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# Federal Reserve Release

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

*No. 11*

*Week Ending March 12, 2005*

**Regulations And Policies**

Regulation BB (Community Reinvestment) -- publication for comment of proposed interagency revisions to exempt intermediate small banks from certain reporting requirements, revise criteria for evaluating lending and community development efforts, and make certain clarifying amendments (Docket No. R-1225).  
- Announced, March 11, 2005

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

**Bank Branches, Domestic**

Kansas City

Butte State Bank, Butte, Nebraska -- to establish a branch at 425 Hillcrest Boulevard, Spencer.  
- Withdrawn, March 10, 2005

Kansas City

Castle Rock Bank, Castle Rock, Colorado -- to establish a branch at 506 Castle Pines Parkway and to increase its investment in bank premises.  
- Approved, March 11, 2005

Chicago

Cole Taylor Bank, Rosemont, Illinois -- to establish a branch at 15014 South LaGrange Road, Orland Park.  
- Approved, March 11, 2005

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 2001 Union Street, Suite 300, San Francisco, California.  
- Approved, March 11, 2005

Atlanta

Community Bank of West Georgia, Villa Rica, Georgia -- to establish a branch at 1200 Ernest Barrett Parkway, Kennesaw.  
- Approved, March 10, 2005

Richmond

Community First Bank, Lynchburg, Virginia -- to establish a branch at 985 Independence Boulevard, Bedford.  
- Withdrawn, March 11, 2005

Richmond

The First Bank and Trust Company, Lebanon, Virginia -- to establish a branch at 1880 East Market Street, Harrisonburg.  
- Approved, March 7, 2005

**Bank Branches, Domestic**

Chicago

Hinsbrook Bank and Trust, Willowbrook, Illinois -- to establish a branch at 2400 South Finley Road, Lombard.  
- Approved, March 11, 2005

San Francisco

Oak Valley Community Bank, Oakdale, California -- to establish a branch at 20 Plaza, Patterson.  
- Approved, March 8, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 6830 Normandy Boulevard, Jacksonville, Florida; 11900 Atlantic Boulevard, and 1441 Hutchinson Park Drive; and at 1505 County Road 220, Orange Park.  
- Approved, March 10, 2005

**Bank Holding Companies**

Director, BS&R

Bancshares of Camden, Inc., Camden, Tennessee -- to retain its investment in BOC Reinsurance Company, Ltd., Turks and Caicos Islands.  
- Approved, March 7, 2005

St. Louis

Bancshares of Camden, Inc., Camden, Tennessee -- to engage in reinsuring credit life, accident, and health insurance through the acquisition of BOC Reinsurance Company, Ltd., Crossville.  
- Approved, March 7, 2005

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire Capitol Development Bancorp Limited II and thereby acquire Bank of Auburn Hills, Auburn Hills, a de novo bank; and for Capitol Development Bancorp Limited II to become a bank holding company and to acquire 51 percent of the shares of Bank of Auburn Hills.  
- Returned, March 8, 2005

**Bank Holding Companies**

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire Capitol Bancorp Colorado Limited and thereby acquire Fort Collins Commerce Bank, Fort Collins, Colorado, a de novo bank; and for Capitol Bancorp Colorado Limited to become a bank holding company and to acquire 51 percent of the shares of Fort Collins Commerce Bank.

- Returned, March 11, 2005

San Francisco

Cashmere Valley Financial Corporation, Cashmere, Washington -- to become a bank holding company and to acquire at least 67 percent of the shares of Cashmere Valley Bank.

- Approved, March 10, 2005

Cleveland

CB Financial Services, Inc., Carmichaels, Pennsylvania -- to become a bank holding company and to acquire Community Bank, National Association, Washington.

- Withdrawn, March 10, 2005

Cleveland

Central Bancshares, Inc., Lexington, Kentucky -- to acquire First Bank, Inc., Louisville.

- Approved, March 9, 2005

Dallas

Clovis Bancshares, Inc., Clovis, New Mexico -- to become a bank holding company and to acquire The Bank of Clovis.

- Approved, March 11, 2005

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- to become a bank holding company and to acquire 58.6 percent of the shares of Community Bancshares of Mississippi, Inc. and eight subsidiary banks in Biloxi, Forest, Indianola, Ellisville, Southhaven, Meridian, Amory, and Lucedale.

- Approved, March 7, 2005

**Bank Holding Companies**

Philadelphia

Community Banks, Inc., Harrisburg, Pennsylvania -- to acquire PennRock Financial Services, Blue Ball, and thereby acquire Blue Ball National Bank.  
- Approved, March 10, 2005

Chicago

First Eagle Bancshares, Inc., Hanover Park, Illinois -- to continue to engage in making or extending loans or credit.  
- Approved, March 11, 2005

St. Louis

First National Bancorp, Inc., Green Forest, Arkansas -- to acquire 9.9 percent of the shares of Legacy National Bank, Springdale, a de novo bank.  
- Approved, March 7, 2005

Minneapolis

Flint Creek Holding Company, Philipsburg, Montana -- relief from a commitment.  
- Granted, March 11, 2005

Chicago

LeRoy C. Darby, Inc. Employee Stock Ownership Plan, Monona, Iowa -- to acquire an additional 11.33 percent, for an aggregate of up to 36 percent, of the shares of LeRoy C. Darby, Inc. and thereby acquire Peoples State Bank, Elkader, and Union State Bank, Monona.  
- Approved, March 9, 2005

Chicago

LeRoy C. Darby, Inc., Monona, Iowa, and LeRoy C. Darby, Inc. Employee Stock Ownership Plan -- to acquire PSB Bancshares, Ltd., Postville, and thereby acquire Postville State Bank.  
- Approved, March 9, 2005

Boston

OceanPoint Financial Partners, MHC, Newport, Rhode Island, and OceanPoint Financial Partners, LLC -- to become a mutual bank holding company and a stock bank holding company, respectively, and to acquire Bank of Newport.  
- Approved, March 9, 2005

**Bank Holding Companies**

Philadelphia

Prudential Mutual Holding Company, Philadelphia, Pennsylvania, and Prudential Bancorp, Inc. of Pennsylvania -- to become bank holding companies in connection with the reorganization and conversion of Prudential Savings Bank from a state chartered mutual savings bank to a state chartered stock savings bank.  
- Approved, March 10, 2005

Director, BS&R

Wachovia Corporation, Charlotte, North Carolina -- relief from a commitment.  
- Granted, March 11, 2005

**Bank Mergers**

Richmond

Farmers & Mechanics Bank, Frederick, Maryland -- to merge with The Fidelity Bank, Hagerstown.  
- Approved, March 11, 2005

Kansas City

Guaranty Bank and Trust Company, Denver, Colorado -- to merge with First National Bank of Strasburg, Strasburg, and establish branches.  
- Approved, March 11, 2005

St. Louis

Legacy Bank & Trust Company, Plato, Missouri -- to merge with The Citizens Bank of Sparta, Sparta, and to retain the acquired facility as a branch.  
- Approved, March 7, 2005

**Bank Premises**

Richmond

Farmers Bank, Windsor, Virginia -- to increase its investment in bank premises.  
- Approved, March 11, 2005

**Change In Bank Control**

Minneapolis

B & M Bancshares, Inc., Fairmont, Minnesota -- change in bank control.  
- Permitted, March 11, 2005

**Change In Bank Control**

St. Louis

Clover Leaf Financial Corporation, Edwardsville, Illinois -- change in bank control.  
- Permitted, March 10, 2005

Chicago

Ridgestone Financial Services, Inc., Brookfield, Wisconsin -- change in bank control.  
- Permitted, March 11, 2005

Secretary

Transatlantic Bank, Miami, Florida -- to retain control of Transatlantic Bank.  
- Permitted, March 7, 2005

**Competitive Factors Reports**

New York

Bergen Commercial Bank, Paramus, New Jersey -- report on competitive factors of the proposed acquisition of the Glen Rock branch of Rock Community Bank, Little Falls.  
- Submitted, March 8, 2005

Kansas City

Community National Bank, Chanute, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Wellsville branch of Gardner National Bank, Gardner.  
- Submitted, March 10, 2005

Atlanta

National Bank of Commerce, Memphis, Tennessee -- report on competitive factors of the proposed merger with NBC Interim Bank, N.A.  
- Submitted, March 10, 2005

San Francisco

Panhandle State Bank, Sandpoint, Idaho -- report on competitive factors of the proposed merger with Intermountain Savings Bank of Washington, Spokane Valley, Washington, a de novo bank.  
- Submitted, March 8, 2005



### **Competitive Factors Reports**

#### Minneapolis

U.S. Bank National Association, Cincinnati, Ohio -- report on competitive factors of the proposed merger with FBS-First Building Corporation, Wilmington, Delaware.

- Submitted, March 8, 2005

### **Extensions Of Time**

#### Chicago

National Bancshares, Inc., Bettendorf, Iowa -- extension to July 7, 2005, to acquire The National Bank, Edina, Minnesota, a de novo bank.

- Granted, March 9, 2005

### **Financial Holding Companies**

#### San Francisco

Cascade Bancorp, Bend, Oregon -- election to become a financial holding company.

- Effective, March 11, 2005

#### Dallas

First Louisiana Bancshares, Inc., Shreveport, Louisiana -- election to become a financial holding company.

- Effective, March 11, 2005

### **Membership**

#### St. Louis

Bank of Lincoln County, Elsberry, Missouri -- to become a member of the Federal Reserve System.

- Approved, March 8, 2005

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, March 12, 2005

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

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

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

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

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

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

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

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

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## 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 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, March 12, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banco LatinoAmericano De Exportaciones S.A., Panama City, Panama, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Banco Votorantim, Sao Paulo, Brazil, to establish a representative office in New York, New York.	Newspaper – N/Avail
4C8	HSH Nordbank AG, Hamburg, Germany, to engage de novo through NY Credit Real Estate Fund, L.P. and New York Credit Advisors LLC, a joint venture investment, in extending credit and servicing loans and acting as an investment or financial advisor.	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>	<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.

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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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, March 12, 2005

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

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

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

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

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

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

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

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

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## 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 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>
551315	Wilmington Trust of PA	11/01/2004	03/07/2005	O	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 4

## Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, March 12, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Minster Bank, Minster, OH to establish a branch at 1280 Experimental Farm Road, Troy, OH.	Newspaper – 03/25/2005

\*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)	Peoples Community Bancorp, Inc., West Chester, OH to acquire American State Corporation and its wholly-owned subsidiary American State Bank, both of Lawrenceburg, IN.	Newspaper – N/Avail Fed Reg – 04/07/2005

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

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, March 12, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Capital Bank, Greenwood, South Carolina, to establish a branch at 2123 Highway 81 North, Anderson, South Carolina.*	Newspaper – 03/23/2005
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 3350 Braselton Highway, Dacula, Georgia.*	Newspaper – 03/25/2005

\*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)	SCCB Financial Corp., Columbia, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of The Carolina Community Bank, Columbia, South Carolina.*	Fed Reg – 03/28/2005 Newspaper – 04/04/2005

\*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>
None						

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

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

## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, March 12, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Capital City Bank, Tallahassee, Florida, to merge with First National Bank of Alachua, Alachua, Florida.*	Newspaper – 03/25/2005
18(c)	First American Bank, Decatur, Alabama, to merge with First Citizens Bank, Talladega, Alabama.*	Newspaper – 04/08/2005
Branch	First Gulf Bank, Foley, Alabama, to establish a branch located at 30500-A State Highway 181, Spanish Fort, Alabama.*	Newspaper – 03/14/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2795 Chastain Meadows Parkway, Kennesaw, Georgia, to be known as the Kennesaw Wal-Mart Money Center Office.*	Newspaper – 03/19/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1400 Lawrenceville Highway, Lawrenceville, Georgia, to be known as the Lawrenceville Commons Wal-Mart Office.*	Newspaper – 03/19/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2931 McCall Road, Englewood, Florida, to be known as the Englewood Wal-Mart Office.*	Newspaper – 03/19/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1699 N. Woodland Boulevard, DeLand, Florida, to be known as the DeLand Wal-Mart Money Center Office.*	Newspaper – 03/18/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 904 Cypress Parkway, Poinciana Place, Florida, to be known as the Poinciana Place Wal-Mart Office.*	Newspaper – 03/23/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 9570 Southwest Highway 20, Ocala, Florida, to be known as the Ocala 1 Wal-Mart Office.*	Newspaper – 03/26/2005

\*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)	Saladrigas Holdings, LP, Coral Gables, Florida, to become a bank holding company by acquiring 12 percent of the outstanding shares of Premier American Bank, Miami, Florida.*	Newspaper – 03/30/2005 Fed Reg – 03/28/2005
CIC	South Banking Company, Alma, Georgia, after-the-fact change in control notice filed by Olivia Lawrence Bennett as executor and beneficiary of the Estate of Valene Bennett; Bennett Family Limited Partnership, Olivia L. Bennett, general partner; Lawrence R. Bennett; Paul Thomas Bennett; Olivia Louise Bennett; Thomas Valene Bennett; Holly Jones Bennett; John V. Bennett; Harry Keith Bennett, Jr.; Lillian Purcell Johnson; Holly Bennett Porter; Carolyn Joyce Bennett; all of Alma, Georgia, to retain 59.60 percent of the outstanding shares of South Banking Company, Alma, Georgia, and its subsidiaries, Alma Exchange Bank, Alma, Georgia; Peoples State Bank and Trust Company, Baxley, Georgia; Citizens State Bank, Kingsland, Georgia; and Pineland State Bank, Metter, Georgia.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(5)	Capital City Bank Group, Inc., Tallahassee, Florida, Capital City Bank Group, Inc., Tallahassee, Florida, to merge with First Alachua Banking Corporation, and its subsidiary, First National Bank of Alachua, both of Alachua, Florida.*	Newspaper – 03/25/2005 Fed Reg – 04/04/2005
CIC	Financial Corporation of Louisiana, Crowley, Louisiana, prior change in control notice filed by Financial Corporation of Louisiana Employee Stock Ownership Plan and Argent Trust, a division of National Independent Trust Company Trustee, to acquire 1.90 percent of the outstanding shares of Financial Corporation of Louisiana, Crowley, Louisiana, and its subsidiaries, First National Bank of Louisiana, Crowley, Louisiana, and Rayne State Bank & Trust Company, Rayne, Louisiana.	Newspaper – 10/25/2004 Fed Reg – 03/25/2005
CIC	First Farmers Bancshares, Inc., Portland, Tennessee, prior change in control notice filed by Douglas Williams and Zella Irene Williams, both of Portland, Tennessee, to acquire an additional 0.65 percent of the outstanding shares of First Farmers Bancshares, Inc., and its subsidiary, Farmers Bank, both of Portland, Tennessee. Total ownership will equal 10.29 percent.	Newspaper – 03/20/2005 Fed Reg – 03/24/2005
3(a)(1)	Jones County Bancshares, Inc., Laurel, Mississippi, to become a bank holding company by acquiring 100 percent of the outstanding shares of Bank of Jones County, Laurel, Mississippi.*	Newspaper – N/Avail 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>
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>
None						

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

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

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, March 12, 2005

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3) & 3(a)(1)	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Capitol Development Bancorp Limited II, Lansing, Michigan, and thereby indirectly acquire Bank of Bellevue (in organization), Bellevue, Washington, and by Capitol Development Bancorp Limited II, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Bellevue (in organization), Bellevue, Washington.*	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notice by Michael J. Rivers, Winona, Minnesota, to acquire approximately 22.07 percent of the voting shares of Central Wisconsin Financial Services, Inc., Wausau, Wisconsin, and thereby indirectly acquire Bank of Wausau, Wausau, Wisconsin.	Fed Reg – 02/22/2005 Newspaper – N/Avail
CIC	Notice by Jeffrey Dinklage, Wisner, Nebraska, to increase ownership of D & H Investments Corporation, Cherokee, Iowa, to 27.14 percent following the repurchase of 1,000 shares	Fed Reg – 03/22/2005 Newspaper – N/Avail
3(a)(3)	Great River Financial Group, Inc., Burlington, Iowa, to acquire 100 percent of Two Rivers Bank and Trust (in organization), Johnston, Iowa.*	Fed Reg – 03/28/2005 Newspaper – N/Avail
3(a)(1) & 4(c)(8)	iTeam Companies, Inc., Brookfield, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Kenney, Kenney, Illinois, and to engage in data processing activities through its subsidiary, iStream Companies, Inc., Brookfield, Wisconsin.*	Fed Reg – N/Avail Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Everett D. Lawrence, Marshall, Illinois, acting in concert with Lawrence Gravel, Phyllis Lawrence, and Kim Schmidt, to retain control of the voting stock of Preferred Bancorp, Inc., Casey, Illinois, and thereby indirectly acquire Preferred Bank, Casey, Illinois.	Fed Reg – 03/24/2005 Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

<i>Type</i>	<i>Application</i>
3(a)(1) Notice	CNB Community Bancorp, Inc., Hillsdale, Michigan, to become a bank holding company by acquiring 100 percent of Hillsdale County National Bank, Hillsdale, Michigan.

## 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.



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

<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>
15536	Pullman Bank and Trust Company 1000 E. 111 <sup>th</sup> Street Chicago, Illinois 60628-4697 (773) 602-8200	10/25/2004	03/01/2005	O	X	

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

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

## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, March 12, 2005

#### 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>
3A1	Fayette Bancorp, Inc., Hickory Valley, Tennessee, to become a bank holding by acquiring at least 50 percent of Mason Bancorp, Inc., Hickory Valley, Tennessee, and thereby indirectly acquire The Bank of Mason, Mason, Tennessee.*	Newspaper – 04/10/2005 Fed Reg – 04/11/2005
3A1	Mason Bancorp, Inc., Hickory Valley, Tennessee, to become a bank holding company by acquiring 100 percent of The Bank of Mason, Mason, Tennessee.*	Newspaper – 04/10/2005 Fed Reg – 04/11/2005
3A5	Home Bancshares, Inc., Conway, Arkansas, to merge with Marine Bancorp, Inc., Marathon, Florida, and thereby indirectly acquire Marine Bank of the Florida Keys, Marathon, Florida.*	Newspaper – 04/15/2005 Fed Reg – 04/11/2005
3A3	Exchange National Bancshares, Inc., Jefferson City, Missouri, to acquire 100 percent of Bank 10, Belton, Missouri. (Previously submitted during the week ending March 5, 2005.)*	Newspaper – 04/04/2005 Fed Reg – 04/01/2005

\* 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>
4c8	Perry County Bancorp, Inc., DuQuoin, Illinois, to acquire 100 percent of DQSB Financial Services, Inc., DuQuoin, Illinois, and thereby engage in securities brokerage and advisory services activities.	Fed Reg – 03/29/2005

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

<i>Type</i>	<i>Application</i>
Membership	Bank of Lincoln County, Elsberry, Missouri, to become a member of the Federal Reserve System.

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

# District 9

## Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, March 12, 2005

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

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

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

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

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

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

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

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

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## 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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**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 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, March 12, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Butte State Bank, Butte, Nebraska, to establish a branch at 425 Hillcrest Boulevard, Spencer, Nebraska.	Newspaper – 03/19/2005

### 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)	BOTS, Inc., Topeka, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of VisionBank, Topeka, Kansas (in organization).	Newspaper – N/Avail Fed Reg – 04/04/2005
CIC	Notification by Daniel Buford, Stephen Buford, Sam Buford, Ernest Dillard, Sheila Dillard, Aaron Dillard, and Hannah Dillard, all of Tulsa, Oklahoma; Sharon Linsenmeyer, Beatrice, Nebraska; and Sarah Dillard, Tampa, Florida, to acquire control of Healthcare Bancorp, Inc., parent of First BankCentre, both of Broken Arrow, Oklahoma.	Newspaper – N/Avail Fed Reg – 03/25/2005
CIC	Notification by Bill D. Inhofe, Muskogee, Oklahoma, to acquire control of Boynton Holding Company, parent of Territory Bank, both in Muskogee, Oklahoma.	Newspaper – 02/22/2005 Fed Reg – 02/22/2005

### 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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**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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, March 12, 2005

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

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

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

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

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

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

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

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

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## 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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**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>
498456	First State Bank 101 W San Saba Street Menard, Texas 76859	11/01/2004	03/12/2005	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 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, March 12, 2005

### 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)	FNB Bancorp, South San Francisco, California, to acquire 100 percent of Sequoia National Bank, San Francisco, California.*	Newspaper – 03/24/2005 Fed Reg – 04/04/2005

\* 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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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.

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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						

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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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