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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. 45*

*Week Ending November 7, 1998*

### **Bank Holding Companies**

Banc One Corporation, Columbus, Ohio -- requests by certain commenters for reconsideration of the Board's approval of the application to merge with First Chicago NBD Corporation, Chicago, Illinois.

- Denied, November 2, 1998

Peoples Heritage Financial Group, Inc., Portland, Maine, and Peoples Heritage Merger Corp. -- to merge with SIS Bancorp, Inc., Springfield, Massachusetts, and acquire Springfield Institution for Savings and Glastonbury Bank & Trust Company, Glastonbury, Connecticut.

- Approved, November 4, 1998

### **Banks, State Member**

Marine Midland Bank, Buffalo, New York -- request for an exemption from section 23A of the Federal Reserve Act to acquire the commercial loan portfolio of the New York City and Chicago branches and related Cayman Island branch and International Banking facility of Hongkong and Shanghai Banking Corporation, Ltd., Victoria, Hong Kong.

- Granted, November 3, 1998

### **Currency**

Federal Reserve notes -- 1999 new currency budget.

- Approved, November 4, 1998

### **Regulations And Policies**

To Their Credit: Women-Owned Businesses -- availability of a videotape designed to heighten awareness among lenders about the business opportunities available in lending to businesses owned by women.

- Announced, November 2, 1998

### **Reserve Bank Services**

Federal Reserve priced services -- fee schedules for 1999 (Docket No. R-1023).

- Approved, November 4, 1998

Federal Reserve priced services -- private sector adjustment factor for 1999 (Docket No. R-1023).

- Approved, November 4, 1998

## **H.2** Actions under delegated authority

November 1, 1998 to November 7, 1998

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment
<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**

#### Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 2804 East Center Street, Warsaw, Indiana.

- Approved, November 4, 1998

#### Philadelphia

Berks County Bank, Reading, Pennsylvania -- to establish a branch at 4001 Pekiomen Avenue, Exeter Township, Pennsylvania.

- Approved, November 4, 1998

#### Richmond

Fauquier Bank, Warrenton, Virginia -- to establish a branch at 8097 Sudley Road, Manassas, Virginia.

- Approved, November 4, 1998

#### Richmond

First Bank, Strasburg, Virginia -- to establish a branch at 661 North Loudoun Street, Winchester, Virginia.

- Approved, November 5, 1998

#### Atlanta

First Commercial Bank of Florida, Orlando, Florida -- to establish a branch at 910 W. Vine Street, Kissimmee, Florida.

- Approved, November 4, 1998

#### Richmond

First Virginia Bank-Southwest, Roanoke, Virginia -- to establish a branch in the Kroger store at 7480 Lee Highway, Radford, Virginia.

- Approved, November 4, 1998

#### Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish a branch at 15350 W. Howard Avenue, New Berlin, Wisconsin.

- Approved, November 6, 1998

**Bank Branches, Domestic**

Atlanta

Republic Security Bank, West Palm Beach, Florida -- to establish a branch at 831 N.E. 8th Street, Homestead, Florida.  
- Approved, November 3, 1998

Atlanta

Republic Security Bank, West Palm Beach, Florida -- to establish a branch at 2323 N.W. 13th Street, Gainesville, Florida.  
- Approved, November 3, 1998

San Francisco

Security Bank, Coos Bay, Oregon -- to establish a branch at 4900 S.W. Grange Road, Roseburg, Oregon.  
- Approved, November 4, 1998

Atlanta

Southwest Georgia Bank, Moultrie, Georgia -- to establish a branch at 720 West Fourth Street, Adel, Georgia.  
- Approved, November 4, 1998

Philadelphia

Sterling Bank, Mount Laurel, New Jersey -- to establish a branch at 52 Main Street, Southampton Township, New Jersey.  
- Approved, November 2, 1998

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 7524 Roswell Road, Atlanta, Georgia, to be known as Trowbridge Crossing Office.  
- Approved, November 6, 1998

Chicago

UnionBank West, Macomb, Illinois -- to establish a branch at 2442 Broadway, Quincy, Illinois.  
- Approved, November 5, 1998

**Bank Holding Companies**

Kansas City

Albion National Management Company, Inc., Albion, Nebraska -- to acquire shares of Sutton Agency, Inc., Sutton, Nebraska, and City State Bank.  
- Approved, November 4, 1998

Minneapolis

Amundson Family Limited Partnership, Sioux Falls, South Dakota, and Beulah Bancorporation, Inc. -- to acquire Robinson Bank Holding Company, Robinson, North Dakota, and Security State Bank of Robinson.  
- Approved, November 4, 1998

Atlanta

Appalachian Bancshares, Inc., Ellijay, Georgia -- to merge with First National Bank of Union County, Blairsville, Georgia.  
- Approved, November 4, 1998

Dallas

Bank United of Texas FSB, Houston, Texas -- waiver of application to acquire Midland American Bancshares, Inc., Midland, Texas; MAB Bancshares of Delaware, Inc., Wilmington, Delaware; and Midland American Bank, Midland.  
- Granted, November 6, 1998

Minneapolis

Bluestem Bank Holding Company, L.L.C., Sioux Falls, South Dakota -- to acquire shares of Thomson Holdings, Inc., Centerville, South Dakota.  
- Approved, November 6, 1998

Atlanta

CCB Bancshares, Inc., Hahira, Georgia -- to acquire The Remerton Agency, Inc., Remerton, Georgia, d/b/a Star Insurance Agency, and engage in general insurance activities in a town with a population of less than 5000.  
- Withdrawn, October 29, 1998 (AC)

Chicago

Central South Bancorporation, Inc., Indianola, Iowa -- to acquire Peoples Savings Bank.  
- Approved, November 3, 1998

**Bank Holding Companies**

Secretary

Centura Banks, Inc., Rocky Mount, North Carolina -- to merge with Scotland Bancorp, Inc., Laurinburg, North Carolina, and acquire Scotland Savings Bank, SSB, and for Centura Bank, Laurinburg, to merge with Scotland Savings Bank, SSB, and establish a branch at one of its current locations.  
- Approved, November 5, 1998

Dallas

Chaparral Bancshares, Inc., Richardson, Texas, and Chaparral Bancshares of Delaware, Dover, Delaware -- to acquire Van Alstyne Financial Corporation, Van Alstyne, Texas, and The First National Bank of Van Alstyne.  
- Approved, November 4, 1998

Kansas City

Community Financial Corporation, Topeka, Kansas -- termination of certain commitments.  
- Granted, September 23, 1998 (AC)

Chicago

Community Shores Bank Corporation, Roosevelt Park, Michigan -- to acquire Community Shores Bank, Norton Shores, Michigan.  
- Approved, November 5, 1998

Richmond

F&M Bancorp, Frederick, Maryland -- waiver of application to acquire Monocacy Bancshares, Inc., Taneytown, Maryland.  
- Granted, October 9, 1998 (AC)

St. Louis

First Bank Corp, Fort Smith, Arkansas -- to acquire Sebastian Bankshares, Inc., Barling, Arkansas, and River Valley Bank and Trust, Lavaca, Arkansas.  
- Approved, November 4, 1998

Dallas

First State Bank of Texas, Denton, Texas -- waiver of application to acquire Addison National Bank, Addison, Texas.  
- Granted, November 5, 1998

**Bank Holding Companies**

Richmond

First Union Corporation, Charlotte, North Carolina -- modification of a commitment made in connection with its notice to acquire shares of Mentor Investment Group, LLC, Richmond, Virginia.

- Granted, October 7, 1998 (AC)

Kansas City

First York Ban Corp, York, Nebraska -- to acquire shares of Sutton Agency, Inc., Sutton, Nebraska, and City State Bank.

- Approved, November 4, 1998

Chicago

High Point Financial Services, Inc., Forrester, Illinois -- to acquire Kent Bancshares, Inc., Kent, Illinois, and Kent Bank.

- Approved, November 2, 1998

Chicago

Irwin Financial Corporation, Columbus, Indiana -- to acquire shares of Net Earnings, Burlingame, California, and engage in data processing activities.

- Approved, October 30, 1998 (AC)

Boston

Machias Bancorp, MHC, Machias, Maine, and Machias Bancorp, Inc. -- to become a mutual bank holding company and a bank holding company, respectively, through reorganization of Machias Savings Bank.

- Approved, November 2, 1998

Boston

Machias Bancorp, MHC, Machias, Maine; Machias Bancorp, Inc.; and MSB Leasing, Inc. -- to acquire an interest in M&M Consulting, LLC, Bangor, Maine, and engage in management consulting services.

- Approved, November 2, 1998

St. Louis

Mt. Sterling Bancorp, Inc., Mt. Sterling, Illinois -- to acquire Mt. Sterling Bancshares, Inc., and Farmers State Bank & Trust Company.

- Approved, November 5, 1998

**Bank Holding Companies**

Chicago

National Australia Bank Limited, Melbourne, Australia -- to engage in securities brokerage activities through National Australia Capital Markets, LLC, New York, New York.

- Approved, November 6, 1998

Chicago

P&C Investments, Inc., Muscatine, Iowa -- to acquire shares of Peoples National Corporation, Columbus Junction, Iowa, and Community Bank, Muscatine.

- Returned, November 2, 1998

Philadelphia

Patriot Bank Corp, Pottstown, Pennsylvania -- to purchase the stock of Keystone Financial Leasing Corporation.

- Approved, November 5, 1998

Richmond

Pleasants County Bankshares, Inc., St. Marys, West Virginia -- to acquire The Pleasants County Bank.

- Approved, November 5, 1998

Atlanta

Regions Financial Corporation, Birmingham, Alabama -- to merge with Meigs County Bancshares, Inc., Decatur, Tennessee, and acquire Meigs County Bank.

- Approved, November 3, 1998

Atlanta

Regions Financial Corporation, Birmingham, Alabama -- to merge with VB&T Bancshares Corp., Valdosta, Georgia, and acquire Valdosta Bank and Trust.

- Approved, November 3, 1998

Atlanta

Regions Financial Corporation, Birmingham, Alabama -- to merge with Bullsboro Bancshares, Inc., Newnan, Georgia, and acquire The Bank of Newnan.

- Approved, November 3, 1998

**Bank Holding Companies**

Atlanta

Regions Financial Corporation, Birmingham, Alabama -- to merge with Saint James Bancorporation, Inc., Litcher, Louisiana, and acquire Saint James Bank and Trust Company.

- Approved, November 3, 1998

San Francisco

Santa Barbara Bancorp, Santa Barbara, California -- to merge with Pacific Capital Bancorp, Salinas, California, and acquire First National Bank of Central California, and South Valley National Bank, Morgan Hill, California.

- Approved, November 3, 1998

Atlanta

Southern Bancorp, Inc., Marietta, Georgia -- to acquire Southern National Bank.

- Approved, November 3, 1998

Chicago

St. Charles Financial Corporation, Berkeley, Illinois -- to acquire Commerce Bancorp, Inc., and National Bank of Commerce.

- Approved, November 2, 1998

Secretary

State Street Corporation, Boston, Massachusetts -- to acquire through Bridge Information Systems, Inc., St. Louis, Missouri, the assets of the financial-market-data business of ADP Financial Information Services, Inc., Jersey City, New Jersey, and Wilco International Limited, London, England, and engage in data processing and data transmission activities.

- Approved, November 6, 1998

Kansas City

Terry and Kathy Barrett Family Limited Partnership, Frisco, Colorado -- to acquire shares of Quinter Insurance Service, Inc., Quinter, Kansas, and acquire First National Bank.

- Approved, November 5, 1998

**Bank Holding Companies**

Dallas

Texas Financial Bancorporation, Minneapolis, Minnesota -- to acquire TNB Bancorporation, Inc., Brenham, Texas; TNB Bancorporation of Delaware, Inc., Wilmington, Delaware; and Texas National Bank, Brenham.  
- Approved, November 5, 1998

Dallas

Texas Financial Bancorporation, Minneapolis, Minnesota, and Delaware Financial, Inc., Wilmington, Delaware -- waiver of application to acquire Addison National Bank, Addison, Texas.  
- Granted, November 4, 1998

Kansas City

Town & Country Bancshares, Inc., Guthrie, Oklahoma -- to acquire Oklahoma State Bank.  
- Approved, November 2, 1998

Secretary

Wells Fargo & Company, San Francisco, California -- to acquire Franklin Bancshares, Inc., Franklin, Texas, and The First National Bank of Franklin.  
- Approved, November 5, 1998

**Bank Mergers**

Minneapolis

New First Valley Bank, Seeley Lake, Montana -- to merge with First Valley Bank.  
- Approved, November 4, 1998

Richmond

Pleasants County Bank, St. Marys, West Virginia -- to merge with County Interim Bank.  
- Approved, November 5, 1998

**Banks, Nonmember, And Miscellaneous Institutions**

Dallas

Compu Com Systems, Inc., Dallas, Texas -- deregistration under Regulation U.  
- Approved, November 3, 1998

**Banks, Nonmember, And Miscellaneous Institutions**

San Francisco

- McDonnell Douglas West Federal Credit Union, Huntington Beach, California -- deregistration under Regulation U.
- Approved, October 30, 1998 (AC)

**Banks, State Member**

Kansas City

- Bank of Hartington, Hartington, Nebraska -- to declare a dividend.
- Approved, November 2, 1998

**Capital Stock**

Philadelphia

- East Penn Bank, Emmaus, Pennsylvania -- redemption of shares.
- Approved, September 29, 1998 (AC)

Richmond

- F&M Bank-West Virginia, Inc., Ranson, West Virginia -- to reduce capital stock.
- Approved, November 5, 1998

**Change In Bank Control**

Minneapolis

- Adams Bancshares, Inc., Adams, Minnesota -- change in bank control.
- Withdrawn, November 2, 1998

Kansas City

- Ashland Bancshares, Inc., Ashland, Nebraska -- change in bank control.
- Permitted, November 4, 1998

Atlanta

- First Capital Bancorp, Inc., Norcross, Georgia -- change in bank control.
- Permitted, November 5, 1998

St. Louis

- First Perry Bancorp, Inc., Pinckneyville, Illinois -- change in bank control.
- Permitted, November 2, 1998

### **Change In Bank Control**

#### Kansas City

IFB Holdings, Inc., Chillicothe, Missouri -- change in bank control.  
- Permitted, November 2, 1998

#### Atlanta

United Bank Corporation, Barnesville, Georgia -- change in bank control.  
- Permitted, November 3, 1998

### **Competitive Factors Reports**

#### Minneapolis

21st Century Bank-South, Balaton, Minnesota -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of 21st Century Bank.  
- Submitted, November 3, 1998

#### Cleveland

Charter One Financial, Inc., Cleveland, Ohio -- report on competitive factors of the proposed acquisition of ALBANK Financial Corporation, Albany, New York, and proposed merger of Charter One Bank, FSB, Cleveland, with ALBANK, FSB, Albany, and ALBANK Commercial.  
- Submitted, November 6, 1998

#### Atlanta

Citizens Exchange Bank, Pearson Georgia -- report on competitive factors of the proposed merger with Interim Financial Corporation.  
- Submitted, November 4, 1998

#### Philadelphia

Citizens National Bank of Lansford, Lansford, Pennsylvania -- report on competitive factors of the proposed merger with Citizens National Bank of Slatington, Slatington, Pennsylvania.  
- Submitted, November 5, 1998

### **Competitive Factors Reports**

#### Atlanta

Citizens State Bank, Reynolds, Georgia -- report on competitive factors of the proposed merger with Commercial State Bank, Donalsonville, Georgia, and Bank of Terrell, Dawson, Georgia.

- Submitted, November 4, 1998

#### San Francisco

City National Bank, Beverly Hills, California -- report on competitive factors of the proposed merger with North American Trust Company, San Diego, California.

- Submitted, November 4, 1998

#### Minneapolis

First Security Bank of Bozeman, Bozeman, Montana -- report on competitive factors of the proposed merger with First Security Bank of Belgrade, Belgrade, Montana.

- Submitted, November 6, 1998

#### Dallas

Nixon State Bank, Nixon, Texas -- report on competitive factors of the proposed merger with New Nixon, Inc.

- Submitted, November 4, 1998

#### Philadelphia

Patriot Bank, Pottstown, Pennsylvania -- report on competitive factors of the proposed merger with First Lehigh Bank, Walnutport, Pennsylvania.

- Submitted, November 5, 1998

#### San Francisco

Stockmans Bank, Elk Grove, California -- report on competitive factors of the proposed merger with SFG Merger Company.

- Submitted, November 5, 1998

#### San Francisco

Stockmans Bank, Elk Grove, California -- report on competitive factors of the proposed merger with Stockmans Financial Group.

- Submitted, November 5, 1998

### **Competitive Factors Reports**

#### Minneapolis

Valley Bank, North Mankato, Minnesota -- report on competitive factors of the proposed merger with Farmers Bank, Minnesota Lake, Minnesota.  
- Submitted, November 3, 1998

### **Extensions Of Time**

#### Atlanta

Great Southern Capital Corporation Employee Stock Ownership Trust, Meridian, Mississippi -- extension to February 4, 1999, to acquire shares of Great Southern Capital Corporation.  
- Granted, November 4, 1998

#### St. Louis

National City Bancshares, Inc., Evansville, Indiana -- extension to December 31, 1998, to engage in the operation of a thrift through the acquisition of Princeton Federal Bank, FSB, Princeton, Kentucky.  
- Granted, November 5, 1998

#### Director, BS&R

Norwest Corporation, Minneapolis, Minnesota -- extension to comply with a commitment made in connection with the application to acquire The Foothill Group, Inc., Los Angeles, California.  
- Granted, November 2, 1998

#### Minneapolis

Watford City Bancshares, Inc., Watford City, North Dakota -- extension to January 31, 1999, to redeem shares.  
- Granted, November 5, 1998

### **International Operations**

#### Director, BS&R

Bankers Trust Corporation, New York, New York -- waiver of remainder of the 45-day notification period to invest in certain special purpose companies.  
- Granted, November 6, 1998

### **Membership**

#### Chicago

F&M Bank-Iowa South Central, Kellogg, Iowa -- to become a member of the Federal Reserve System.

- Approved, November 6, 1998

#### Chicago

F&M Bank-Iowa, Story City, Iowa -- to become a member of the Federal Reserve System.

- Approved, November 6, 1998

#### Richmond

First Capital Bank, Glen Allen, Virginia -- to become a member of the Federal Reserve System.

- Approved, November 3, 1998

#### Atlanta

First Commercial Bank of Florida, Orlando, Florida -- to become a member of the Federal Reserve System.

- Approved, November 4, 1998

#### Minneapolis

New First Valley Bank, Seeley Lake, Montana -- to become a member of the Federal Reserve System.

- Approved, November 4, 1998

#### Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to become a member of the Federal Reserve System.

- Approved, October 6, 1998 (AC)

#### Kansas City

Pioneer Bank and Trust Company, Ponca City, Oklahoma -- to become a member of the Federal Reserve System.

- Approved, November 4, 1998

**Membership**

Chicago

Tower Bank & Trust Company, Fort Wayne, Indiana -- to become a member of the Federal Reserve System.

- Returned, November 4, 1998

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 7, 1998

### 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>
4(c)(8)	Westbank Corporation, West Springfield, Massachusetts – to acquire Cargill Bancorp, Inc., Putnam, Connecticut and operate its subsidiary, Cargill Bank, a Connecticut chartered stock savings and loan association, as a separate bank entity	Newspaper – 11/30/1998 FedReg – 12/07/1998
3(a)(1)	CCBT Bancorp, Inc., Hyannis, Massachusetts – to become a bank holding company through the acquisition of 100% of Cape Cod Bank and Trust Company, Hyannis, Massachusetts	Newspaper – N/Avail Fed Reg – 12/07/1998

### 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 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, November 7, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Banco Popular de Puerto Rico, Hato Rey, Puerto Rico, to establish a branch office at 1170 Castle Hill Avenue, Bronx, New York.*	Newspaper – 11/30/1998

\* 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.

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 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, November 7, 1998

#### 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)	Sun Bancorp, Vineland, NJ, to acquire Sun National Bank, Delaware, a de novo bank which is being formed in order to acquire certain assets and liabilities of Household Bank, FSB, Wood Dale, IL.	Newspaper - 12/5/1998 Fed Reg - 12/3/1998
3(a)(1)	First Perry Bancorp, Inc., Marysville, PA, to form a bank holding company by acquiring The First National Bank of Marysville, Marysville, PA.	Newspaper - N/Avail Fed Reg - 12/7/1998

#### 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 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, November 07, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notification from Genoa Banking Company, Genoa, OH on 11/06/1998 of its intent to establish a branch at 703 Conant Street, Maumee, OH.	11/25/1998
18(c) Branch	Application from The Fifth Third Bank of Southern Ohio, Hillsboro, OH on 11/02/1998 to merge with Bank of Ashland, Inc., Ashland, KY and incident thereto establish branch offices.	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>
3(a)(5)	Application by Fifth Third Bancorp, Cincinnati, OH received on 11/02/1998 to acquire Ashland Bankshares, Inc., Ashland, KY.	Fed Reg - 12/03/1998
3(a)(3)	Application by Mountain Bancorp, Inc., West Liberty, KY received 11/04/1998 to acquire Citizens Bank, Grayson, KY.	N/Avail
CIC	Notification by James R. Izant and Elizabeth A. Izant, both of Warren, OH; Phyllis J. Izant, Lafayette, IN; and Holly H. Izant-McSharry, Riverside, CT of their intent to acquire up to 14.52 percent of the outstanding voting shares of Second Bancorp Incorporated, Warrn, OH.	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.

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>
159627	The Sabina Bank, Sabina, Ohio	8/17/1998	10/29/1998	S		X
858210	The Farmers Citizens Bank, Bucyrus, Ohio	8/27/1998	10/30/1998	S		X

#### 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, November 7, 1998

#### 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)	Mason-Dixon Bancshares, Inc., Westminster, Maryland, to merge with Sterling Bancorp, Baltimore, Maryland.*	Fed Reg – 11/23/1998 Newspaper – 11/21/1998
3(a)(5)	BB&T Corporation, Winston-Salem, North Carolina, to merge with MainStreet Financial Corporation, Martinsville, Virginia.*	Fed Reg – 12/07/1998 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>	
4(c)(8)	Old Point Financial Corporation, Hampton, Virginia, to establish Old Point Trust & Financial Services, N.A., Hampton, Virginia.	
S/R	Farmers Bank, Windsor, Virginia, to purchase and retire shares of its common stock.	

## Section V – of CRA public Availability 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>
417626	Putnam County Bank 2761 Main Street Hurricane, West Virginia 25526	08/13/1998	11/01/1998	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 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, November 7, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 10 Spring Street, Georgetown, Texas.	11/19/1998

#### 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)	Aliant Financial Corporation, Alexander City, Alabama, to become a bank holding company by acquiring Aliant National Corporation, Alexander City, Alabama, and its subsidiary bank, Aliant Bank, Alexander City, Alabama.	Newspaper - 12/05/1998
CIC	City Financial Corporation of Tampa, Tampa, Florida, prior notification by Mr. David A. Straz, Jr., to acquire 45.5 percent of the outstanding shares of City Financial Corporation of Tampa, Tampa, Florida. Total ownership will be 50.01 percent.	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>
4(c)(8)	Regions Financial Corporation, Birmingham, Alabama, to acquire EFC Holdings, Inc., Charlotte, N.C., and its subsidiaries, Equifirst Corporation, EquiFirst Mortgage, and Money American, Inc., all of Charlotte, North Carolina, and thereby engage in making, acquiring, or servicing loans or other extensions of credit.
COM	PanAmerican Bank, Miami, Florida, commitment waiver request.
S/R	The Brand Banking Company, Lawrenceville, Georgia, request to increase investment in bank premises.
COM	Liberty Financial Services, Inc., New Orleans, Louisiana, commitment waiver request.
COM	BankFirst Corporation, Knoxville, Tennessee, commitment waiver request.

**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**

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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, November 7, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	Pinnacle Bank St. Joseph, Michigan Citizens National Bank of Evansville Evansville, Indiana Citizens Bank of Southern Indiana Tell City, Indiana Citizens Bank of Western Indiana Terre Haute, Indiana Citizens Bank of Kentucky Madisonville, Kentucky Citizens Bank of Central Indiana Greenwood, Indiana Citizens Bank of Illinois, N.A. Mount Vernon, Illinois Citizens Trust Company of Indiana, National Association Evansville, Indiana and thereby to establish 102 branches	Newspaper – N/Avail
18(c) & Branches	Salin Bank and Trust Company Indianapolis, Indiana 4 branches from Bank One, Indiana, National Association Indianapolis, Indiana 114 N. Main Street Jonesboro, Indiana 1200 N. Baldwin Avenue Marion, Indiana 3010 S. Adams Street Marion, Indiana 302 S. Washington Street Marion, Indiana	Newspaper – N/Avail
Branch	Bank of Elmwood Racine, Wisconsin 5455 Sheridan Road Kenosha, Wisconsin	Newspaper – 12/5/1998

**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>
3(a)(1)	Richland County Bancshares, Inc.* Richland Center, Wisconsin Richland County Bank Richland Center, Wisconsin	Fed Reg – 11/13/1998 Newspaper – 11/16/1998
3(a)(3)	First American Bank Group, Ltd.* Fort Dodge, Iowa First American Credit Corporation Jewell, Iowa Freedom Holdings, L.C. West Des Moines, Iowa Freedom Financial Bank (in organization) West Des Moines, Iowa	Fed Reg – 11/23/1998 Newspaper – N/Avail
3(a)(1)	First American Credit Corporation* Jewell, Iowa Freedom Holdings, L.C. West Des Moines, Iowa Freedom Financial Bank (in organization) West Des Moines, Iowa	Fed Reg – 11/23/1998 Newspaper – N/Avail
3(a)(1)	Freedom Holdings, L.C.* West Des Moines, Iowa Freedom Financial Bank (in organization) West Des Moines, Iowa	Fed Reg – 11/23/1998 Newspaper – N/Avail
3(a)(1)	P&C Investments, Inc.* Muscatine, Iowa Peoples National Corporation Columbus Junction, Iowa Community Bank Muscatine, Iowa	Fed Reg – 12/7/1998 Newspaper – N/Avail
3(a)(3)	PSB Corporation* Wellsburg, Iowa Denver Ban Corporation Denver, Iowa Denver Savings Bank Denver, Iowa	Fed Reg – 11/2/1998 Newspaper – 10/31/1998
3(a)(3)	Peotone Bancorp, Inc.* Peotone, Illinois Bank of the San Juans Durango, Colorado	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Southwest Bancorp, Inc.* Worth, Illinois Bank of the San Juans Durango, Colorado	Fed Reg – N/Avail Newspaper – N/Avail

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**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	Goodenow Bancorporation Okoboji, Iowa By Sara J. Blum	Fed Reg – 11/27/1998 Newspaper – N/Avail
CIC	Goodenow Bancorporation Okoboji, Iowa By Stephen J. Goodenow	Fed Reg – 11/27/1998 Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

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

## Section V – Availability of CRA public evaluations

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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:

**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>
565246	F&M Bank – Algoma 208 Steele St. P.O. Box 8 Algoma, WI 54201 (920) 487-5261	07/7/1998	11/3/1998	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, November 7, 1998

#### 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)	*Notice by Union Planters Corporation, Memphis, Tennessee, to indirectly acquire FSB, Inc., Covington, Tennessee (previously reported during the week ending October 31, 1998).	Newspaper - 11/6/1998 Fed Reg – 11/30/1998
3(a)(5)	*Companion notice by Union Planters Holding Corporation, Memphis, Tennessee, a wholly owned subsidiary of Union Planters Corporation, Memphis, Tennessee, to acquire, through merger, FSB, Inc., Covington, Tennessee (previously reported during the week ending October 31, 1998).	Newspaper – 11/6/1998 Fed Reg – 11/30/1998
3(a)(5)	*Notice by Simmons First National Corporation, Pine Bluff, Arkansas, to acquire Lincoln Bancshares, Inc., Lincoln, Arkansas.	Newspaper – 12/5/1998 Fed Reg – N/Avail.
3(a)(1)	*Notice by Port Williams Bancshares, Inc., Carrollton, Kentucky, to acquire The First National Bank of Carrollton, Carrollton, Kentucky.	Newspaper – 12/7/1998 Fed Reg – 12/7/1998

\* 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)(5)(C)	Notice by Bancorp of Okolona, Inc., Okolona, Mississippi, to acquire Bank of Okolona, Okolona, Mississippi.	N\Avail

**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, November 7, 1998

#### 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>
4(c)(8)	U.S. Bancorp, Minneapolis, Minnesota, to acquire Libra Investments, Inc., Los Angeles, California. Through this acquisition, U.S. Bancorp will acquire an equity interest in Libra Investors, LLC; LFM, LLC; Libra Investors II, LLC; and LFC, LLC, all of Los Angeles, California, and thereby engage in underwriting and dealing in all types of debt and equity securities other than open-end investment companies; engage in financial advisory activities; provide agency transactional services for customer investments; act through subsidiaries as general partners for a series of limited partnerships and limited liability companies.	11/24/1998

**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.

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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 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 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, November 7, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) / Branch	Bank of Colorado, Fort Lupton, Colorado, to merge with Bank of Colorado – Front Range, Windsor, Colorado, and incident thereto, establish an additional branch.	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	Huston Family Voting Trust and Non Huston Family Members Voting Trust, both of Marshall, Missouri, to acquire voting shares of Wood & Huston Bancorporation, Marshall, Missouri; and thereby indirectly acquire Wood & Huston Bank, Marshall, Missouri; and Missouri Southern Bank, West Plains, Missouri.	Newspaper – N/Avail Fed Reg – 11/27/1998
CIC	Robert Valdez, as Trustee of ESOP, La Junta, Colorado, to acquire voting shares of First Bankshares of Las Animas, Las Animas, Colorado; and thereby indirectly acquire First National Bank of Las Animas.	Newspaper – N/Avail Fed Reg – 11/23/1998
CIC	Dale L. Leighty, Las Animas, Colorado, to acquire voting shares of First Bankshares of Las Animas, Las Animas, Colorado; and thereby indirectly acquire First National Bank, Las Animas, Colorado.	Newspaper – N/Avail Fed Reg – 11/23/1998
3(a)(3)	Homestead Financial Corporation ESOP, Beatrice, Nebraska, to acquire 8.91 percent, for a pro forma total of 38.22 percent, of the voting shares of Homestead Financial Corporation, Beatrice, Nebraska; and thereby indirectly acquire First National Beatrice Bank, Beatrice, Nebraska.	Newspaper – N/Avail Fed Reg – 11/23/1998

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

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

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

<i>Type</i>	<i>Application</i>
Member	First Bank of Cleveland, Cleveland, Oklahoma, for membership in the Federal Reserve System.
S/R	Wilburton State Bancshares, Wilburton, Oklahoma, to redeem 7,500 shares of its own voting common stock.

#### 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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**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>
518251	First Security Bank 1280 Center Avenue Mitchell, Nebraska 69357	8/10/1998	11/04/1998	S		X
851659	State Bank P.O Box 187 Palmer, Nebraska 68864	8/04/1998	11/04/1998	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, November 7, 1998

### 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)	Aberdeen Financial Corporation, Sierra Blanca, TX, to acquire Aberdeen Financial Intermediate Holding Company, Inc., Wilmington, DE, and Bank of Sierra Blanca, Sierra Blanca, TX*	Fed Reg – 12/04/1998 Newspaper – N/Avail
3(a)(1)	Aberdeen Financial Intermediate Holding Company, Inc., Wilmington, DE, to acquire Bank of Sierra Blanca, Sierra Blanca, TX*	Fed Reg – 12/04/1998 Newspaper – N/Avail
3(a)(3)	FVNB Corp., Victoria, TX, and FVNB Delaware Corp., Wilmington, DE, to acquire CBOT Financial Corporation, New Waverly, TX, CBOT Financial Corporation of Delaware, Wilmington, DE, and Citizens Bank of Texas, N.A., New Waverly, TX* (Previously reported the week ending October 31, 1998)	Fed Reg – 11/27/1998 Newspaper – 11/27/1998
3(a)(3)	Texas Country Bancshares, Inc., Brady, TX, and TCB Delaware, Inc., Dover, DE, to acquire Knox City Bancshares, Inc., Knox City, TX, and Citizens Bank, Knox City, TX* (Previously reported the week ending October 31, 1998)	Fed Reg – 11/16/1998 Newspaper – 11/21/1998
3(a)(3)	Bryan Family Management Trust, Bryan, TX, and Bryan Heritage Limited Partnership, Bryan, TX, to acquire The First National Bank of Bryan, Bryan, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Sulphur Springs Bancshares, Inc., Sulphur Springs, TX, Sulphur Springs Delaware Financial Corporation, Dover, DE, and The City National Bank of Sulphur Springs, Sulphur Springs, TX, to acquire First National Bank, Sulphur Springs, TX*	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	Tieman Dippel, Brenham, TX, et al, to acquire an interest in Brenham Bancshares, Inc., Brenham, TX	Fed Reg – N/Avail Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

<i>Type</i>	<i>Application</i>
3(a)(1)	The Bank of Texas Bancshares, Inc., Devine, TX, to acquire BOT Financial Group, Inc., Carson City, NV, and The Bank of Texas, Devine, TX
3(a)(1)	BOT Financial Group, Inc., Carson City, NV, to acquire The Bank of Texas, Devine, TX

## 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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**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>

None

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

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

## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, November 7, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Valley Independent Bank, El Centro, California, to acquire the Hemet, California, branch of Fremont Investment & Loan, Anaheim, California. *	Newspaper – 12/03/1998
Branch	Idaho Banking Company, Boise, Idaho, to establish a branch office at 449 East Parkcenter Boulevard, Boise, Idaho. *	Newspaper – 11/25/1998
Branch	Idaho Banking Company, Boise, Idaho, to establish a branch office at 600 South Rivershore Lane, Suite 120, Eagle, Idaho. *	Newspaper – 11/25/1998

#### 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)	Wells Fargo & Company, San Francisco, California, to acquire Riverton State Banking Holding Company, Riverton, Wyoming. *	Newspaper – 11/30/1998 Fed Reg – 12/04/1998
3(a)(3)	Frontier Financial Corporation, Everett, Washington, to acquire 9.9 percent of the voting shares of Washington Banking Company, Oak Harbor, Washington. *	Newspaper – 11/30/1998 Fed Reg – 11/27/1998
3(a)(5)	Western Bancorp, Newport Beach, California, to merge with PNB Financial Group, Newport Beach, California. *	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>
Member	Pacific State Bank, Stockton, California, to become a member of the Federal Reserve System.
Waiver	National Bancorp of Alaska, Anchorage, Alaska, requests a waiver of any Bank Holding Company Act application requirement in connection with its proposed acquisition of Northland Savings Bank (In Organization), Seattle, Washington.

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

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

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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>
2364564	Valley Bank of Arizona 3550 North Central Avenue Phoenix, Arizona 85012 (602) 274-7500	06/29/1998	11/03/1998	S		X

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

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

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