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# Federal Reserve Release

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*H.2*

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

*No. 39*

*Week Ending September 27, 2003*

**Enforcement**

United National Corporation, Sioux Falls, South Dakota; First PREMIER Bank; and PREMIER Bankcard, Inc. -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, September 25, 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**

#### Richmond

Colonial Virginia Bank, Gloucester, Virginia -- to establish a branch at 1578 Greate Road, Gloucester Point.

- Approved, September 24, 2003

#### Kansas City

The F & M Bank and Trust Company, Tulsa, Oklahoma -- to establish a branch at 200 Crescent Court, Suite 620, Dallas, Texas.

- Withdrawn, September 22, 2003

#### Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 560 Wessel Drive, Fairfield.

- Approved, September 26, 2003

#### Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish branches at 175 West Jackson Boulevard, Chicago, Illinois; 6131 North Lincoln Avenue; 660 South Rand Road, Lake Zurich; and 27910 Woodward Avenue, Royal Oak, Michigan.

- Approved, September 26, 2003

#### Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 990 South Waukegan Road, Lake Forest, Illinois.

- Approved, September 26, 2003

#### Cleveland

Fifth Third Bank, Indiana, Indianapolis, Indiana -- to establish branches at 13756 North Meridian Street; 1662 Commercial Boulevard, Fishers; and 10215 North Michigan, Carmel.

- Approved, September 26, 2003

**Bank Branches, Domestic**

Kansas City

Five Points Bank, Grand Island, Nebraska -- to establish a branch at 2501 Central Avenue, Kearney.

- Approved, September 22, 2003

San Francisco

Home Valley Bank, Cave Junction, Oregon -- to establish a branch at 290 Union Avenue, Grants Pass.

- Approved, September 24, 2003

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at 2975 Lee Highway, Bristol.

- Approved, September 23, 2003

Atlanta

The Peachtree Bank, Duluth, Georgia -- to establish a branch at 695 Mansell Road, Suite 110, Roswell.

- Approved, September 23, 2003

Secretary

Placer Sierra Bank, Auburn, California -- to establish a branch at the corner of Blue Oaks and Lonetree Boulevards, Rocklin.

- Approved, September 25, 2003

Secretary

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 2875 PGA Boulevard, Palm Beach Gardens, Florida.

- Approved, September 24, 2003

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 500 North Akard, Dallas, Texas.

- Approved, September 26, 2003

### **Bank Branches, Domestic**

#### Chicago

Salin Bank and Trust Company, Indianapolis, Indiana -- to establish a branch at 351 Sagamore Parkway West, West Lafayette.  
- Approved, September 26, 2003

#### Dallas

The Security State Bank of Pecos, Pecos, Texas -- to establish a branch at 102 West Avenue East, Alpine, with a temporary location at 402 East Holland, Suite 200.  
- Approved, September 24, 2003

### **Bank Holding Companies**

#### Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire Lincoln National Bancorporation, Inc. and thereby acquire Lincoln National Bank.  
- Approved, September 23, 2003

#### Secretary

BankNorth Group, Inc., Portland, Maine -- waiver of application requirement to acquire First & Ocean Bancorp, Newburyport, Massachusetts; and for First & Ocean Bancorp's subsidiary, First & Ocean National Bank, Seabrook, New Hampshire, to merge with BankNorth Group, Inc.'s subsidiary, BankNorth, National Association, Portland, Maine.  
- Granted, September 26, 2003

#### Chicago

Capitol Bancorp Ltd., Lansing, Michigan -- to acquire shares of First California Southern Bancorp, Escondido, California, and thereby acquire Bank of Escondido, a de novo bank; and for First California Southern Bancorp to become a bank holding company through the acquisition of shares of Bank of Escondido.  
- Approved, September 26, 2003

#### Atlanta

Capitol City Bancshares, Inc., Atlanta, Georgia -- to retain Capitol City Home Loans, Inc. and thereby continue to engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit.  
- Approved, September 25, 2003

### **Bank Holding Companies**

#### Chicago

Dunn Investment Co., Manchester, Iowa -- to engage in investment advisory and brokerage services.

- Approved, September 24, 2003

#### Atlanta

Floridian Community Holdings, Inc., Davie, Florida -- to become a bank holding company through the acquisition of Floridian Community Bank, Inc.

- Withdrawn, September 25, 2003

#### Atlanta

Freedom Bancshares, Inc., Commerce, Georgia -- to become a bank holding company through the acquisition of Freedom Bank of Georgia, a de novo bank.

- Approved, September 22, 2003

#### Dallas

Prosperity Bancshares, Inc., Houston, Texas -- to acquire by merger MainBancorp, Inc., Austin, and indirectly acquire Main Bank, National Association, Dallas.

- Approved, September 23, 2003

#### Minneapolis

Signature Bancshares, Minnetonka, Minnesota -- to become a bank holding company through the acquisition of Signature Bank.

- Approved, September 25, 2003

#### San Francisco

Sinopac Bancorp, Los Angeles, California; Sinopac Bank, Taipei, Taiwan; and Sinopac Holdings -- to acquire FENB Securities, Inc., Alhambra, California, and thereby engage in broker-dealer activities.

- Withdrawn, September 25, 2003

### **Bank Mergers**

#### Chicago

Baylake Bank, Sturgeon Bay, Wisconsin -- to acquire the assets and assume the liabilities of the branch of M&I Marshall & Ilsley Bank, Milwaukee, at 1334 Ellis Street, Kewaunee.

- Approved, September 22, 2003

#### Minneapolis

Citizens State Bank of Arlington, Arlington, South Dakota -- to merge with First State Bank of Sinai, Sinai, and thereby establish a branch on Main Street.

- Approved, September 25, 2003

#### Chicago

Rolling Hills Bank & Trust, Atlantic, Iowa -- to purchase the assets and assume the liabilities of the Walnut and Atlantic branches of American Interstate Bank, Manning, and thereby establish branches at 10 West 6th Street, Atlantic, and 300 Antique City Drive, Walnut.

- Approved, September 26, 2003

#### Chicago

Southwest Bank of St. Louis, St. Louis, Missouri -- to merge with Southwest Bank, Belleville, Illinois, and thereby establish a branch at 2 Carlyle Park Drive.

- Approved, September 25, 2003

### **Bank Premises**

#### Secretary

Citizens Bank & Trust Company, Okmulgee, Oklahoma -- to increase its investment in bank premises.

- Approved, September 24, 2003

#### Secretary

Citizens Security Bank & Trust Company, Bixby, Oklahoma -- to increase its investment in bank premises and establish a branch at 3601 West Kenosha, Broken Arrow.

- Approved, September 25, 2003

### **Change In Bank Control**

#### Kansas City

Camargo Financial Company, Inc., Camargo, Oklahoma -- change in bank control.  
- Returned, September 25, 2003

#### Kansas City

Peoples Bancshares, Inc., Kansas City, Missouri -- change in bank control.  
- Permitted, September 23, 2003

### **Competitive Factors Reports**

#### Kansas City

BancFirst, Oklahoma City, Oklahoma -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Hobart and Lone Wolf branches of Gold Bank, Hennessey.  
- Submitted, September 24, 2003

#### Richmond

Bank of America, National Association, Charlotte, North Carolina -- report on competitive factors of the proposed merger with its subsidiaries, Banc of America Specialty Finance, Inc.; Sea Ray Credit Corporation; Winnebago Acceptance Corporation; and Fleetwood Credit Corporation.  
- Submitted, September 23, 2003

#### San Francisco

Bank of Stockton, Stockton, California -- report on competitive factors of the proposed merger with Modesto Commerce Bank, Modesto.  
- Submitted, September 23, 2003

#### Dallas

Century Bank, National Association, New Boston, Texas -- report on competitive factors of the proposed acquisition of the branch of Guaranty Bank, Dallas, at 202 North Louise, Atlanta.  
- Submitted, September 26, 2003



### **Competitive Factors Reports**

#### Secretary

First Bank, Troy, North Carolina -- report on competitive factors of the proposed acquisition of certain North Carolina branches of RBC Centura Bank, Rocky Mount.  
- Submitted, September 26, 2003

#### Dallas

Franklin Bank, S.S.B., Austin, Texas -- report on competitive factors of the proposed merger with Jacksonville Savings Bank, SSB, Jacksonville.  
- Submitted, September 26, 2003

#### Chicago

Park National Bank and Trust of Chicago, Chicago, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain deposit liabilities of the Maywood branch of Continental Community Bank and Trust Company, Aurora.  
- Submitted, September 24, 2003

#### St. Louis

Simmons First National Bank of Pine Bluff, Pine Bluff, Arkansas -- report on competitive factors of the proposed purchase and assumption of nine branches of Union Planters Bank, N.A., Memphis, Tennessee.  
- Submitted, September 26, 2003

#### Dallas

Sterling Bank, Houston, Texas -- report on competitive factors of the proposed merger with Plaza Bank, San Antonio.  
- Submitted, September 26, 2003

#### Secretary

United Community Bank, Murphy, North Carolina -- report on competitive factors of the proposed acquisition of the Robbinsville, Bakersfield, and Newland branches of RBC Centura Bank, Rocky Mount.  
- Submitted, September 26, 2003

### **Extensions Of Time**

#### Richmond

First Charter Bank, Charlotte, North Carolina -- extension to April 25, 2004, to establish a branch at 16719 Birkdale Commons Parkway, Huntersville.

- Granted, September 22, 2003

#### Atlanta

IberiaBank, New Iberia, Louisiana -- extension to July 7, 2004, to establish a branch at 4909 Prytania Street, New Orleans.

- Granted, September 24, 2003

#### Richmond

Mercantile Bankshares Corporation, Baltimore, Maryland -- extension to January 8, 2004, to acquire F&M Bancorp, Frederick, and thereby acquire Farmers & Mechanics Bank; and for Farmers & Mechanics Bank to merge with Fredericktown Bank & Trust Company and acquire certain assets and assume certain liabilities of the Mount Airy branch of Westminster Union Bank, Westminster.

- Granted, September 25, 2003

#### San Francisco

Nevada First Bank, Las Vegas, Nevada -- extension to September 23, 2004, to establish a branch at 9930 South Eastern Avenue, Henderson.

- Granted, September 22, 2003

#### Atlanta

SunTrust Bank, Atlanta, Georgia -- extension to May 18, 2004, to establish a branch at 405 Manning Road East, Accokeek, Maryland.

- Granted, September 24, 2003

#### Chicago

Unionbank, Streator, Illinois -- extension to October 23, 2004, to establish a branch at 208 East Veteran's Parkway, Yorkville.

- Granted, September 25, 2003

**Financial Holding Companies**

Chicago

Peoples Bancorp, Rock Valley, Iowa -- election to become a financial holding company.  
- Effective, September 22, 2003

**Membership**

Dallas

The Bevans State Bank of Menard, Menard, Texas -- to become a member of the Federal Reserve System.  
- Approved, September 25, 2003

Richmond

Congressional Bank, Potomac, Maryland -- to become a member of the Federal Reserve System.  
- Approved, September 25, 2003

Chicago

First American Bank, Carpentersville, Illinois -- to withdraw from membership in the Federal Reserve System.  
- Approved, September 22, 2003

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 27, 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)(1)	South Shore Bancorp, MHC and South Shore Bancorp, Inc., both of South Weymouth, Massachusetts - to form a two-tier mutual holding company form of organization through the acquisition of South Shore Savings Bank, South Weymouth, Massachusetts and Horizon Bank and Trust Company, Braintree, Massachusetts	Newspaper - 10/23/2003 Fed Reg – 10/24/2003

### 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>	<i>Ending date of comment period</i>
None		

**Section V – Availability of CRA public evaluations**

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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 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, September 27, 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>
4C8	Credit Agricole S.A., and SAS Rue la Boetie, both of Paris, France, to engage in certain lending, investment advisory and futures commission merchant activities through the U.S. subsidiaries of Credit Lyonnais S.A., Paris, France.	Fed Reg – 10/14/2003

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

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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						

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

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

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## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 27, 2003

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Landmark Community Bank, Pittston City, PA, to establish a branch office located at 1318-1320 Wyoming Avenue, Borough of Forty Fort, PA	Newspaper – 10/08/2003

#### 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	National Penn Bancshares, Inc., Boyertown, PA, to acquire 21% of the voting shares of The Pennsylvania State Banking Company Camp Hill, PA.	Newspaper – N/Avail Fed Reg – N/Avail

#### Section III – Applications subject to Federal Register notice only

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

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

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



**Section V – Availability of CRA public evaluations**

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

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

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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, September 27, 2003

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Application by Fifth Third Bank, Indiana, Indianapolis, IN., to establish a branch at 6026 Lima Road, Fort Wayne, IN.	Newspaper – 09/27/2003
Branch	Application by Fifth Third Bank, Indiana, Indianapolis, IN., to establish a branch at 6131 Rothman Road, Fort Wayne, IN.	Newspaper – 09/27/2003
Branch	Application by Sky Bank, Salineville, Ohio, to establish a branch at 215 Three Springs Drive, Weirton, WV.	Newspaper – 09/24/2003

#### 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)(1)	Application by Town Square Financial Corporation, Ashland, KY., to acquire Town Square Bank, Inc., Ashland, KY.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	Application by S&T Bancorp, Inc., Indiana, PA., to acquire up to 9.9% of the outstanding voting shares of IBT Bancorp, Inc., Irwin, PA.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(5)	Application by PNC Financial Services Group, Inc., Pittsburgh, PA., to acquire United National Bancorp, Bridgewater, NJ., and its subsidiary bank, United Trust Bank, Bridgewater, NJ	Newspaper – 10/16/2003 Fed Reg – 10/17/2003
3(a)(5)	Application by First Commonwealth Financial Corporation, Indiana, PA., to acquire Pittsburgh Financial Corp., and its subsidiary, Pittsburgh Savings Bank, both of Wexford, PA.	Newspaper – N/Avail Fed Reg – N/Avail
4(c)(8)	Application by Colonial Banc Corp., Eaton, OH., to acquire The Oculina Bank, fort Pierce, FL.	Newspaper – N/Avail Fed Reg – 10/17/2003

**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**

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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>
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, September 27, 2003

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Central Virginia Bank, Powhatan, Virginia, to establish a branch at 2500 Promenade Parkway, Midlothian, Virginia.*	Newspaper – 10/02/2003
Branch	First Capital Bank, Glen Allen, Virginia, to operate a mobile branch by providing a courier service to pick up non-cash deposits from business customers at locations in the city of Richmond, Virginia, and in the counties of Henrico, Hanover, and Chesterfield.*	Newspaper – 10/06/2003

\*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**

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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>
18836	Capon Valley Bank 2 West Main Street Wardensville, West Virginia 26851	07/07/2003	09/21/2003	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, September 27, 2003

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of St. Petersburg, St. Petersburg, Florida, to establish a branch located at 4105 North Himes Avenue, Tampa, Florida.*	Newspaper-09/28/2003
Branch	Orion Bank, Naples, Florida, to establish a branch located at 428 Tamiami Trail North, Naples, Florida.*	Newspaper-10/06/2003
Branch	Orion Bank, Naples, Florida, to establish a branch located at 13260 Plantation Road, Fort Myers, Florida.*	Newspaper-10/06/2003

\*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>
3(a)(1)	Community Bank of Georgia, Inc., Baxley, Georgia, to become a bank holding company by acquiring Community Bank of Georgia, Baxley, Georgia (in organization).*	Newspaper-10/27/2003 Fed Reg-N/Avail

Subject to provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</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>
3048861	Riverside Bank of Central Florida 401 South Semoran Boulevard Winter Park, Florida 32792 (407) 671-4500	02/24/2003	09/22/2003	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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*Institution*

*Location*

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None

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, September 27, 2003

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Royal American Bank, Inverness, Illinois, to establish a branch facility to be located at 1730 Park Street, Naperville, Illinois.*	Newspaper – 09/17/2003
Branch	State Bank of Howards Grove, Howards Grove, Wisconsin, to establish a branch facility to be located at 1609 Spring Street, Beaver Dam, Wisconsin*	Newspaper – 10/02/2003

\* 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)(3)	Northwest Financial Corp., Spencer, Iowa, to acquire 100 percent of the voting shares of First Heartland Bancorp., Sioux Center, Iowa, and thereby indirectly acquire First National Bank of Sioux Center, Sioux Center, Iowa.*	Fed Reg – 10/14/2003 Newspaper – 10/17/2003

\* 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>
Membership	Linn County State Bank, Coggon, Iowa, to become a member of the Federal Reserve System.



## Section V – Availability of CRA public evaluations

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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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**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.

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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>
919241	Central Bank 160 W. Main Street Russiaville, Indiana 46979 (765) 883-5501	10/28/2002	09/25/2003	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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*Institution*

*Location*

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None

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## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, September 27, 2003

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
5D3 & Branch	Arvest Bank, Fayetteville, Arkansas, to merge with Superior Bank, F.S.B., Fort Smith, Arkansas, and to retain the acquired facilities as branch offices.*	Newspaper – N/Avail
Branch	Southern Bank of Commerce, Paragould, Arkansas, to establish a branch facility at 1000 North Main, Leachville, Arkansas.*	Newspaper – 08/06/2003

\* 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>
3A1	Citizens Bancshares of Sparta, Inc., Sparta, Missouri, to become a bank holding company by acquiring 100 percent of The Citizens Bank of Sparta, Sparta, Missouri.*	Newspaper – N/Avail Fed Reg – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

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

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

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

## Section V – Availability of CRA public evaluations

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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.

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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						

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, September 27, 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 by Robert M. Weiss, Shorewood, Minnesota, to acquire control of Excelsior Financial Services, Inc., Shorewood, Minnesota, and thereby indirectly acquire control of Beacon Bank, Shorewood, Minnesota.	Fed Reg- 10/15/2003 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>	<i>Ending date of comment period</i>
Other	Retroactive Request from The State Bank of Ewen, Ewen, Michigan, to engage in community development activities.	

## Section V – Availability of CRA public evaluations

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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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**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.

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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>
223751	Belt Valley Bank, Belt Montana	06/09/2003	09/23/2003	S		X

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, September 27, 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)(1)	Liberty First Bancshares, Inc., Liberty, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Liberty First Bank, Liberty, Missouri (in organization).	Newspaper - 10/11/2003 Fed Reg - 10/10/2003
3(a)(3)	Country Bancshares, Inc., Jamesport, Missouri, to acquire up to 14.9 percent of the voting shares of Liberty First Bancshares, Inc., Liberty, Missouri, parent of Liberty First Bank, Liberty, Missouri (in organization).	Newspaper - 10/11/2003 Fed Reg - 10/10/2003
3(a)(3)	First Capital Corporation, Fort Scott, Kansas, to acquire 100 percent of the voting shares of Centerville State Bank, Centerville, Kansas.	Newspaper - 08/30/2003 Fed Reg - 10/24/2003
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to directly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper - 10/17/2003 Fed Reg - 10/24/2003
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to indirectly acquire up to 35.80 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, held through Morrill Bancshares, Inc., Merriam, Kansas.	Newspaper - 10/17/2003 Fed Reg - 10/24/2003

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

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3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to indirectly acquire 14.33 percent of the voting shares held through Morrill Bancshares, Inc., Merriam, Kansas, interest in FBC Financial Corporation, Claremore, Oklahoma.	Newspaper - 10/17/2003 Fed Reg - 10/24/2003
3(a)(3)	Morrill Bancshares, Inc., Merriam, Kansas, to directly acquire up to 35.80 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper - 10/17/2003 Fed Reg - 10/24/2003
3(a)(3)	Morrill Bancshares, Inc., Merriam, Kansas, to indirectly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, through FBC Financial Corporation, Claremore, Oklahoma.	Newspaper - 10/17/2003 Fed Reg - 10/24/2003
3(a)(3)	Davis Bancorporation, Inc., Davis, Oklahoma, to directly or indirectly acquire up to 17.90 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper - 10/17/2003 Fed Reg - 10/24/2003
4(c)(8)	First Central Bancshares, Inc., Centralia, Kansas, to indirectly acquire up to 41.34 percent of FBC Financial Corporation, Claremore, Oklahoma, parent of 1st Bank Oklahoma, Claremore, Oklahoma, held through Morrill Bancshares, Inc., Merriam, Kansas.	Newspaper - 10/17/2003 Fed Reg - 10/24/2003
4(c)(8)	Morrill Bancshares, Inc., to directly acquire up to 41.34 percent of the voting shares of FBC Financial Corporation, Claremore, Oklahoma, parent of 1st Bank Oklahoma, Claremore, Oklahoma.	Newspaper - 10/17/2003 Fed Reg - 10/24/2003
4(c)(8)	Davis Bancorporation, Inc., Davis, Oklahoma, to directly acquire up to 13.78 percent of the voting shares of FBC Financial Corporation, Claremore, Oklahoma, parent of 1st Bank Oklahoma, Claremore, Oklahoma.	Newspaper - 10/17/2003 Fed Reg - 10/24/2003
CIC	Notice by Gregg Stephen Ward and Susan Annette Ward, both of Leedey, Oklahoma, to acquire control of Camargo Financial Company, Inc., parent of First State Bank, both in Camargo, Oklahoma.	Newspaper - N/Avail Fed Reg - 10/14/2003
CIC	Notice by James C. Lewien, Centennial, Colorado, as co-trustee of the Kenneth J. Freund Irrevocable Trust to retain control of Commerce Bankshares, Inc., Aurora, Colorado, parent of Commerce Bank, Aurora, Colorado.	Newspaper - N/Avail Fed Reg - N/Avail

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**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>
966656	Bank of Commerce 101 E. Broadway Wetumka, Oklahoma 74883-4504	06/23/2003	09/22/2003	S		X
463650	Adams Bank & Trust Company 315 N. Spruce Street Ogallala, Nebraska 69153-2517	06/16/2003	09/25/2003	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, September 27, 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)(1)	Grant Bancshares, Inc., Natchitoches, LA, to acquire The Bank of Montgomery, Montgomery, LA* (previously reported the week ending September 20, 2003)	Fed Reg – 10/23/2003 Newspaper – 10/19/2003

\* 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>
None		

## Section V – Availability of CRA public evaluations

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

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

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

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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						

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, September 27, 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)(5)	Humboldt Bancorp, Roseville, California, to merge with California Independent Bancorp, Yuba City, California, and thereby indirectly acquire Feather River State Bank, Yuba City, California.*	Newspaper – N/Avail Fed Reg – 10/23/2003
3(a)(5)	Western Sierra Bancorp, Cameron Park, California, to merge with Auburn Community Bancorp, Auburn, California, and thereby indirectly acquire Auburn Community Bank, Auburn, California.*	Newspaper – 10/22/2003 Fed Reg – 10/23/2003

\* 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>
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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**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>
657365	Hanmi Bank 3660 Wilshire Blvd. Penthouse, Suite A Los Angeles, CA 90010-2706 (213) 382-2200	07/07/2003	09/25/2003	O	X	

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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 Quarter of

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*Institution* *Location*

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None

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