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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. 21*

*Week Ending May 21, 2005*

### **Testimony And Statements**

Truth in Lending -- statement by Governor Gramlich before the Senate Committee on Banking, Housing, and Urban Affairs on consumer credit card accounts and the Truth in Lending Act.

- Published, May 17, 2005

### **Regulations And Policies**

Control Proceedings under the Home Owners' Loan Act -- Board comment letter on the Office of Thrift Supervision's interim rule on control procedures and its implications for controlling companies under Regulations W (Transactions between Member Banks and Their Affiliates) and O (Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks).

- Approved, May 16, 2005

Credit Risk Management Guidance for Home Equity Lending -- interagency guidance that promotes sound risk management practices for home equity lines of credit and loans.

- Announced, May 16, 2005

Private Sector Adjustment Factor -- publication for comment of changes to the methodology for calculating the target rate of return on equity in the private sector adjustment factor (Docket No. OP-1229).

- Approved, May 16, 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

AllNations Bank, Calumet, Oklahoma -- to establish a branch at 2023 South Gordon Cooper, Shawnee.

- Approved, May 19, 2005

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 1107 South Rogers Street, Clarksville.

- Approved, May 17, 2005

Atlanta

AuburnBank, Auburn, Alabama -- to establish a branch in Kroger Tigertown Supermarket at Frederick Road and Enterprise Drive, Opelika.

- Approved, May 17, 2005

Richmond

Cecil Federal Bank, Elkton, Maryland -- to establish a branch at 390 Conowingo Road, Conowingo.

- Approved, May 18, 2005

Richmond

Farmers & Merchants Bank, Timberville, Virginia -- to operate a courier service in Rockingham County and Harrisonburg.

- Approved, May 18, 2005

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a temporary branch at Pete Dye Golf Club, 801 Aaron Smith Drive, Bridgeport, West Virginia.

- Approved, May 20, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 4370 Highland Road, Waterford.

- Approved, May 20, 2005

**Bank Branches, Domestic**

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 640 West Diersey Parkway, Chicago, Illinois.  
- Approved, May 20, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 5930 West U.S. 52, New Palestine, Indiana.  
- Approved, May 20, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 50 Central Avenue, Sarasota, Florida.  
- Approved, May 20, 2005

Kansas City

Kearney Commercial Bank, Kearney, Missouri -- to relocate its main office to 950 West 92 Highway and establish a branch at 100 West 92 Highway; and to increase its investment in bank premises.  
- Approved, May 19, 2005

Dallas

Peoples Bank, Lubbock, Texas -- to establish a branch at the intersection of Highways 86 and 168, Nazareth.  
- Approved, May 18, 2005

**Bank Holding Companies**

Atlanta

American Southern Bancorp, Inc., Roswell, Georgia -- to become a bank holding company and to acquire American Southern Bank, a de novo bank.  
- Approved, May 19, 2005

Kansas City

Carbon County Holding Company, Rawlins, Wyoming -- relief from certain commitments.  
- Withdrawn, May 18, 2005

**Bank Holding Companies**

Philadelphia

Citizens and Northern Corporation, Wellsboro, Pennsylvania -- to acquire Canisteo Valley Corporation, Canisteo, New York, and its subsidiary, First State Bank.  
- Approved, May 20, 2005

Atlanta

Copiah Bancshares, Inc., Hazlehurst, Mississippi -- to become a bank holding company and to acquire Copiah Bank, National Association.  
- Approved, May 19, 2005

Kansas City

The Farmers State Bank of Fort Morgan Colorado Employee Stock Ownership Plan, Fort Morgan, Colorado -- to acquire up to 38 percent of the shares of FSB Bancorporation of Fort Morgan, Colorado, parent of Farmers State Bank of Fort Morgan.  
- Approved, May 18, 2005

Philadelphia

Fulton Financial Corporation, Lancaster, Pennsylvania -- to acquire SVB Financial Services, Inc., Somerville, New Jersey.  
- Approved, May 20, 2005

Atlanta

Georgian Bancorporation, Inc., Powder Springs, Georgia -- relief from a commitment.  
- Withdrawn, May 20, 2005

Philadelphia

North Penn Mutual Holding Company, Scranton, Pennsylvania, and North Penn Bancorp, Inc. -- to become bank holding companies in connection with the reorganization of North Penn Bank from a state chartered mutual savings bank to a state chartered stock savings bank.  
- Approved, May 17, 2005

Philadelphia

Univest Corporation of Pennsylvania, Souderton, Pennsylvania -- to retain 8.53 percent ownership of New Century Bank, Phoenixville.  
- Approved, May 20, 2005

**Change In Bank Control**

Kansas City

Boynton Holding Company, Inc., Muskogee, Oklahoma -- change in bank control.  
- Withdrawn, May 19, 2005

Chicago

De Witt Bancorp, Inc., De Witt, Iowa -- change in bank control.  
- Permitted, May 20, 2005

Richmond

Islands Bancorp, Beaufort, South Carolina -- change in bank control.  
- Permitted, May 20, 2005

**Competitive Factors Reports**

St. Louis

The Bank of Marion, Marion, Illinois -- report on competitive factors of the proposed merger with The Egyptian State Bank, Carrier Mills.  
- Submitted, May 17, 2005

Chicago

Community Bank Spring Green and Plain, Spring Green, Wisconsin -- report on competitive factors of the proposed merger with SGP Investments, Inc., Las Vegas, Nevada.  
- Submitted, May 17, 2005

Dallas

The First National Bank of Seymour, Seymour, Texas -- report on competitive factors of the proposed merger with First State Bank of Matador, Matador.  
- Submitted, May 20, 2005

Atlanta

First Tennessee Bank National Association Memphis, Memphis, Tennessee -- report on competitive factors of the proposed merger with United Bank and Trust Company, St. Petersburg, Florida.  
- Submitted, May 19, 2005

**Competitive Factors Reports**

Boston

Laconia Savings Bank, Laconia, New Hampshire -- report on competitive factors of the proposed merger with Village Bank and Trust Company, Gilford.  
- Submitted, May 19, 2005

San Francisco

Pacific Capital Bank, National Association, Santa Barbara, California -- report on competitive factors of the proposed merger with First Bank of San Luis Obispo, San Luis Obispo.  
- Submitted, May 16, 2005

New York

Patriot Federal Bank, Canajoharie, New York -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Canajoharie branch of Trustco Bank, Glenville.  
- Submitted, May 19, 2005

**Financial Holding Companies**

Dallas

Grapeland Bancshares, Inc., Grapeland, Texas, and Grapeland Financial Group, Inc., Dover, Delaware -- elections to become financial holding companies.  
- Effective, May 20, 2005

**District 1**  
**Federal Reserve Bank of Boston**

**Applications and notifications filed during the week ending Saturday, May 21, 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, May 21, 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	Park Avenue Bancorp, Inc., New York, New York, to become a bank holding company through the acquisition of 80.1 percent of the outstanding shares of Park Avenue Bank, New York, New York.	Newspaper – 06/16/2005 Fed Reg – 06/20/2005
*3A1	Treetops Acquisition Group LP, Treetops Acquisitions Group II LP, Treetops Acquisition Group Ltd., Treetops Acquisition Group II Ltd., CAM Discount Ltd, and the Edgar M. Bronfman Trusts A, B, C, D,E, F, G, all of New York, New York, to become bank holding companies through the acquisition of up to fifty-one percent of the outstanding shares of Israel Discount Bank, Ltd., Tel Aviv, Israel, and thereby acquire Discount Bancorp, New York, New York and its New York State-chartered bank, Israel Discount Bank of New York, New York, New York.	Newspaper – 05/13/2005 Fed Reg – 05/13/2005

#### 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>
Foreign Branch	JPMorgan Chase Bank, National Association, Columbus, Ohio, provided notice of its intention to establish a branch in the Kingdom of Saudi Arabia.

#### 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 Third Quarter of 2005

<i>Institution</i>	<i>Location</i>
Adirondack Bank	Utica, New York
Great Eastern Bank	New York, New York
Orange County Trust Company	Middletown, New York

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 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, May 21, 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 Third Quarter of 2005

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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, May 21, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Croghan Colonial Bank, Fremont, OH, to establish a bank branch de novo at 27 East Main Street, Norwalk, OH	Newspaper – 06/06/2005
*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>
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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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**

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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.

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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 Third Quarter of 2005

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<i>Institution</i>	<i>Location</i>
Cortland Savings & Banking Co.	194 W. Main Street Cortland, OH 44410
Fifth Third Bank	38 Fountain Square Plaza Cincinnati, OH 45263
Wesbanco Bank	One Bank Plaza Wheeling, WV 26003

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, May 21, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Hampton Roads, Chesapeake, Virginia, to establish a branch at 999 Waterside Drive, Norfolk, Virginia.*	Newspaper – 06/03/2005
Branch	Bank of the Commonwealth, Norfolk, Virginia, to establish a branch at 3343 Western Branch Boulevard, Chesapeake, Virginia.*	Newspaper – 06/04/2005
18(c)	NBRFS Financial, Rising Sun, Maryland, to purchase certain assets and assume certain deposit liabilities of the Penn Hills, Pennsylvania, branch office of Susquehanna Bank PA, Lititz, Pennsylvania.*	Newspaper – 06/13/2005

\*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)	Capital One Financial Corporation, McLean, Virginia., to acquire 100% of the voting shares of Hibernia Corporation, New Orleans, Louisiana, and thereby indirectly acquire Hibernia National Bank, New Orleans, Louisiana.*	Fed Reg – 06/03/2005 Newspaper – 06/04/2005

\*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

Type	Application
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.

RSSD number	Institution/Location	Examination date	CRA public date	CRA rating	Exam type	
					LrgBk	SmBk
829032	B C Bank, Inc. 107 Pike Street Philippi, West Virginia 26416	03/07/2005	05/21/2005	S		X

#### Section VI – CRA examinations scheduled for 3rd Quarter of 2005

Institution	Location
CommerceFirst Bank	Annapolis, Maryland
Virginia Commerce Bank	Arlington, Virginia
Bank of Hampton Roads	Chesapeake, Virginia
First Bank and Trust Company	Lebanon, Virginia
River City Bank	Mechanicsville, Virginia
First Sentinel Bank	Richlands, Virginia

**Section VI – CRA examinations scheduled for 3rd Quarter of 2005**

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<i>Institution</i>	<i>Location</i>
Prosperity Bank & Trust Company	Springfield, Virginia
Bank of Tazewell County	Tazewell, Virginia
Putnam County Bank	Hurricane, West Virginia

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## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, May 21, 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)(1)	GB Bank Group, Inc., Glennville, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Glennville Bank, Glennville, Georgia.*	Newspaper – 06/04/2005 Fed Reg – 06/10/2005
3(a)(5)	GB Bank Group, Inc., Glennville, Georgia, to merge with Tippins Bankshares, Inc., Claxton, Georgia, and thereby acquire its subsidiary, Tippins Bank & Trust Company, Claxton, Georgia.*	Newspaper – 06/04/2005 Fed Reg – 06/10/2005
3(a)(1)	Hometown Community Bancshares, Inc., Braselton, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Hometown Community Bank, Braselton, Georgia (in organization).*	Newspaper – 05/05/2005 Fed Reg – 04/22/2005
4(c)(8)	Omni Financial Services, Inc., Atlanta, Georgia, to acquire 100 percent of the voting shares of Georgia Community Bank, a federal savings association, Dalton, Georgia, and thereby engage in operating a savings association.*	Newspaper – N/Avail Fed Reg – 06/09/2005

\*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>
Membership	First Farmers and Merchants National Bank, Columbia, Tennessee, to become a state-chartered 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.

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 Third Quarter of 2005

<i>Institution</i>	<i>Location</i>
The Bank	Birmingham, Alabama
Bank Independent	Sheffield, Alabama
Equitable Bank	Fort Lauderdale, Florida
IBERIABANK	Lafayette, Louisiana
TransAtlantic Bank	Miami, Florida

**Section VI – CRA examinations scheduled for Third Quarter of 2005**

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*Institution*

*Location*

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, May 21, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branch	Templeton Savings Bank, Templeton, Iowa, to purchase the assets and assume the liabilities of the Manning, Iowa branch office of American Interstate Bank, Elkhorn, Nebraska, and to establish a branch at 223 Main Street, Manning, Iowa.*	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 Terence P. Greenley, Sigourney, Iowa and Frances S. Fleck, Sigourney, Iowa (husband and wife) to gain control of Fountain View Bancorp., Inc., and thereby indirectly Keokuk County State Bank, Sigourney, Iowa.	Fed Reg – 05/20/2005 Newspaper – N/Avail
3(a)(3)	Peotone Bancorp, Inc., Peotone, Illinois, and Founders Group, Worth, Illinois, to acquire 100 percent of the voting shares of Vermilion Bancorp, Inc., Danville, Illinois, and thereby indirectly acquire American Savings Bank of Danville, Danville, Illinois.*	Fed Reg – 06/02/2005 Newspaper – 06/03/2005
3(a)(1)	Symphony Bancorp, Indianapolis, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Symphony Bank (in organization), Indianapolis, Indiana.*	Fed Reg – 05/31/2005 Newspaper – 05/30/2005

\* 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

Type	Application
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**

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RSSD number	Institution/Location	Examination date	CRA public date	CRA rating	Exam type	
					LrgBk	SmBk
542649	Chemical Bank & Trust Co. 333 E. Main Street Midland, Michigan 48640 (989) 631-9200	07/19/2004	05/06/2005	S		X

## Section VI – CRA examinations scheduled for 3<sup>rd</sup> Quarter of 2005

Institution	Location
Alpha Community Bank	Toluca, Illinois
American Trust and Savings Bank	Dubuque, Iowa
Baylake Bank	Sturgeon Bay, Wisconsin
Citizens Bank	Flint, Michigan
Fifth Third Bank	Grand Rapids, Michigan
First Banking Center	Burlington, Wisconsin

**Section VI – CRA examinations scheduled for 3<sup>rd</sup> Quarter of 2005**

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<i>Institution</i>	<i>Location</i>
Knisely Bank	Butler, Indiana
Lake Forest Bank and Trust Co.	Lake Forest, Illinois
Legacy Bank	Milwaukee, Wisconsin
M&I Marshall & Ilsley Bank	Milwaukee, Wisconsin
North Shore Community Bank	Wilmette, Illinois
St. Ansgar State Bank	Saint Ansgar, Iowa
Security Savings Bank	Gowrie, Iowa

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## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, May 21, 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>
3A3	First Horizon National Corporation, Memphis, Tennessee, to acquire 100 percent of United Bank and Trust Company, Saint Petersburg, Florida. (Previously submitted during the week ending May 14, 2005.) *	Newspaper – 06/13/2005 Fed Reg – 06/17/2005
3A1	Trubank Securities Trust, St. Louis, Missouri, to become a bank holding company by acquiring 16 percent of Truman Bancorp, Inc., St. Louis, Missouri, and there indirectly acquire Truman Bank, St. Louis, Missouri. (Previously submitted during the week ending April 30, 2005.) *	Newspaper – 06/02/2005 Fed Reg – 05/27/2005

\* 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**

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

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**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.

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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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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, May 21, 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>
CIC	Severson Family Limited Partnership, Apple Valley, Minnesota, and Larry S. Severson, Lakeville, Minnesota as general partner, to become part of a group acting in concert, and thereby acquire control of Financial Services of St. Croix Falls, St. Croix Falls, Wisconsin.	Fed Reg – 05/23/2005 Newspaper – N/Avail
3(a)(1)	Tradition Bancshares, Inc., Edina, Minnesota, to become a bank holding company by acquiring 100 percent of the stock of Tradition Capital Bank, Edina, Minnesota, a bank in organization.*	Fed Reg – 06/09/2005 Newspaper – 06/13/2005

\* 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.

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**SN = Substantial noncompliance**

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

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

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

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

## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, May 21, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Centennial Bank of the West, Fort Collins, Colorado, to merge with First MainStreet Bank, N.A., Longmont, Colorado, and incident thereto, to establish five branches.	Newspaper – N/Avail
Branch	Bank of Western Oklahoma, Elk City, Oklahoma, to establish a branch at the intersection of Williams Avenue and Downs Avenue, Woodward, Oklahoma.	Newspaper – 05/27/2005

#### 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)(3)	Centennial Bank Holdings, Inc., Fort Collins, Colorado, to acquire 100 percent of the voting shares of First MainStreet Financial, Ltd., Longmont, Colorado, parent of First MainStreet Bank, N.A., Longmont, Colorado.	Newspaper – N/Avail Fed Reg – 06/17/2005
3(a)(3)	Ameribank Holding Company, Collinsville, Oklahoma, to acquire up to 100 percent of the voting shares of Boynton Holding Company, Inc., parent of Territory Bank, both of Muskogee, Oklahoma.	Newspaper – N/Avail Fed Reg – 06/20/2005

#### 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.

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

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

<i>RSSD 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 3<sup>rd</sup> Quarter of 2005

<i>Institution</i>	<i>Location</i>
Centennial Bank	Englewood, Colorado
Premier Bank	Lenexa, Kansas
The Valley State Bank	Syracuse, Kansas
Lamar Bank and Trust	Lamar, Missouri
Farmers State Bank	Lincoln, Missouri
Farmers State Bank	Stanberry, Missouri
Platte Valley State Bank and Trust Company	Kearney, Nebraska
First State Bank	Lincoln, Nebraska

**Section VI – CRA examinations scheduled for 3<sup>rd</sup> Quarter of 2005**

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<i>Institution</i>	<i>Location</i>
Citizens Bank and Trust Company	Ardmore, Oklahoma
Ameristate Bank	Atoka, Oklahoma
Citizens Bank of Edmond	Edmond, Oklahoma
Grant County Bank	Medford, Oklahoma
Peoples Bank	Oklahoma City, Oklahoma

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 21, 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)(1)	TCB Holding Company, The Woodlands, Texas, to become a bank holding company by acquiring 100 percent of Texas Community Bank, N.A., The Woodlands, Texas. *	Fed Reg – 06/07/2005 Newspaper – 06/20/2005
CIC	Notice by Rodney A, Abrams, Northbrook, Illinois; et al, to acquire an interest in Surety Capital Corporation, Fort Worth, Texas, and indirectly acquire Surety Bank, National Association, Fort Worth, Texas.	Fed Reg – 05/31/2005 Newspaper – 04/06/2005

\* 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>	<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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**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>
935858	Colorado Valley Bank 143 North Main La Grange, Texas 78945-2616	03/07/2005	05/16/2005	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 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, May 21, 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)(1)	Sterling Financial Corporation, Spokane, Washington, to become a bank holding company by acquiring 100 percent of Sterling Savings Bank, Spokane, Washington.*	Newspaper – 06/10/2005 Fed Reg – 06/09/2005

\* 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</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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