
Federal Reserve Release



H.2

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

No. 6

Week Ending February 8, 2003

Testimony And Statements

Monetary Policy -- report to Congress.

- Authorized, February 6, 2003

Monetary Policy Objectives -- statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs on February 11, and the House Committee on Financial Services on February 12, 2003.

- Authorized, February 7, 2003

Forms

Survey of Terms of Lending (FR 2028) -- extension with revision.

- Approved, February 6, 2003

Regulations And Policies

Regulation K -- interpretation concerning the underwriting by foreign banks of securities to be distributed in the United States.

- Approved, February 5, 2003

Enforcement

Premier Financial Bancorp, Inc., Huntington, West Virginia -- written agreement with the Federal Reserve Bank of Cleveland.

- Announced, February 5, 2003

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

Colonial Bank, Montgomery, Alabama -- to establish a branch at 2750 John Hawkins Parkway, Hoover.

- Approved, February 5, 2003

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 34998 Emerald Coast Parkway, Destin, Florida.

- Approved, February 7, 2003

Chicago

Community Savings Bank, Robins, Iowa -- to establish a branch at 2600 Edgewood Drive Southwest, Cedar Rapids.

- Approved, February 3, 2003

Chicago

Harris Trust and Savings Bank, Chicago, Illinois -- to establish a branch at 3601 North Halsted Avenue.

- Approved, February 5, 2003

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at the intersections of Houghton Road and Broadway Boulevard, Tucson, Arizona; Litchfield and Bell Roads, Surprise; 91st Avenue and Union Hills Drive, Peoria; and Coratra and Silverbell Roads, Catalina.

- Approved, February 4, 2003

St. Louis

Southern Bank of Commerce, Paragould, Arkansas -- to establish a branch at 601 North Holman, Brookland.

- Approved, February 3, 2003

Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at Dallas Highway, Marietta; Freedom Parkway, Cumming; Jonesboro Road, McDonough; Towne Lake Parkway, Woodstock; the intersection of Holcomb Bridge and Ellard Drive, Alpharetta; the intersection of Winward Parkway and Westfield Drive; and the intersection of Lawrenceville Suwanee Road and Satellite Boulevard, Suwanee.

- Approved, February 5, 2003

Bank Holding Companies

St. Louis

Acme Holding Company, Inc. Employee Stock Ownership Plan, Mulberry, Arkansas, and Acme Holding Company, Inc. -- to acquire shares of Madison Corporation, Little Rock, and Madison Bank & Trust Company, Kingston.

- Withdrawn, February 7, 2003

Boston

Butler Bancorp, MHC, Lowell, Massachusetts, and Butler Bancorp, Inc. -- to become bank holding companies through the acquisition of Butler Bank, A Co-operative Bank.

- Withdrawn, February 6, 2003

St. Louis

Century Bancshares, Inc., Gainesville, Missouri -- to acquire shares of Ozarks Heritage Financial Group, Inc., and thereby acquire Bank of Plato, Plato.

- Approved, February 5, 2003

Atlanta

Coast Financial Holdings, Inc., Bradenton, Florida -- to become a bank holding company through the acquisition of Coast Bank of Florida.

- Withdrawn, February 7, 2003

Richmond

Davis Trust Financial Corporation, Elkins, West Virginia -- to acquire shares of First Clay County Banc Corporation, Clay, and Clay County Bank, Inc.

- Approved, February 3, 2003

Bank Holding Companies

Chicago

DB Acquisition Corp., Wausau, Wisconsin -- to become a bank holding company through the acquisition of Dorchester Bancshares, Inc., Dorchester, and Dorchester State Bank.

- Approved, February 5, 2003

Atlanta

F.N.B. Corporation, Naples, Florida -- to acquire shares of Sun Bancorp, Selinsgrove, Pennsylvania, and Sun Bank.

- Approved, February 3, 2003

Atlanta

FCB Florida Bancorporation, Inc., Orlando, Florida -- commitment waiver request.

- Granted, February 4, 2003

St. Louis

Lea M. McMullan Trust, Shelbyville, Kentucky, and Citizens Union Bancorp of Shelbyville, Inc. -- to acquire LaRue Bancshares, Inc., Hodgenville, and thereby acquire Peoples State Bank.

- Approved, February 7, 2003

Dallas

OSB Financial Services, Inc., Orange, Texas, and OSB Delaware Financial Services, Inc., Dover, Delaware -- to acquire Mauriceville National Bank, Mauriceville.

- Approved, February 4, 2003

St. Louis

Ozarks Heritage Financial Group, Inc., Ozark, Missouri -- to become a bank holding company through the acquisition of Community First Financial Corporation, Plato, and its subsidiary, Bank of Plato.

- Approved, February 5, 2003

Bank Holding Companies

Secretary

Wells Fargo & Company, San Francisco, California; Wells Fargo Financial Services, Inc., Des Moines, Iowa; and Wells Fargo Financial, Inc. -- to acquire certain assets and assume certain liabilities of Telmark LLC, DeWitt, New York, and its subsidiaries, Telmark Lease Funding II and III, LLC, and Telease Financial Services Ltd., Ontario, Canada, and thereby engage in financing and leasing activities.

- Approved, February 5, 2003

Change In Bank Control

Minneapolis

Clayton Bankshares, Inc., Clayton, Wisconsin -- change in bank control.

- Permitted, February 7, 2003

Atlanta

First Dozier Bancshares, Inc., Dozier, Alabama -- change in bank control.

- Withdrawn, February 7, 2003

Kansas City

NebraskaLand Financial Services, Inc., York, Nebraska -- change in bank control.

- Permitted, February 4, 2003

Competitive Factors Reports

San Francisco

AmericanWest Bank, Spokane, Washington -- report on competitive factors of the proposed merger with Bank of Latah, St. Maries, Idaho.

- Submitted, February 6, 2003

St. Louis

Bank of Cave City, Cave City, Arkansas -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of Bank of Evening Shade, Evening Shade.

- Submitted, February 5, 2003

Competitive Factors Reports

San Francisco

Chinatrust Bank (U.S.A.), Torrance, California -- report on competitive factors of the proposed merger with The Express Bank, Alvin, Texas.

- Submitted, February 6, 2003

St. Louis

Citizens Union Bank of Shelbyville, Shelbyville, Kentucky -- report on competitive factors of the proposed merger with The Peoples State Bank, Hodgenville.

- Submitted, February 7, 2003

San Francisco

Southwest Community Bank, Encinitas, California -- report on competitive factors of the proposed merger with SWC Merger Company, Carlsbad.

- Submitted, February 3, 2003

Secretary

State National Bank, Lubbock, Texas -- report on competitive factors of the proposed merger with State National Bank, El Paso.

- Submitted, February 5, 2003

San Francisco

Tri Counties Bank, Chico, California -- report on competitive factors of the proposed merger with North State National Bank.

- Submitted, February 6, 2003

Extensions Of Time

New York

Bank Austria Creditanstalt Aktiengesellschaft, Vienna, Austria -- extension to divest certain investments.

- Approved, February 5, 2003

Director, BS&R

Citigroup Inc., New York, New York -- extension to August 3, 2003, to conform the investments of Banco Nacional de Mexico, S.A., Mexico City, Mexico, to the requirements of Regulation K.

- Granted, February 4, 2003

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 8, 2003

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, February 8, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18c, 3a5	Interchange Financial Services Corporation, Saddle Brook, New Jersey, for prior approval to merge Bridge View Bank, Englewood Cliffs, New Jersey with and into its wholly-owned subsidiary, Interchange Bank, Saddle Brook, New Jersey	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>
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>	
3a1RN	BCB Bancorp, Inc., Bayonne, New Jersey, to acquire all of the outstanding stock of Bayonne Community Bank, Bayonne, New Jersey.	

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

<i>Type</i>	<i>Application</i>
3a1RN	VSB Bancorp, Inc., Staten Island, New York, to become a one-bank holding company for Victory State Bank, Staten Island, New York.

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>
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, February 8, 2003

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, February 8, 2003

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	Change in control notice filed by David B. Cook of intent to retain up to 10.49 percent of the voting shares outstanding of HFB Financial Corporation, Middlesboro, KY.	Newspaper - 01/21/2003 Fed Reg - 01/29/2003

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for

The remainder of 2003

<i>Institution</i>	<i>Location</i>
Chippewa Valley Bank	20 South Main Street, Rittman, Ohio 44270
Fifth Third Bank, Florida	4099 Tamiami Trail North, Naples, Florida 34101
Fifth Third Bank, Indiana	251 North Illinois Street, Indianapolis, Indiana 46204
Fifth Third Bank, Michigan	111 Lyon, N.W., Grand Rapids, Michigan 49503
Fifth Third Bank, Northern Kentucky	8100 Burlington Pike, Florence, Kentucky 41042
Fifth Third Bank	38 Fountain Square Plaza, Cincinnati, Ohio 45263
The Apple Creek Banking Company	3 West Main Street, Apple Creek, Ohio 44606
Ohio Heritage Bank	200 Main Street, Coshocton, Ohio 43812
Wesbanco Bank Wheeling	1 Bank Plaza, Wheeling, West Virginia 26003-3565
The Cortland Savings and Banking Company	194 West Main Street, Cortland, Ohio 44410
The Commercial Bank	229 East Second Street, Delphos, Ohio 45833
Sky Bank	10 East Main Street, Salineville, Ohio 43945
Portage Community Bank	1311 East Main Street, Ravenna, Ohio 44266
ShoreBank	540 East 105 th Street, Cleveland, Ohio 44108

Section VI – CRA examinations scheduled for**The remainder of 2003**

<i>Institution</i>	<i>Location</i>
Apollo Trust Company	201 North Warren, Apollo, Pennsylvania 15613
Western Reserve Bank	4015 Medina Road, Medina, Ohio 44258-0585

The inclusion on the list of institutions that are scheduled to undergo CRA examinations the year 2003 is not determinative of whether the institution will be examined in that year. 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, February 8, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Southern Community Bank and Trust, Winston-Salem, North Carolina, to establish a branch at 2541 East Chester Drive, High Point, North Carolina.*	Newspaper - 02/13/2003
Branch	Alliance Bank Corporation, Fairfax, Virginia, to establish a branch at 4501 North Fairfax Drive, Arlington, Virginia.*	Newspaper - 02/21/2003

*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)	Bank of Granite Corporation, Granite Falls, North Carolina, to acquire 100% of the voting shares of First Commerce Corporation, Charlotte, North Carolina.*	Fed Reg - 03/03/2003 Newspaper - 03/03/2003
3(a)(3)	Uwharrie Capital Corp, Concord, North Carolina, to acquire 100% of the voting shares of Cabarrus Bank & Trust Company, Concord, North Carolina.*	Fed Reg - N/Avail Newspaper - N/Avail

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, February 8, 2003

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 5182 N. Oceanshore Boulevard, Suite A, Palm Coast, Florida.*	Newspaper-02/12/2003
Branch	Red River Bank, Alexandria, Louisiana, to establish a mobile branch to operate in Rapides Parish, Alexandria, Louisiana.*	Newspaper-02/14/2003
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 7455 Pinemire Drive, Oviedo, Florida.*	Newspaper-02/14/2003

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	East Alabama Financial Group, Inc., Wedowee, Alabama, after-the-fact notice filed by The Floyd C. Davis, Sr. Family Partnership, L.P., Heflin, Alabama, to acquire full voting and ownership rights to 20.32 percent of the outstanding shares of East Alabama Financial Group, Inc., and its subsidiary, Small Town Bank, both of Wedowee, Alabama.	Newspaper-02/20/2003 Fed Reg-02/18/2003
3(a)(5)	F.N.B. Corporation, Naples, Florida, to merge with Charter Banking Corp., Tampa, Florida, and thereby acquire its subsidiary, First National Bank of Florida, Naples, Florida.*	Newspaper-N/Avail Fed Reg-N/Avail
3(a)(1)	Georgia Commerce Bancshares, Inc., Atlanta, Georgia, to become a bank holding company by acquiring Georgia Commerce Bank, Atlanta, Georgia (in organization).*	Newspaper-02/28/2003 Fed Reg-02/28/2003
3(a)(1)	Morton Bancorp, Inc., Morton, Mississippi, to become a bank holding company by acquiring Bank of Morton, Morton, Mississippi.*	Newspaper-02/21/2003 Fed Reg-03/03/2003
3(a)(1)	Piedmont Bancshares, Inc., Atlanta, Georgia, to become a bank holding company by acquiring Piedmont Bank of Georgia, Atlanta, Georgia.*	Newspaper-02/20/2003 Fed Reg-02/20/2003

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 Community Banks, Inc., Blairsville, Georgia, to merge with First Georgia Holding, Inc., and thereby acquire its subsidiary, First Georgia Bank, both of Brunswick, Georgia.*	Newspaper-02/28/2003 Fed Reg-03/07/2003

*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

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

Section VI – CRA examinations scheduled for **Quarter of**

Institution *Location*

None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, February 8, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18c	First Banking Center, Burlington, Wisconsin, to purchase the assets and assume liabilities of the Walworth branch of North Shore Bank, FSB, Brookfield, Wisconsin.*	Newspaper – N/Avail
Branch	1st Source Bank, South Bend, Indiana, to establish a branch facility to be located at 926 Erskine Plaza, South Bend, Indiana.*	Newspaper – 02/18/2003

* 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 the Eldred 2002 Family Trust, Beloit, Wisconsin, and Co-Trustees Helen M. Eldred, Beloit, Wisconsin, Susan E. Boettcher, Wauwatosa, Wisconsin, Steven M. Eldred, Beloit, Wisconsin, and Richard J. Langer, Madison, Wisconsin, to acquire control of Centre 1 Bancorp, Inc., Beloit, Wisconsin, and thereby indirectly acquire First National Bank and Trust Company of Beloit, Beloit, Wisconsin.	Fed Reg – 02/10/2003 Newspaper – N/Avail
3(a)(5)	First Mutual Bancorp of Illinois, Inc., Harvey, Illinois, to acquire 90 percent of the voting shares of Security Bancorp of Dupage, Inc., Naperville, Illinois, and thereby indirectly acquire Security Bank of Dupage, Naperville, Illinois.*	Fed Reg – 11/01/2002 Newspaper – N/Avail
CIC	Notice by Ronald W. Plassman, Fort Wayne, Indiana, to acquire control, through the acquisition of an additional 1,360 shares (34 percent), of 54 percent of the outstanding shares of Knisely Financial Corp., Butler, Indiana, and thereby indirectly acquire Knisely Bank, Butler, Indiana.	Fed Reg – 02/24/2003 Newspaper – N/Avail
3(a)(1)	Liberty Financial Services, Inc., Sioux City, Iowa, to become a bank holding company by acquiring 100 percent of Liberty National Bank (in organization), Sioux City, Iowa.*	Fed Reg – 02/10/2003 Newspaper – 02/15/2003

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)	Standard Bancshares, Inc., Hickory Hills, Illinois, to acquire 100 percent of the voting shares of East Side Bancorporation, Inc., Chicago, Illinois, and thereby indirectly acquire BankChicago, Chicago, Illinois.*	Fed Reg – 02/21/2003 Newspaper – 02/20/2003

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
886044	Blencoe State Bank 4011 Main Street P.O. Box 38 Blencoe, Iowa 51523 (712) 452-2291	09/30/2002	02/07/2003	S		X

Section VI – CRA examinations scheduled for Second Quarter of 2003

<i>Institution</i>	<i>Location</i>
State Bank of Arthur	Arthur, Illinois
Prairie Bank & Trust Co.	Bridgeview, Illinois
Community Bank of Elmhurst	Elmhurst, Illinois
Farmers & Mechanics Bank	Galesburg, Illinois
Hinsdale Bank & Trust Co.	Hinsdale, Illinois
Lake Forest Bank & Trust Co.	Lake Forest, Illinois
Illini State Bank	Oglesby, Illinois
Unionbank	Streator, Illinois
Citizens First State Bank	Walnut, Illinois
North Shore Community Bank	Wilmette, Illinois
Fifth Third Bank-Indiana	Indianapolis, Indiana
1 st Source Bank	South Bend, Indiana
First Bank & Trust Co.	Glidden, Iowa
Central Bank	Storm Lake, Iowa
Security State Bank	Stuart, Iowa
Iowa State Bank	Wapello, Iowa
Huron Community Bank	East Tawas, Michigan
Fifth Third Bank-Michigan	Grand Rapids, Michigan
First Banking Center	Burlington, Wisconsin
State Bank of Howards Grove	Howards Grove, Wisconsin
Baylake Bank	Sturgeon Bay, Wisconsin

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 8
Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, February 8, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C Branch	First Bank, Creve Coeur, Missouri, to merge with First Bank & Trust, San Francisco, California, and to retain the acquired facilities as branch offices.*	Newspaper – 03/04/2003
Branch	The Citizens Bank, Batesville, Arkansas, to establish a branch facility to be located at 1033 West Third Street, Imboden, Arkansas.*	Newspaper – 03/01/2003

* 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.

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, February 8, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18c & Branch	State Bank of La Crosse, La Crosse, Wisconsin to merge with First National Bank, La Crescent, Minnesota, and incident thereto establish a branch facility in La Crescent, Minnesota.*	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>
CIC	Notice by Philip R. Forstrom, Clara City, Minnesota, Perry D. Forstrom, Spicer, Minnesota, and John T. Forstrom, Independence, Minnesota; as a group acting in concert, to gain control of First State Agency of Lake Lillian, Inc., Lake Lillian, Minnesota, and thereby indirectly gain control of First State Bank, Lake Lillian, Minnesota.	Fed Reg- 02/28/2003 Newspaper-N/Avail
3(a)(1)	Waumandee Bancshares, Ltd., Waumandee, Wisconsin, proposes to acquire 100% of the voting shares of Waumandee State Bank, Waumandee, Wisconsin.*	Fed Reg- 03/06/2003 Newspaper-03/01/2003

* 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:

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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>
309851	Root River State Bank, Chatfield, Minnesota	10/15/2002	02/06/2003	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, February 8, 2003

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)	Campbell State Company, Lincoln, Nebraska, to acquire 100 percent of the voting shares of Blue Hill Agency, Inc., Blue Hill, Nebraska, parent of Commercial Bank, Blue Hill, Nebraska.	Newspaper - 02/07/2003 Fed Reg - 02/14/2003

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>
433354	InterBank 1620 W. 3 rd Street Elk City, Oklahoma 73644	11/18/2002	02/03/2003	S		X
502559	Gunnison Bank & Trust Company 232 W. Tomichi Avenue Gunnison, Colorado 81230-2724	11/18/2002	02/07/2003	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, February 8, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas State Bank, McAllen, TX, to establish a branch at 423 Highway 6, Sugarland, TX, 77478*	Newspaper - 02/18/2003

*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>
Other SMB filing	Security State Bank of Pecos, Pecos, TX, to increase its investment in TransPecos Development Corp., Pecos, TX, its wholly-owned community development corporation, from approximately 3.43 percent to 6.87 percent of its capital stock and surplus.	

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>
989253	Comerica Bank – Texas 1601 Elm Street Dallas, Texas 75201	04/18/2002	02/10/2003	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, February 8, 2003

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Alan Wilber Rolley, Dallas, Texas, and Blake Alan Rolley, Flagstaff, Arizona, acting in concert, to increase their ownership up to 33.06 percent of Arizona Bancshares, Inc., Flagstaff, Arizona.*	Newspaper – N/Avail Fed Reg – 02/04/2003
CIC	Notice by Larry Dale Williams to retain control of Idaho Banking Company, Boise, Idaho.*	Newspaper – 02/05/2003 Fed Reg – 02/26/2003
3(a)(3)	The Charles Schwab Corporation, San Francisco, California, to acquire 100 percent of Charles Schwab Bank, N.A., Reno, Nevada (In formation).*	Newspaper – 03/10/2003 Fed Reg – 03/14/2003

* 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>
3(a)(5)(C)	BNW Bancorp, Inc., Bellingham, Washington, to become a bank holding company by acquiring 100 percent of Bank NorthWest, Bellingham, Washington.	

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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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>
428462	Ireland Bank 33 Bannock Street Malad City, Idaho 83252-1240 (208) 766-2211	08/26/2002	02/06/2003	O		X

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

Section VI – CRA examinations scheduled for Second Quarter of 2003

<i>Institution</i>	<i>Location</i>
Bank of Utah	Ogden, Utah
Desert Community Bank	Victorville, California
First American Bank	Rosemead, California
Hanmi Bank	Los Angeles, California
Rancho Bernardo Community Bank	San Diego, California
Sun Country Bank	Victorville, California

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