
Federal Reserve Release



H.2

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

No. 31

Week Ending August 3, 2002

Bank Holding Companies

Royal Bank of Canada, Montreal, Canada, and RBC Centura Banks, Inc., Rocky Mount, North Carolina -- commenter's request for reconsideration of the Board's approval of the application to acquire Eagle Bancshares, Tucker, Georgia, and Tucker Federal Bank.

- Denied, July 30, 2002

Bank Mergers

Bank of Orange County, Fountain Valley, California -- to merge with Cerritos Valley Bank, Artesia, and thereby establish branches.

- Approved, July 31, 2002

Enforcement

Community First Bank and Trust, Celina, Ohio -- written agreement, dated July 25, 2002, with the Federal Reserve Bank of Cleveland and the Ohio Division of Financial Institutions.

- Announced, July 29, 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

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 280 Dogwood Boulevard, Flowood, Mississippi.
- Approved, July 30, 2002

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish branches at 2090 Tamiami Trail South, Venice, Florida; 6335 U.S. Highway 19, New Port Richey; 7165 Mariner Boulevard, Spring Hill; 2569 Viking Drive, Bossier City, Louisiana; and 7849 Cottage Hill Road, Mobile, Alabama.
- Approved, July 31, 2002

Kansas City

Bank of Jackson Hole, Jackson, Wyoming -- to establish a branch at 1425 South Highway 89.
- Approved, August 1, 2002

Richmond

NBRS Financial, Rising Sun, Maryland -- to establish a branch at 3535 Conowingo Road, Street, Maryland.
- Approved, July 31, 2002

Chicago

North Shore Community Bank & Trust, Wilmette, Illinois -- to establish a branch at 7800 Lincoln Avenue, Skokie.
- Approved, August 2, 2002

San Francisco

North Valley Bank, Redding, California -- to establish a branch at 2245 Churn Creek Road.
- Approved, July 30, 2002

Bank Branches, Domestic

Secretary

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 1136 Washington Street, Columbia, South Carolina.
- Approved, July 31, 2002

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 7158 Cottage Hill Road, Mobile.
- Approved, July 31, 2002

Bank Holding Companies

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- to acquire Regional Financial Corporation, Tallahassee, Florida, and thereby acquire First South Bank.
- Approved, August 1, 2002

Atlanta

The Colonial BancGroup, Inc., Montgomery, Alabama -- to merge with Palm Beach National Holding Company, Palm Beach, Florida, and thereby acquire Palm Beach National Bank & Trust Company; and for its subsidiary, Colonial Bank, to merge with Palm Beach National Bank & Trust Company.
- Approved, August 2, 2002

San Francisco

Delta National Bancorp, Manteca, California -- to purchase a loan from its subsidiary, Delta National Bank, and engage de novo in lending activities.
- Withdrawn, July 29, 2002

St. Louis

FCB Financial Services, Inc., Marion, Arkansas -- to become a bank holding company through the acquisition of First Community Bank of Eastern Arkansas.
- Withdrawn, August 2, 2002

St. Louis

First Banks, Inc., St. Louis, Missouri -- relief from certain commitments.
- Granted, July 31, 2002

Bank Holding Companies

St. Louis

First Delta Bankshares, Inc., Blytheville, Arkansas -- to acquire Bank of Trumann, Trumann.

- Approved, July 31, 2002

Atlanta

First Georgia Holding, Inc., Brunswick, Georgia -- to become a bank holding company through the acquisition of First Georgia Bank.

- Approved, July 30, 2002

St. Louis

Great Southern Bancorp, Inc., Springfield, Missouri -- relief from certain commitments.

- Granted, July 30, 2002

St. Louis

Mid-Missouri Bancshares, Inc., Springfield, Missouri -- to acquire shares of Central States Bancshares, Inc. and thereby acquire its subsidiary, Webb City Bank, Webb City.

- Approved, July 29, 2002

Kansas City

Nebraska Bankshares, Inc., Farnam, Nebraska -- to retain and acquire shares of Stockmens Financial Corporation, Rapid City, South Dakota, parent of Security First Bank, Sidney, Nebraska; BW Holdings, Inc., Castle Rock, Colorado; and Bank West.

- Approved, July 31, 2002

Dallas

Prosperity Bancshares, Inc., Houston, Texas -- to merge with Paradigm Bancorporation, Inc. and thereby acquire Paradigm Delaware Bancorporation, Inc., Dover, Delaware, and Paradigm Bank Texas, Houston, Texas.

- Approved, July 31, 2002

Minneapolis

Richey Bancorporation, Inc., Glendive, Montana -- to acquire shares of Community First Bancorp and thereby acquire Community First Bank.

- Approved, August 2, 2002

Bank Holding Companies

Dallas

Union State Holding Company, Wilmington, Delaware -- to become a subsidiary holding company of Union State Bancshares, Inc., Killeen, Texas, by acquiring all the shares of Union State Bank, Florence.

- Registration granted, July 30, 2002

Bank Mergers

Richmond

Southern Financial Bank, Warrenton, Virginia -- to merge with Metro-County Bank of Virginia, Inc., Mechanicsville, and thereby establish branches.

- Approved, July 30, 2002

Banks, State Member

Kansas City

First State Bank of Taos, Taos, New Mexico -- to acquire an interest in New Mexico Title of Albuquerque, LLC, Albuquerque, a financial subsidiary.

- Approved, July 31, 2002

Change In Bank Control

Minneapolis

Central Bancshares, Inc., Golden Valley, Minnesota -- change in bank control.

- Permitted, August 1, 2002

Minneapolis

Community First Bancorp, Glendive, Montana -- change in bank control.

- Permitted, August 2, 2002

San Francisco

First Mutual Bancshares, Inc., Bellevue, Washington -- change in bank control.

- Permitted, July 29, 2002

Atlanta

Integrity Bancshares, Inc., Alpharetta, Georgia -- change in bank control.

- Permitted, August 2, 2002

Change In Bank Control

Chicago

Princeton/LeClaire Agency, Inc., Princeton, Iowa -- change in bank control.
- Permitted, August 2, 2002

Competitive Factors Reports

St. Louis

Bank of Monticello, Monticello, Missouri -- report on competitive factors of the proposed merger with Interim Monticello Bank.
- Submitted, July 30, 2002

Kansas City

The Citizens National Bank, Greenleaf, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Clay Center branch of Intrust Bank, N.A., Wichita.
- Submitted, August 2, 2002

Kansas City

Farmers State Bank of Nebraska, Bennet, Nebraska -- report on competitive factors of the proposed merger with First State Bank of Nebraska, Nebraska City.
- Submitted, August 1, 2002

Atlanta

First State Bank of Blakely, Blakely, Georgia -- report on competitive factors of the proposed merger with First State Bank of Donalsonville, Donalsonville.
- Submitted, July 31, 2002

Kansas City

Heritage State Bank, Nevada, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the El Dorado Springs branch of Union Planters Bank, N.A., Memphis, Tennessee.
- Submitted, August 2, 2002

Competitive Factors Reports

Secretary

The National Bank of Geneva, Geneva, New York -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Wyoming County Bank, Warsaw, and The Pavilion State Bank, Pavilion.
- Submitted, July 31, 2002

Secretary

R-G Premier Bank of Puerto Rico, San Juan, Puerto Rico -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Citibank, N.A., New York, New York.
- Submitted, August 1, 2002

Extensions Of Time

Director, BS&R

Citigroup Inc., New York, New York, and Citibank Overseas Investment Corporation, New Castle, Delaware -- extension of time to divest or conform certain investments to the requirements of Regulation K.
- Granted, August 1, 2002

Atlanta

Regions Bank, Birmingham, Alabama -- extension to August 21, 2003, to establish a branch at 3577 Hacks Cross Road, Memphis, Tennessee.
- Granted, August 2, 2002

Director, BS&R

Wells Fargo & Company, San Francisco, California -- extension to September 16, 2002, to divest certain branches.
- Granted, July 31, 2002

Financial Holding Companies

Richmond

First Mariner Bancorp, Baltimore, Maryland -- election to become a financial holding company.
- Effective, July 29, 2002

Financial Holding Companies

Kansas City

First State Bancorporation, Albuquerque, New Mexico -- election to become a financial holding company.

- Effective, July 30, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 3, 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.

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, August 3, 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>
3a3, 18c, Branch	HSBC North America Inc., Buffalo, New York, proposes to transfer HSBC Bank Canada's branches, located in Seattle, Washington, and Portland Oregon, to HSBC Bank USA, Buffalo, New York.	Newspaper – N/A

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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<i>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, August 3, 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.

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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, August 3, 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 Sky Bank, Salineville, OH to merge with The Three Rivers Bank and Trust, Jefferson Borough, PA and incident thereto establish branch facilities.	08/11/2002

* 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)(5)*	Application by Sky Financial Group, Inc., Bowling Green, OH to acquire up to 19.00 percent of the outstanding voting shares of NSD Bancorp, Inc., Pittsburgh, PA.	Newspaper – 08/11/2002 Fed Reg – 08/19/2002
3(A)(5)*	Application by Sky Financial Group, Inc., Bowling Green, OH to acquire the outstanding voting shares of Three Rivers Bancorp, Monroeville, PA.	Newspaper – 08/11/2002 Fed Reg – 08/19/2002

* 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>
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.

The federal bank regulators use the following four 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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending August 3, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A1	Citizens Community Bank, South Hill, Virginia, to establish a branch at 4209 Gasburg Road, Gasburg, Virginia.*	8/16/2002

* 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)(1)	Guaranty Financial Services, Inc., Huntington, West Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Guaranty Bank & Trust Company, Huntington, West Virginia.*	Fed Reg - 8/30/2002 Newspaper - 9/10/2002

* 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>
Member	Highlands Community Bank, Covington, Virginia, (in organization) for membership in the Federal Reserve System.*

* Subject to the provisions of the Community Reinvestment Act

Section V – Availability of CRA public evaluations

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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>
550327	Northern Neck State Bank 5839 Richmond Road Warsaw, Virginia 22572	05/13/2002	08/01/2002	O		X

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, August 3, 2002

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 15285 Collier Boulevard, Naples, Florida.	8/10/2002*
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 100 Park Place Boulevard, Kissimmee, Florida.	8/04/2002*

*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>
3(a)(1)	Generations Bancshares, Inc., Blairsville, Georgia, to become a bank holding company by acquiring Generations Bank, Blairsville, Georgia (in organization).	Newspaper – 8/23/2002* Fed Reg – 8/30/2002
CIC	Southern Bancorp, Inc., Marietta, Georgia, after-the-fact change in control notice by Southern Bancorp, Inc. Employee Stock Ownership Plan With 401K Provisions, Marietta, Georgia, to retain 19.49 percent of the outstanding shares of Southern Bancorp, Inc., Marietta, Georgia, and commitment waiver request by Southern Bancorp, Inc., Marietta, Georgia, to not incur debt.	Newspaper – N/Avail Fed Reg – 8/14/2002

*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>
COM	Community First, Inc., Columbia, Tennessee, request for waiver of the commitment to not incur debt.

Section V – Availability of CRA public evaluations

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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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 3, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	Johnson Bank, Racine, Wisconsin, to merge with Capital Bank, Green Bay, Wisconsin and thereby to establish branches at 455 Riverdale Drive, Green Bay, Wisconsin and 840 Main Avenue, DePere, Wisconsin.	Newspaper – N/Avail
18C & Branches	Salin Bank & Trust Company, Indianapolis, Indiana, to merge with Blue River Federal Savings Bank, Edinburg, Indiana and thereby to establish branches.*	Newspaper – N/Avail

* 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)	Bement Bancshares, Inc., Bement, Illinois, to acquire 100 percent of CGB&L Financial Group, Inc., Cerro Gordo, Illinois and thereby indirectly acquire Cerro Gordo Building and Loan, s.b., Cerro Gordo, Illinois.*	Fed Reg – 08/29/2002 Newspaper – N/Avail
3(a)(3)	Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, to acquire additional shares and increase its ownership from 32.52 percent to 51 percent of the voting shares of Oswego Bancshares, Inc., Oswego, Illinois, and thereby to indirectly acquire additional voting shares of Oswego Community Bank, Oswego, Illinois.*	Fed Reg – 08/29/2002 Newspaper – N/Avail
4(c)(8)	Southwest Company, Oakland, Iowa, to retain 100 percent ownership of Fremont County Savings Bank, Sidney, Iowa, following its conversion from a state-chartered bank to a federal savings association, and thereby operate a savings association.*	Fed Reg. – 08/22/2002 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>
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>
2519001	Michigan Heritage Bank 28300 Orchard Lake Road Farmington Hills, Michigan 48334 (248) 538-2525	04/01/2002	07/29/2002	S		X
1356683	Midwest Guaranty Bank 201 W. Beaver Road Troy, Michigan 48007-7091 (248) 689-1200	03/25/2002	08/01/2002	S		X
614340	CSB Bank 206 N. Main Street Capac, Michigan 48014 (810) 395-4313	03/11/2002	08/02/2002	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, August 3, 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>
3A3	Linn Holding Company, Linn, Missouri, to acquire 100 percent of the voting shares of South Gasconade Investment Corporation, Owensville, Missouri, and thereby indirectly acquire Charter 1 Bank, Owensville, Missouri.*	Newspaper – 08/26/2002 Fed Reg – 09/03/2002
3A3	Planters Financial Group, Inc., Hopkinsville, Kentucky, to acquire 100 percent of the voting shares of City State Bank, Martin, Tennessee.*	Newspaper – 08/29/2002 Fed Reg – 09/03/2002
3A3	Rockhold BanCorp., Kirksville, Missouri, to acquire 8 percent of La Plata Bancshares, Inc., La Plata, Missouri, and thereby indirectly acquire La Plata State Bank, La Plata, Missouri. (Previously submitted during the week ending July 20, 2002)*	Newspaper – 08/30/2002 Fed Reg – 08/19/2002

* 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>
COM	First Banks, Inc., St. Louis, Missouri, requests temporary relief from certain passivity commitments.

Section V – Availability of CRA public evaluations

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SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, August 3, 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	Cornerstone State Bank, Le Sueur, Minnesota, to purchase the assets and assume the deposit liabilities of the Belle Plaine and Green Isle, Minnesota, branches of the First National Bank of the North, Sandstone, Minnesota, and incident thereto establish branches in those locations.*	N/Avail

*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	Kenneth D. and Suzanne M. Roeder, De Smet, South Dakota to gain control of Kingsbury Bank Holding Company, De Smet, South, and thereby indirectly gain control of Peoples State Bank, De Smet, South Dakota.	Fed Reg – 08/23/2002 Newspaper – N/avail
CIC	Marcelle McVay, Chicago, Illinois, to retain control of Minnwest Corporation, Montevideo, Minnesota, and thereby indirectly retain control of Minnwest Bank Luverne, Luverne, Minnesota; Minnwest Bank Central, Montevideo, Minnesota; Minnwest Bank Ortonville, Ortonville, Minnesota; Minnwest Bank, M.V., Redwood Falls, Minnesota; Minnwest Bank South, Tracy, Minnesota; and Minnwest Bank Sioux Falls, Sioux Falls, South Dakota.	Fed Reg – 08/23/2002 Newspaper – N/avail
CIC	Jerry E. Gerber, Rice Lake, Wisconsin; Terry G. Gerber, Cameron, Wisconsin; Susan J. Gerber, Blaine, Minnesota; Ernest J. Gerber, Bruce, Wisconsin; Alan F. Gerber, Radisson, Wisconsin; Kathleen L. Gerber, Quincy, Massachusetts; and Holly A. Barnes, Hayward, Wisconsin, to gain control of Old Murry Bancorp, Inc., Cameron, Wisconsin, and thereby indirectly gain control of Owen-Curtiss Financial Corporation, Rice Lake, Wisconsin, which owns Brill Bancshares, Inc., Rice Lake, Wisconsin, and its subsidiary bank, Brill State Bank, Rice Lake, Wisconsin, and Gilman Corporation, Gilman, Wisconsin, which owns the State Bank of Gilman, Gilman, Wisconsin	Fed Reg – 08/23/2002 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>
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>
258351	The Peninsula Bank of Ishpeming, Ishpeming, Michigan	04/15/2002	07/30/2002	S		X

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, August 3, 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 Jackson Hole, Jackson, Wyoming, to establish a branch at 1425 South Highway 89, Jackson, Wyoming.	Newspaper - 07/12/2002
18(c)	Gold Bank, Leawood, Kansas, to purchase certain assets and assume certain liabilities of the following branches of Encore Bank, Houston, Texas, a Savings and Loan Association: 6000 Mission Road, Fairway, Kansas; 9529 Antioch Road, Overland Park, Kansas; 12080 Blue Valley Parkway, Overland Park, Kansas; and 7500 State Line Road, Prairie Village, Kansas.	Newspaper - 08/28/2002

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)(3)	Lauritzen Corporation, Inc., Omaha, Nebraska, to acquire an additional 4.1 percent, for a total of 28 percent of the voting shares of First National of Nebraska, Inc., Omaha, Nebraska, parent of First National Bank of Omaha, Omaha, Nebraska.	Newspaper - N/Available Fed Reg - 08/29/2002

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>
None	

Section V – Availability of CRA public evaluations

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

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

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

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

<i>RSSD 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>
440352	Union Colony Bank 1701 23 rd Avenue Greeley, Colorado 80634	04/22/2002	08/02/2002	O	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, August 3, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	PNB Financial Bank, Lubbock, TX, to establish a mobile branch office to provide deposit related services in its market areas including the contiguous Texas counties of Collin, Dallas, and Denton*	08/16/2002

*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)(1)	ISB Holdings, Inc., Perryton, TX, to acquire ISB Delaware Holdings, Inc., Wilmington, DE, and Interstate Bank, SSB, Perryton, TX*	Fed Reg – 08/23/2002 Newspaper – 08/27/2002
3(a)(1)	ISB Delaware Holdings, Inc., Wilmington, DE, to acquire Interstate Bank, SSB, Perryton, TX*	Fed Reg – 08/23/2002 Newspaper – 08/27/2002

*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>
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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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>
2942823	United Bank of El Paso del Norte 125 Mesa Hills Drive El Paso, Texas 79912	05/06/2002	08/05/2002	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, August 3, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
5d3	Bank of Hawaii, Honolulu, Hawaii, to merge with First Savings And Loan Association of America, Dededo, Guam.*	Newspaper – 07/28/2002

* 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>
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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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	
