2002

Bank Premises

Atlanta

Tennessee State Bank, Pigeon Forge, Tennessee -- to increase its investment in bank premises.
- Approved, February 26, 2002

Banks, Foreign

Director, BS&R

ICICI Bank Limited, Mumbai, India -- to establish a representative office in New York, New York.

- Approved, February 25, 2002

Change In Bank Control

Atlanta

FirstBancorp, Inc., Naples, Florida -- change in bank control.

- Withdrawn, February 27, 2002

Kansas City

Kingsbury BDC Financial Services, Inc., Ponca, Nebraska -- change in bank control.

- Permitted, March 1, 2002

Chicago

Lenawee Bancorp, Inc., Adrian, Michigan -- change in bank control.

- Permitted, February 26, 2002

Competitive Factors Reports

St. Louis

Allegiant Bank, St. Louis, Missouri -- report on competitive factors of the proposed merger with The Bank of St. Charles County, St. Charles.

- Submitted, February 27, 2002

Minneapolis

First Dakota National Bank, Yankton, South Dakota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Chamberlain and Kimball branches of Marquette Bank, National Association, Rogers, Minnesota.

- Submitted, February 25, 2002

New York

The Oneida Savings Bank, Oneida, New York -- report on competitive factors of the proposed acquisition of the assets of State Bank of Chittenango, Chittenango.

- Submitted, February 28, 2002

Competitive Factors Reports

Chicago

Pacific Global Bank, Chicago, Illinois -- report on competitive factors of the proposed merger with PGB Interim Bank.
- Submitted, February 25, 2002

San Francisco

Palomar Community Bank, Escondido, California -- report on competitive factors of the proposed merger with Redlands Centennial Bank, Redlands.
- Submitted, February 28, 2002

Minneapolis

Plains Commerce Bank, Hoven, South Dakota -- report on competitive factors of the proposed merger with one of the Watertown branches of Marquette Bank, National Association, Rogers, Minnesota.
- Submitted, February 28, 2002

St. Louis

Shelby County Trust Bank, Shelbyville, Kentucky -- report on competitive factors of the proposed merger with Commonwealth Bank and Trust Company, Louisville.
- Submitted, February 27, 2002

Chicago

State Bank of Winslow-Warren, Winslow, Illinois -- report on competitive factors of the proposed merger with Orangeville Community Bank, Orangeville.
- Submitted, February 25, 2002

Extensions Of Time

Chicago

Associated Banc-Corp., Green Bay, Wisconsin -- extension to May 5, 2002, to acquire Signal Financial Corporation, Mendota Heights, Minnesota, and its banking and nonbanking subsidiaries.
- Granted, February 25, 2002

Extensions Of Time

Director, BS&R

HSBC Holdings plc, London, United Kingdom -- extension to June 30, 2002, to conform the activities of the Portland, Oregon, and Seattle, Washington, branches of HSBC Bank Canada, Vancouver, Canada, to the requirements of Regulation K.
- Granted, February 28, 2002

Kansas City

West Point Bancorp, Inc., West Point, Nebraska -- extension to June 7, 2002, to acquire Town & Country Bank, Inc., Las Vegas, Nevada.
- Granted, February 25, 2002

Financial Holding Companies

Minneapolis

Montana Community Banks, Inc., Ronan, Montana -- election to become a financial holding company.
- Effective, March 1, 2002

International Operations

New York

JPMorgan Chase Bank, New York, New York -- to establish a de novo office at SC Estate Sion Farm, St. Croix, Virgin Islands.
- Withdrawn, February 28, 2002

Membership

Atlanta

Century Bank of Florida, Tampa, Florida -- to become a member of the Federal Reserve System.
- Approved, March 1, 2002

Atlanta

Rivoli Bank & Trust, Macon, Georgia -- to become a member of the Federal Reserve System.
- Approved, March 1, 2002

Securities Regulation

Director, BS&R

Grand National Bank, Alhambra, California -- exemption from section 23A of the Federal Reserve Act to acquire certain assets from the Los Angeles branch of Bank of East Asia, Hong Kong Special Administrative Region, People's Republic of China.
- Granted, March 1, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, March 2, 2002

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)	South Coastal Holdings MHC, Inc., Rockland, Massachusetts - application to become a mutual bank holding company through the acquisition of South Coastal Bank, Rockland, Massachusetts	Newspaper - 03/18/2002 Fed Reg - 03/25/2002

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>	
4(c)(8)	The Royal Bank of Scotland Group plc, Edinburgh, Scotland - notification to make an indirect investment in Digital Signature Trust Company, Salt Lake City, Utah	

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, March 2, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Rep. Office	Natexis Banque Populaires S.A., Paris, France, to establish a representative office in Miami, Florida*	Newspaper – N/A

* 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>	
4c8	Notice by Bayerische Hypo-und Vereinsbank Aktiengesellschaft, Munich, Germany, Barclays PLC and Barclays Bank PLC, both of London, England, in connection with the acquisition by Identrus, LLC of Digital Signature Trust Company, to engage in certain nonbanking activities through Identrus.	Fed. Reg. – N/A

Section V – Availability of CRA public evaluations

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

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

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<i>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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, March 2, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Woodlands Bank, Williamsport, PA, to establish a branch office at 973 Lycoming Mall Drive, Lycoming County, Pennsdale, PA.	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>
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:

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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 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 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, March 2, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) Branch	Received application from The Citizens Banking Company, Sandusky, OH to merge with the Citizens National Bank of Norwalk, Norwalk, OH and incident thereto establish branch facilities.*	02/28/2002
Branch	Received application from Provident Bank, Cincinnati, OH to establish a branch at 1788 Tamiami Trail, Venice, FL.*	Not Available

* 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	Received Interagency Notice of Change in Control from Messrs. John W. Straker, Bonita Springs, FL and John W. Straker, Jr., Granville, OH of their intent to retain control of up to approximately 11.5% of the voting shares outstanding of BancFirst Ohio Corp., Zanesville, OH.	Fed. Reg. – 02/14/2002 Newspaper – 02/20/2002

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>
MIRA	Notification seeking an exemption from the director interlock requirements of Regulation L with respect to R. Cary Blair, Chairman of FirstMerit Corporation, Akron, OH and who also serves of the board of directors of FRB Cleveland, OH.

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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, March 2, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Vantage Bank/Tri-Cities, Bristol, Virginia, to establish a branch at 104 University Parkway, Suite 1, Johnson City, Tennessee.*	Newspaper - 03/15/2002

*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 by Frederick Willetts, III, individually and together with members of his immediate family and various family trusts, to control 17.82% of the voting shares of Cooperative Bankshares, Inc., Wilmington, North Carolina.*	Fed Reg - 03/14/2002 Newspaper - 03/13/2002

*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 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, March 2, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Regions Bank, Birmingham, Alabama, to merge with Independence Bank, N.A., Houston, Texas.	03/20/2002*

*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>
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>
COM	Red River Bancshares, Inc., Alexandria, Louisiana, commitment waiver request.	
3(a)(1)	People's Community BancShares, Inc., notice to become a bank holding company by acquiring People's Community Bank of the West Coast, both of Sarasota, Florida.	
3(a)(1)	Community Financial Holding Company, Inc., Duluth, Georgia, notice to become a bank holding company by acquiring Gwinnett Community Bank, Duluth, Georgia.	

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:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, March 2, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Regions Bank, Birmingham, Alabama, to merge with Independence Bank, N.A., Houston, Texas.	03/20/2002*

*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>
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>
COM	Red River Bancshares, Inc., Alexandria, Louisiana, commitment waiver request.	
3(a)(1)	People's Community BancShares, Inc., notice to become a bank holding company by acquiring People's Community Bank of the West Coast, both of Sarasota, Florida.	
3(a)(1)	Community Financial Holding Company, Inc., Duluth, Georgia, notice to become a bank holding company by acquiring Gwinnett Community Bank, Duluth, Georgia.	

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:

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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, March 2, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Chemical Bank and Trust Company, Midland, Michigan, to establish a branch facility to be located at Independence Village, 2325 N. Rockwell, Midland, Michigan.*	Newspaper – 02/28/2002
18(c) & Branches	Johnson Bank, Racine, Wisconsin, for prior approval to merge with Johnson Bank Hayward, Hayward, Wisconsin and thereby to establish branches at Hwy 63 North, Hayward, Wisconsin, 209 Dakota South, Hayward, Wisconsin, 340 S. Main Street, Rice Lake, Wisconsin and 329 S. River Street, Spooner, Wisconsin.*	Newspaper – N/Avail
18(c) & Branches	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with Richfield Bank & Trust Co., Richfield, Minnesota and thereby to establish 21 branches.*	Newspaper – 03/09/2002
18(c) & Branches	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with Century Bank, National Association, Eden Prairie, Minnesota and thereby to establish branches at 11455 Viking Drive, Eden Prairie, Minnesota, 575 Wayzata Boulevard, St. Lois Park, Minnesota and 3500 129th Avenue NW, Coon Rapids, Minnesota.*	Newspaper – 03/09/2002

* 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)	The Baraboo Bancorporation, Inc., Baraboo, Wisconsin, to acquire 100 percent of The Bancorp, Inc., Cedarburg, Wisconsin and thereby indirectly acquire Northwoods State Bank, Elcho, Wisconsin.*	Fed Reg – 04/01/2002 Newspaper – N/Avail
3(a)(3)	Gifford Bancorp, Inc. Employee Stock Ownership Plan, Gifford, Illinois, to acquire 100 percent of Gifford Bancorp, Inc., Gifford, Illinois and thereby indirectly acquire The Gifford State Bank, Gifford, Illinois.*	Fed Reg – N/Avail 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)(3)	Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana, for prior approval to acquire additional shares to increase control from 31.99 percent to 33.28 percent of the voting shares of Grant County State Bancshares, Inc., Swayzee, Indiana and thereby indirectly acquire Grant County State Bank, Swayzee, Indiana.*	Fed Reg – 02/25/2002 Newspaper – 02/18/2002
3(a)(1) & 4(c)(8)	Savanna-Thomson Investment, Inc., Fulton, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Thomson Investment Company, Inc., Thomson, Illinois and thereby indirectly acquire Savanna State Bank, Savanna, Illinois and Thomson State Bank, Thomson, Illinois, and to engage in the activity of making and servicing loans through the establishment of Thomson LLC, Fulton, Illinois.*	Fed Reg – 03/05/2002 Newspaper – 03/02/2002
3(a)(1)	SBN Community Bancorp, Inc., Newburg, Wisconsin, to become a bank holding company by acquiring 100 percent of State Bank of Newburg, Newburg, Wisconsin.*	Fed Reg – 03/25/2002 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>
3(a)(1) Notice	SV Financial, Inc., Sterling, Illinois, to become a bank holding company by acquiring 100 percent of Sauk Valley Bank & Trust Company, Sterling, Illinois.

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>
1887516	Bloomington Bank and Trust 150 S. Bloomington Road Bloomington, Illinois 60108 (630) 924-8500	10/01/2001	02/26/2002	S		X
357740	Villa Park Trust and Savings 10 S. Villa Avenue Villa Park, Illinois 60181 (630) 834-0800	11/05/2001	02/28/2002	S		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, March 2, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) Branch	Arvest Bank, Fayetteville, Arkansas, to merge with WestStar Bank, Bartlesville, Oklahoma; Arvest Bank, Duncan, Oklahoma Arvest Bank, Norman, Oklahoma; and Arvest Bank, Shawnee, Oklahoma. Also, Arvest Bank, Fayetteville, Arkansas, to retain the acquired facilities as branch offices.* (Previously submitted during the week ending February 23, 2002)	Newspaper – 03/15/2002
Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 1170 N. Salem Road, Fayetteville, Arkansas.*	Newspaper – 03/08/2002

* 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	Midwest Community Bancshares, Inc., Marion, Illinois, by Dennis F. Doelitzsch, Marion, Illinois, to retain 10.08 percent.	Newspaper – N/Avail Fed Reg – 03/19/2002
CIC	Century Bancshares, Inc., Gainesville, Missouri, by John L. Harlin, Gainesville, Missouri, to retain direct and indirect control of 30.43 percent.	Newspaper – N/Avail Fed Reg – 03/19/2002
CIC	Central Bancompany, Inc., Jefferson City, Missouri, by David C. Harrison to become co-trustee of the Central Bancompany Voting Trust Agreement which controls Central Bancompany, Inc., Jefferson City, Missouri.	Newspaper – 03/22/2002 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>
US Org Overseas Investment	Union Planters Bank, N.A., Memphis, Tennessee, to establish Union Planters Hong Kong, Inc., Memphis, Tennessee, an agreement corporation, pursuant to Section 211.5(g) of Regulation K.
3A5C	Century Bancshares, Inc., Lawrenceburg, Kentucky, to become a bank holding company by acquiring 100 percent of Century Bank of Kentucky, Inc., Lawrenceburg, Kentucky.
3A5C	Kilmichael Bancorp, Inc., Kilmichael, Mississippi, to become a bank holding company by acquiring 100 percent of Bank of Kilmichael, Kilmichael, Mississippi.

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, March 2, 2002

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)	First Financial Corporation, Arthur, North Dakota, to acquire 100% of Omega City Holding Company, La Moure, North Dakota, and thereby indirectly acquire First State Bank of La Moure, La Moure, North Dakota.*	Fed Reg – 03/28/2002 Newspaper – 03/31/2002
CIC	The Thelen Family Limited Liability Limited Partnership 2, Baxter, Minnesota, to gain control of American Bancorporation of Minnesota, Inc., Brainerd, Minnesota, and thereby indirectly gain control of American National Bank of Minnesota, Baxter, Minnesota.	Fed Reg – N/Avail Newspaper – 03/13/2002

*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.

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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, March 2, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Colorado, Fort Collins, Colorado, for prior approval to establish a branch at 5628 W. 19th Street, Suite 2, Greeley, Colorado.	Newspaper – 03/02/2002
Branch	Bank of Colorado, Fort Collins, Colorado, for prior approval to establish a branch at 7791 Highland Meadows Parkway, Suite 3, Windsor, Colorado.	Newspaper – 03/02/2002
Branch	First United Bank, Englewood, Colorado, for prior approval to establish a branch at 740 17th Street, Denver, Colorado.	Newspaper – 01/31/2002

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)	Docking Bancshares, Inc., Arkansas City, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Union State Bank, Arkansas City, Kansas.	Newspaper – 03/15/2002 Fed Reg – 03/29/2002
CIC	Paul J. Thompson, Leawood, Kansas; Mark C. Thompson, Kansas City, Missouri; and Timothy J. Thompson, Fairway, Kansas, as trustees of a voting trust, to acquire control of CCB Corporation, Kansas City, Missouri, parent of Country Club Bank, N.A., Prairie Village, Kansas, and to acquire 37 percent of the voting shares of Acquisition Corporation, Leawood, Kansas, parent of MidAmerican Bank & Trust Company, N.A., Leavenworth, Kansas.	Newspaper – 03/11/2002 Fed Reg – 03/04/2002

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	Osborne Investments, Inc., Osborne, Kansas, for prior approval to redeem 746.25 shares of its voting common stock.

Section V – Availability of CRA public evaluations

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

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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>
554857	Five Points Bank 2015 N. Broadwell Grand Island, Nebraska 68803-2759	11/26/2001	02/25/2002	S	X	
419255	First Bank & Trust Company 710 S. Park Drive Broken Bow, Oklahoma 74728-3999	11/26/2001	02/25/2002	S		X
87159	First State Bank of Newcastle 24 N. Sumner Avenue Newcastle, Wyoming 82701-2138	12/03/2001	02/27/2002	S		X
638850	Fidelity State Bank & Trust Company 510 2 nd Street Dodge City, Kansas 67801-1120	12/10/2001	02/27/2002	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, March 2, 2002

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	The Jeff Austin, Jr. Dynasty Trust and The Laural P. (“Sissy”) Austin Dynasty Trust, both of Jacksonville, TX, to acquire an interest in JSA Family Limited Partnership, Jacksonville, TX (previously reported the week ending February 23, 2002)	Fed Reg – 03/14/2002 Newspaper – N/Avail

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
Member	Riverbend Bank, National Association, Fort Worth, TX, to become a member of the Federal Reserve System	
3(a)(1)	Tanglewood Bancshares, Inc., Houston, TX, to acquire Tanglewood Bancshares of Delaware, Inc., Wilmington, DE, and Bank of Tanglewood, National Association, Houston, TX	
3(a)(1)	Tanglewood Bancshares of Delaware, Inc., Wilmington, DE, to acquire Bank of Tanglewood, National Association, Houston, TX	

Section V – Availability of CRA public evaluations

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

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					<i>LrgBk</i>	<i>SmBk</i>
1447639	Bank of the West 500 N. Mesa Street El Paso, Texas 79901-1385	11/05/2001	03/04/2002	O	X	
564557	Falcon International Bank 5219 McPherson Road Laredo, Texas 78041	10/22/2001	03/04/2002	S		X
603755	First State Bank 2002 Main Street Junction, Texas 76849-4624	11/26/2001	03/04/2002	S		X

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, March 2, 2002

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	
