
Federal Reserve Release



H.2

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

No. 7

Week Ending February 13, 1999

Testimony And Statements

Legislation to modernize the U.S. financial system -- statement by Chairman Greenspan before the House Committee on Banking and Financial Services, February 11, 1999.

- Published, February 11, 1999

Social security reform -- statement by Governor Gramlich before the Senate Committee on Finance, February 9, 1999.

- Published, February 9, 1999

Bank Holding Companies

Citigroup Inc., New York, New York -- modification of the regulatory reporting requirements for certain of its subsidiaries.

- Approved, February 10, 1999

First Banks, Inc., Creve Coeur, Missouri -- to acquire Redwood Bancorp, San Francisco, California, and Redwood Bank.

- Approved, February 12, 1999

Change In Bank Control

First Western Bank, Cooper City, Florida -- change in bank control.

- Denied, February 8, 1999

Forms

Annual Report of Foreign Banking Organizations (FR Y-7) -- extension with revision.

- Proposed, January 19, 1999 (AC)

Application for Prior Approval to Become a Bank Holding Company or for a Bank Holding Company to Acquire an Additional Bank or Bank Holding Company (FR Y-3) -- extension with revision.

- Proposed, January 19, 1999 (AC)

Application for Prior Approval to Engage Directly or Indirectly in Certain Nonbanking Activities (FR Y-4) -- extension with revision.

- Proposed, January 19, 1999 (AC)

Foreign Banking Organization Confidential Report of Operations (FR 2068) -- elimination of report.

- Proposed, January 19, 1999 (AC)

Forms

Foreign Banking Organization Structure Report on U.S. Banking and Nonbanking Activities (FR Y-7A) -- extension with revision.

- Proposed, January 19, 1999 (AC)

International Applications and Prior Notifications under Regulation K (FR K-1) -- extension, without revision.

- Proposed, January 19, 1999 (AC)

Notice for Prior Approval to Become a Bank Holding Company or for a Bank Holding Company to Acquire an Additional Bank or Bank Holding Company (FR Y-3N) -- implementation of new information collection report.

- Proposed, January 19, 1999 (AC)

Notification of Foreign Branch Status (FR 2058) -- extension, without revision.

- Proposed, January 19, 1999 (AC)

Notification Pursuant to Regulation K on Acquisitions by Foreign Banking Organizations (FR 4002) -- elimination of report.

- Proposed, January 19, 1999 (AC)

Reports Related to Public Welfare Investments of State Member Banks (FR H-6) -- extension with revision.

- Proposed, January 19, 1999 (AC)

Enforcement

Zia New Mexico Bank, Tucumcari, New Mexico -- issuance of a prompt corrective action directive.

- Authorized, January 25, 1999 (AC)

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Richmond

First Virginia Bank-Piedmont, Lynchburg, Virginia -- to establish a branch in the Wal-Mart store at 515 Mt. Cross Road, Danville, Virginia.
- Approved, February 11, 1999

Chicago

Johnson Bank, Racine, Wisconsin -- to retain a branch at 1801 Airport Road, Suite C2, Waukesha, Wisconsin.
- Approved, February 11, 1999

Philadelphia

Lebanon Valley Farmers Bank, Lebanon, Pennsylvania -- to establish branches at 119 West Main Street, Campbelltown, Pennsylvania, and Northport Industrial Park, Micro Drive.
- Approved, February 12, 1999

Philadelphia

Main Street Bank, Reading, Pennsylvania -- to establish branches at 17th & Chew Street, Fairgrounds, Pennsylvania; Lexington & South Fourth Street, Allentown; 235 Main Street, Emmaus; 3321 Willow Lane, Macungie; 1430 Jacobsburg Road, Wind Gap; Cypress & Lafayette Streets, Kennett Square; 124 Main Street, Phoenixville; 100 Exton Commons, Exton; 144 East Lancaster Avenue, Devon; 102 Pennsylvania Avenue, Avondale; and 3719 East Lincoln Highway, Thorndale.
- Approved, February 12, 1999

Atlanta

Republic Security Bank, West Palm Beach, Florida -- to establish a branch at 7300 N. Kendall Drive, Suite 100, Miami, Florida.
- Approved, February 9, 1999

Richmond

Southern Financial Bank, Warrenton, Virginia -- to establish a branch at 10175 Hastings Drive, Manassas, Virginia.
- Approved, February 10, 1999

Bank Branches, Domestic

Dallas

Texas Heritage Bank, Hutto, Texas -- to establish a branch at 100 West Morrow Street, Georgetown, Texas.

- Approved, February 10, 1999

Bank Holding Companies

Chicago

Avondale Financial Corp., Chicago, Illinois -- to acquire Coal City Corporation, Manufacturers National Corporation, and Manufacturers Bank.

- Approved, February 8, 1999

Secretary

Bank One Corporation, Chicago, Illinois -- to acquire shares of Themis Capital Corporation, Dallas, Texas, and engage in extending credit.

- Approved, February 11, 1999

Dallas

Central Bancshares, Inc., Houston, Texas -- to acquire Caldwell Bancshares, Inc., Caldwell, Texas; Caldwell Bancshares of Delaware, Inc., Wilmington, Delaware; and Caldwell National Bank, Caldwell, Texas.

- Approved, February 10, 1999

Atlanta

First Liberty Financial Corporation, Atlanta, Georgia -- waiver of application to merge with Vidalia Bankshares, Inc., Vidalia, Georgia.

- Granted, February 8, 1999

Kansas City

J.R. Montgomery Bancorporation, Lawton, Oklahoma -- to acquire shares of The Fort Sill National Bank, Fort Sill, Oklahoma.

- Approved, February 10, 1999

Cleveland

LCNB Corp., Lebanon, Ohio -- to acquire shares of Lebanon Citizens National Bank.

- Approved, February 11, 1999

Bank Holding Companies

New York

National Westminster Bank, PLC, London, England -- to engage in certain data processing and related activities through a proposed subsidiary, XCo. LLC.
- Approved, February 12, 1999

Kansas City

Nationwide Bankshares, Inc., West Point, Nebraska -- to acquire FNB Insurance Agency, Inc., Walthill, Nebraska, and First National Bank of Walthill.
- Approved, February 11, 1999

Secretary

Popular, Inc., Hato Rey, Puerto Rico; Popular International Bank, Inc.; Popular North America, Mount Laurel, New Jersey; and Popular Cash Express, Orlando, Florida -- to acquire certain assets and assume certain liabilities of Valley Check Cashers, Inc., San Fernando, California.
- Approved, February 9, 1999

Chicago

Schomath Family Partnership, Oconomowoc, Wisconsin -- to acquire Investors Bancorp, Inc., Pewaukee, Wisconsin, and Investors Bank.
- Returned, February 11, 1999

Dallas

State National Bancshares, Inc., Lubbock, Texas -- to acquire Valley Bancorporation, Inc., El Paso, Texas, and Montwood National Bank.
- Approved, February 9, 1999

Atlanta

Wrightsville Bancshares, Wrightsville, Georgia -- to retain WBS Financial Services, Inc. and continue to engage in insurance agency activities in a town with a population less than 5000.
- Approved, February 12, 1999

Bank Mergers

Philadelphia

First National Bank of Jermyn, Jermyn, Pennsylvania -- to merge with NBO National Bank, Olyphant, Pennsylvania.
- Approved, February 12, 1999

Richmond

First Virginia Bank-Southwest, Roanoke, Virginia -- to merge with First Virginia Bank-Piedmont, Lynchburg, Virginia; First Virginia Bank-Franklin County, Rocky Mount; and First Virginia Bank-Clinch Valley, Tazewell.
- Approved, February 11, 1999

Banks, Nonmember, And Miscellaneous Institutions

Kansas City

Farm Credit of Garden City, Scott City, Kansas -- registration under Regulation U.
- Approved, February 5, 1999 (AC)

Kansas City

Titanium Metals Corporation, Denver, Colorado -- registration under Regulation U.
- Approved, February 5, 1999 (AC)

Banks, State Member

Director, BS&R

Bank of Clarke County, Berryville, Virginia -- transfer agent registration.
- Approved, February 11, 1999

Director, BS&R

Citizens Bank of MidAmerica, St. Joseph, Michigan -- transfer agent registration.
- Approved, February 11, 1999

Change In Bank Control

Richmond

Community Bancshares, Inc., Wilkesboro, North Carolina -- change in bank control.
- Permitted, February 12, 1999

Change In Bank Control

Chicago

First Northwest Bancorp, Inc., Arlington Heights, Illinois -- change in bank control.
- Permitted, February 12, 1999

St. Louis

Marked Tree Bancshares, Inc., Marked Tree, Arkansas -- change in bank control.
- Permitted, February 11, 1999

Minneapolis

Truman Bancshares, Inc., Truman, Minnesota -- change in bank control.
- Permitted, February 8, 1999

Competitive Factors Reports

St. Louis

Bank of the Ozarks, nwa, Jasper, Arkansas -- report on competitive factors of the proposed merger with Bank of the Ozarks, wca, Little Rock, Arkansas.
- Submitted, February 11, 1999

Richmond

Carolina First Interim Bank, National Association, Crescent City, Florida -- report on competitive factors of the proposed merger with Citizens First National Bank.
- Submitted, February 9, 1999

San Francisco

Centennial Bank, Eugene, Oregon -- report on competitive factors of the proposed acquisition of the Hazel Dell, Washington, branch of Northwest National Bank.
- Submitted, February 12, 1999

Dallas

Central Bank, Houston, Texas -- report on competitive factors of the proposed merger with Caldwell National Bank, Caldwell, Texas.
- Submitted, February 10, 1999

Competitive Factors Reports

Atlanta

Commonwealth National Bank, Mobile, Alabama -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of two branches of Union Planters Bank, N.A., Memphis, Tennessee.

- Submitted, February 10, 1999

St. Louis

First Kentucky Bank, Sturgis, Kentucky -- report on competitive factors of the proposed acquisition of Princeton Federal Bank, fsb, Princeton, Kentucky, and First Federal Savings Bank of Leitchfield, Leitchfield, through a corporate reorganization.

- Submitted, February 11, 1999

Dallas

First State Bank and Trust Company, Carthage, Texas, -- report on competitive factors of the proposed merger with Carthage Acquisition Corporation.

- Submitted, February 10, 1999

Chicago

Manufacturers Bank, Chicago, Illinois -- report on competitive factors of the proposed merger with Avondale Federal Savings Bank.

- Submitted, February 8, 1999

St. Louis

National Bank of Commerce, Memphis, Tennessee -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of NBC Bank, FSB, Knoxville, Tennessee.

- Submitted, February 11, 1999

Dallas

Planters and Merchants State Bank, Hearne, Texas -- report on competitive factors of the proposed merger with Hartland Bank, National Association, Austin, Texas.

- Submitted, February 10, 1999

Atlanta

Premier Bank, Atlanta, Georgia -- report on competitive factors of the proposed merger with The Bank of Spalding County, Griffin, Georgia.

- Submitted, February 10, 1999

Competitive Factors Reports

Atlanta

Premier Bank, Atlanta, Georgia -- report on competitive factors of the proposed merger with First Community Bank of Henry County, McDonough, Georgia.
- Submitted, February 10, 1999

St. Louis

Union Planters Bank, N.A., Memphis, Tennessee -- report on competitive factors of the proposed merger with Charter Bank, S.B., Sparta, Illinois.
- Submitted, February 11, 1999

Richmond

Wake Forest Federal Savings & Loan Association, Wake Forest, North Carolina -- report on competitive factors of the proposed merger with Wake Forest Interim Savings Bank.
- Submitted, February 12, 1999

Richmond

Wesbanco Bank Fairmont, Inc., Fairmont, West Virginia -- report on competitive factors of the proposed merger with The Heritage Bank of Harrison County, Inc., Clarksburg, West Virginia.
- Submitted, February 11, 1999

Extensions Of Time

Director, BS&R

Bank One Corporation, Chicago, Illinois -- extension to June 12, 1999, to divest shares of First United Bank of Farmerville, Farmerville, Louisiana.
- Granted, February 8, 1999

Secretary

Deutsche Bank AG, Frankfurt, Germany, and Bankers Trust Corporation, New York, New York -- request by a commenter for extension of the comment period.
- Denied, February 12, 1999

Atlanta

First Cherokee Bancshares, Inc., Woodstock, Georgia -- extension to February 13, 2000, to effect a change in bank control.
- Granted, February 12, 1999

Extensions Of Time

Boston

Machias Bancorp, MHC, Machias, Maine, and Machias Bancorp, Inc. -- extension to March 31, 1999, to become a mutual bank holding company and a bank holding company respectively, through the reorganization of Machias Savings Bank.
- Granted, February 2, 1999 (AC)

Boston

Machias Bancorp, MHC, Machias, Maine; Machias Bancorp, Inc.; and MSB Leasing, Inc. -- extension to March 31, 1999, to engage in management consulting services through the acquisition of an interest in M&M Consulting, LLC, Bangor, Maine.
- Granted, February 2, 1999 (AC)

Richmond

Monarch Bank, Chesapeake, Virginia -- extension to May 20, 1999, to become a member of the Federal Reserve System.
- Granted, February 8, 1999

Richmond

Old Point Financial Corporation, Hampton, Virginia -- extension to May 20, 1999, to establish Old Point Trust & Financial Services, N.A., Newport News, Virginia, and engage in trust and discount brokerage activities.
- Granted, February 11, 1999

San Francisco

Valley National Corporation, Spring Valley, California -- extension to May 19, 1999, to acquire Valle de Oro Bank, N.A.
- Granted, February 10, 1999

International Operations

Secretary

Banc One International Corporation, Dallas, Texas -- to amend Articles of Association to change its name to Bank One International Corporation.
- Approved, February 8, 1999

International Operations

Director, BS&R

Chase Manhattan Corporation, New York, New York -- waiver of the remainder of the 45-day notification period to make an investment in Ferropasa-Ferronorte Participacoes S.A., Sao Paolo, Brazil.

- Granted, February 8, 1999

Membership

San Francisco

Oregon State Bank, Corvallis, Oregon -- to become a member of the Federal Reserve System.

- Approved, February 12, 1999

San Francisco

Pacific Mercantile Bank, Newport Beach, California -- to become a member of the Federal Reserve System.

- Approved, February 11, 1999

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 13, 1999

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Second Quarter of 1999

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, February 13, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banco de la Ciudad de Buenos Aires, Buenos Aires, Argentina, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Moscow Narodny Bank, London, England, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Caixa Geral de Depositos, Lisbon, Portugal, to establish a branch in New York, New York.	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>
3(a)(3)	The Fuji Bank, Tokyo, Japan, to acquire additional voting shares of The Yasuda Trust & Banking Co., Ltd., Tokyo, Japan, thereby controlling more than a majority of the voting shares.*	Newspaper – 03/05/1999 Fed Reg – 03/05/1999
3(a)(5)	Lakeland Bancorp, Inc., Oak Ridge, New Jersey, to acquire a 100 percent of the voting shares of High Point Financial Corporation, Branchville, New Jersey, and thereby indirectly acquire its wholly-owned bank subsidiary, The National Bank of Sussex County, Branchville, New Jersey.*	Newspaper – 03/04/1999 Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

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S = Satisfactory

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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 Second Quarter of 1999

<i>Institution</i>	<i>Location</i>
Bank of New York	One Wall Street, New York, New York 10015
Interchange Bank	Park 80 West/Plaza Two, Saddle Brook, New Jersey 07663

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, February 13, 1999

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Second Quarter of 1999

<i>Institution</i>	<i>Location</i>
Laurel Bank	Johnstown, PA

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, February 13, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notification from Wesbanco Bank Wheeling, Wheeling, WV on 02/08/1999, of its intent to establish a branch at 504-506 Tenth Street, Moundsville, WV	02/15/1999

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)	Received notification from Commercial National Financial Corporation, Latrobe, PA of its intent to engage in permissible insurance activities through Commercial National Insurance Services pursuant to the provisions of Section 225.28 (b)(11)(iii) of Regulation Y	03/02/1999

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Second Quarter of 1999

<i>Institution</i>	<i>Location</i>
Apple Creek Banking Company	3 West Main St., Apple Creek, OH 44606-0237
Croghan Colonial Bank	323 Croghan Street, Fremont, OH 43420
WesBanco Bank Wheeling	1 Bank Plaza, Wheeling, WV 26003-3565
Ohio Heritage Bank	200 Main Street, Coshocton, OH 43812
Fifth Third Bank	251 North Illinois, Indianapolis, IN 46204

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, February 13, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Crestar Bank, Richmond, Virginia, to establish a branch at 2400 Boston Street, Suite 110, Baltimore, Maryland .*	Newspaper – 02/17/1999
Branch	Crestar Bank, Richmond, Virginia, to establish a branch at 6225 N. Charles Street, Baltimore, Maryland .*	Newspaper – 02/17/1999
Branch	Triangle Bank, Raleigh, North Carolina, to establish a branch at 211 17 th Street Extension, Wilmington, North Carolina.*	Newspaper – 03/08/1999

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	1 st State Bancorp, Inc., Burlington, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of 1 st State Bank, Burlington, North Carolina.*	Fed Reg – 03/12/1999 Newspaper – 02/26/1999
3(a)(1)	1 st State Bank Foundation, Inc., Burlington, North Carolina, to become a bank holding company through the acquisition of 14.7% of the voting shares of 1 st State Bancorp, Inc., Burlington, North Carolina.*	Fed Reg – 03/12/1999 Newspaper – 02/26/1999

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
619327	Farmers Bank 50 East Windsor Boulevard Windsor, Virginia 23487-9402	11/30/1998	02/12/1999	S		X

Section VI – CRA examinations scheduled for Second Quarter of 1999

<i>Institution</i>	<i>Location</i>
Farmers Bank of Maryland	Annapolis, Maryland
EagleBank	Bethesda, Maryland
Atlantic Bank	Ocean City, Maryland
First Virginia Bank-Maryland	Upper Marlboro, Maryland
First Virginia Bank – Mountain Empire	Abingdon, Virginia
James Monroe Bank	Arlington, Virginia

Section VI – CRA examinations scheduled for Second Quarter of 1999

<i>Institution</i>	<i>Location</i>
Alliance Bank Corporation	Fairfax, Virginia
First Virginia Bank	Falls Church, Virginia
Capital One Bank	Glen Allen, Virginia
First Virginia Bank - Commonwealth	Grafton, Virginia
New Peoples Bank	Honaker, Virginia
Chesapeake Bank	Kilmarnock, Virginia
First Virginia Bank of Tidewater	Norfolk, Virginia
Farmers and Miners Bank	Pennington Gap, Virginia
First Virginia Bank – Colonial	Richmond, Virginia
First Virginia Bank-Southwest	Roanoke, Virginia
Farmers & Merchants Bank of Stanley	Stanley, Virginia
First Virginia Bank–Blue Ridge	Staunton, Virginia
F&M Bank–Winchester	Winchester, Virginia

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, February 13, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 3535 Montgomery Highway, Dothan, Alabama, to be known as the 231 Perimeter North Office.	02/16/1999*
Branch	Citizens Trust Bank, Atlanta, Georgia, to establish a branch located at Cascade Crossing Phase II, Sub-Plot B, Atlanta, Georgia.	03/05/1999*

*Subject to provisions of the Community Reinvest Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	First Capital Bank Holding Corporation, Fernandina Beach, Florida, to become a bank holding company by acquiring First National Bank of Nassau County, Fernandina Beach, Florida (in organization).	N/Avail*
3(a)(1)	Marine Bancshares, Inc., Naples, Florida, to become a bank holding company by acquiring Marine National Bank of Naples, Naples, Florida (in organization).	Fed Reg - 03/15/1999*
3(a)(5)	First Banking Company of Southeast Georgia, Statesboro, Georgia, to merge with Wayne Bancorp, Inc., Jesup, Georgia, and thereby acquire Wayne National Bank, Jesup, Georgia.	Newspaper - 03/12/1999*

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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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 Second Quarter of 1999

<i>Institution</i>	<i>Location</i>
Compass Bank	Birmingham, Alabama
Aliant Bank	Alexander City, Alabama
First Bank and Trust Company of Tennessee	Johnson City, Tennessee
Bank of Gueydan	Gueydan, Louisiana
Harris Trust	West Palm Beach, Florida
Fifth Third Bank of Florida	Naples, Florida
First Progressive Bank	Brewton, Alabama
Bank of York	York, Alabama
Farmers and Merchants Bank	Centre, Alabama
Pan American Bank	Miami, Florida

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, February 13, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Johnson Bank Racine, Wisconsin S.C. Johnson Howard Packard Building 1525 Howe Street Racine, Wisconsin	Newspaper – 2/16/1999
Branch	F&M Bank-Darlington Darlington, Wisconsin 640 Dodge Street Mineral Point, Wisconsin	Newspaper – 3/1/1999

Newspaper - Newspaper Comment Period Ending Date

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)	Bloomfield Hills Bancorp, Inc.* Bloomfield Hills, Michigan Bank of Rochester (in organization) Rochester, Michigan	Fed Reg – N/Avail Newspaper – N/Avail
CIC	FM Fincorp Laotto, Indiana By Louis and Mary M. Peduto	Fed Reg – 2/26/1999 Newspaper – N/Avail
CIC	Decatur Corporation Leon, Iowa By Esther Hamann Brabec	Fed Reg – 3/1/1999 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>
S/R	Heritage Bancshares Group, Inc. Minneapolis, Minnesota To redeem 6,400.4286 shares or 63.4% of its class B 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.

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					<i>LrgBk</i>	<i>SmBk</i>
263346	F&M Bank-Prairie du Chien 300 E. Blackhawk Ave. Prairie du Chien, Wisconsin 53821 (608) 326-2424	10/2/1998	2/8/1999	S	x	
209139	NAB Bank 222 W. Cermak Ave. Chicago, Illinois 60616 (312) 225-5991	8/24/1998	2/8/1999	S		x

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>
830542	Central State Bank 301 Iowa Ave. Muscatine, Iowa 52761-0146 (319) 263-3131	11/20/1998	2/8/1999	S		x
180443	First State Bank 240 Linn St. Brunsville, Iowa 51008 (712) 533-6441	11/5/1998	2/12/1999	S		x

Section VI – CRA examinations scheduled for Second Quarter of 1999

<i>Institution</i>	<i>Location</i>
State Bank of Arthur	Arthur, Illinois
Prairie Bank and Trust	Bridgeview, Illinois
First Bank and Trust of Evanston	Evanston, Illinois
Shelby County State Bank	Shelbyville, Illinois
Foxdale Bank	South Elgin, Illinois
Citizens First State Bank of Walnut	Walnut, Illinois
De Motte State Bank	De Motte, Indiana
Fifth Third Bank of Central Indiana	Indianapolis, Indiana
1 st Source Bank	South Bend, Indiana
People's Bank and Trust Company	Sunman, Indiana
Central Trust and Savings Bank	Cherokee, Iowa
Mercantile Bank of Western Iowa	Des Moines, Iowa
American Trust and Savings Bank	Dubuque, Iowa
First Bank and Trust Company	Glidden, Iowa
Union State Bank	Rockwell City, Iowa
Commercial Trust and Savings Bank	Storm Lake, Iowa
Iowa State Bank	Wapello, Iowa
Huron Community Ban	East Tawas, Michigan
ShoreBank Detroit	River Rouge, Michigan
ChoiceOne Bank	Sparta, Michigan
First Banking Center – Burlington	Burlington, Wisconsin
M&I Bank of Burlington	Burlington, Wisconsin
State Bank of Howards Grove	Howard Grove, Wisconsin
F&M Bank – New London	New London, Wisconsin
M&I Bank of Racine	Racine, Wisconsin
Baylake Bank	Sturgeon, Wisconsin
M&I First American Bank	Wausau, Wisconsin

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, February 13, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Notice by Citizens Bank & Trust Company, Van Buren, Arkansas, to acquire certain assets and assume the deposit liabilities of the Van Buren, Arkansas branch of River Valley Bank & Trust, Lavaca, Arkansas.	Newspaper – 3/12/1999

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 involving Leitchfield Deposit Bancshares, Inc., Leitchfield, Kentucky, by the Leitchfield Deposit Bancshares, Inc. Employee Stock Ownership Plan, Leitchfield, Kentucky.	Newspaper – N/Avail Fed Reg – 3/4/1999

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 Commerce Bancorp, Inc., Greenwood, Mississippi, to acquire Bank of Commerce, Greenwood, Mississippi.	

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Second Quarter of 1999

<i>Institution</i>	<i>Location</i>
Pulaski Bank and Trust Company	Little Rock, Arkansas
The Elberfeld State Bank	Elberfeld, Indiana
The Scott County State Bank	Scottsburg, Indiana
Citizens Bank	Hartford, Kentucky
Fifth Third Bank of Kentucky, Inc.	Louisville, Kentucky
Cass Bank and Trust Company	Bridgeton, Missouri
Bank of Iberia	Iberia, Missouri
Midwest Independent Bank	Jefferson City, Missouri
Lindell Bank and Trust Company	St. Louis, Missouri
First State Bank of St. Robert	St. Robert, Missouri

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, February 13, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Dacotah Bank, Aberdeen, South Dakota, to establish a branch in Rapid City, South Dakota. *	02/27/1999
18(c) & Branch	Northwestern Bank, Chippewa Falls, Wisconsin, to purchase certain assets and assume certain liabilities of the Boyd, Wisconsin branch of M&I Community State Bank, Eau Claire, Wisconsin, and incident thereto establish a branch. *	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	Steven J. Huston to acquire control of Rockford Bancorporation, Inc., Rockford, Minnesota.	N/Avail
3(a)(1)	WCB Bancshares, Inc., Oakdale, Minnesota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Washington County Bank, N.A., Oakdale, Minnesota, a <u>de novo</u> bank.	Fed Reg - 03/05/1999

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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<i>RSSD 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>
295057	Security Bank Minnesota Albert Lea, Minnesota	11/02/1998	02/09/1999	S		X
663058	Rocky Mountain Bank Billings, Montana	09/28/1998	02/11/1999	S		X

Section VI – CRA examinations scheduled for Second Quarter of 1999

<i>Institution</i>	<i>Location</i>
State Savings Bank of Manistique	Manistique, Michigan
Central Savings Bank	Sault Ste. Marie, Michigan
Crow River State Bank	Delano, Minnesota
Minnesota BANKFIRST	Minneapolis, Minnesota
Kanabec State Bank	Mora, Minnesota
Liberty State Bank	St. Paul, Minnesota
Belt Valley Bank	Belt, Montana
Ravalli County Bank	Hamilton , Montana
First Valley Bank	Seeley Lake, Montana
State Bank of Terry	Terry, Montana
Merchants State Bank	Freeman, South Dakota
American State Bank of Pierre	Pierre, South Dakota

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, February 13, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) / Branch	Pinnacle Bank of Cheyenne, Cheyenne, Wyoming, to merge with Frontier Bank of Laramie County, Cheyenne, Wyoming; and incident thereto, establish an additional branch.	Newspaper – N/Avail
18(c) / Branch	Pinnacle Bank, Papillion, Nebraska, to merge with Gretna State Bank, Gretna, Nebraska; and incident thereto, establish an additional branch.	Newspaper – N/Avail
18(c) / Branch	Citizens Bank & Trust Company, Torrington, Wyoming, to merge with Pinnacle Bank of Cheyenne, Wyoming; and incident thereto, establish an additional branch.	Newspaper – N/Avail
Branch / BP	BancFirst, Oklahoma City, Oklahoma, to establish a branch at 1204 E. Ross Street, Tahlequah, Oklahoma; and to invest in bank premises.	Newspaper – 03/03/1999

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)	Davenport Community Bancshares, Inc., Davenport, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Jennings State Bank, Davenport, Nebraska.	Newspaper – 03/13/1999 Fed Reg – 03/05/1999
3(a)(1)	Ameri-National Corporation, Overland Park, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Horizon National Bank, Leawood, Kansas, a <i>de novo</i> bank in organization.	Newspaper – N/Avail Fed Reg – 03/01/1999
3(a)(3)	Archer, Inc., Palmer, Nebraska, and Osceola Insurance Agency, Inc., Osceola, Nebraska, to acquire 10.25 percent of the voting shares of Pinnacle Bank, Papillion, Nebraska.	Newspaper – N/Avail Fed Reg – 03/15/1999
3(a)(3)	First National Agency, Inc., Wayne, Nebraska, to acquire 16.13 percent of the voting shares of B.W. Bancorp, Woodbury, Nebraska; and thereby indirectly acquire Boundary Waters Community Bank, Ely, Minnesota, a <i>de novo</i> bank in organization	Newspaper – 03/11/1999 Fed Reg – 03/05/1999

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	Pinnacle Bank of Cheyenne, Cheyenne, Wyoming, for membership in the Federal Reserve System.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
387756	Farmers State Bank Mankato, Kansas	11/16/1998	02/09/1999	S		X

Section VI – CRA examinations scheduled for Second Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, February 13, 1999

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)	Metroplex North Bancshares, Inc. Employee Stock Ownership Plan, Celeste, TX, to acquire Metroplex North Bancshares, Inc., Celeste, TX, and The First Bank of Celeste, Celeste, TX*	Fed Reg – 03/12/1999 Newspaper – N/Avail
3(a)(1)	Sam Houston Financial Corp., Huntsville, TX, to acquire Huntsville Holdings, Inc., Wilmington, DE, and The First State Bank, Kosse, TX* (Previously reported the week ending February 6, 1999)	Fed Reg – 03/05/1999 Newspaper – 03/01/1999
3(a)(1)	Huntsville Holdings, Inc., Wilmington, DE, to acquire The First State Bank, Kosse, TX* (Previously reported the week ending February 6, 1999)	Fed Reg – 03/05/1999 Newspaper – 03/01/1999

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

Section VI – CRA examinations scheduled for Second Quarter of 1999

<i>Institution</i>	<i>Location</i>
Hale County Bank 973364	201 West 6 th St. Plainview, TX 79073
Texas State Bank 1017658	3900 North 10 th St. McAllen, TX 78501
Wellington State Bank 371362	1000 8 th St. Wellington, TX 79095
First State Bank of Mineral Wells 238755	101 East Hubbard St. Mineral Wells, TX 76067

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, February 13, 1999

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)	Eggemeyer Advisory Corp., WJR Corp., and Castle Creek Capital, LLC, Rancho Santa Fe, California, to indirectly acquire up to 25 percent of State National Bancshares, Inc., Lubbock, Texas; and Castle Creek Capital Partners Fund Iia, L.P., and Castle Creek Capital Partners Fund Iib, L.P., Rancho Santa Fe, California, to indirectly acquire up to 12 percent of State National Bancshares, Inc., Lubbock, Texas. *	Newspaper – N/Avail Fed Reg – 03/07/1999
3(a)(3)	Eggemeyer Advisory Corp., WJR Corp., Castle Creek Capital, LLC, Castle Creek Capital Partners Fund-I, L.P., Castle Creek Capital Partners Fund Iia, L.P., and Castle Creek Capital Partners Fund Iib, L.P., all of Rancho Santa Fe, California, to acquire more than 5 percent of Valley Bancorp, Inc., El Paso, Texas. *	Newspaper – N/Avail Fed Reg – 03/07/1999

* 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)	Pacific Financial Corporation to become a bank holding company by acquiring Bank of the Pacific, both of Long Beach, Washington.
Member	The Bank of Orange County, Fountain Valley, California, to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
995076	Cache Valley Bank 101 North Main Street P.O. Box 3227 Logan, UT 84323-3227 (435) 753-3020	10/13/1998	02/05/1999	S		X

Section VI – CRA examinations scheduled for 2nd Quarter of 1999

<i>Institution</i>	<i>Location</i>
American Pacific State Bank	Sherman Oaks, CA
Bank of Coronado	Coronado, CA
Community First Bank	Prineville, OR
Desert Community Bank	Victorville, CA
First American Bank	Rosemead, CA
Harris Bank and Trust	Scottsdale, AZ
Security First Bank	Fullerton, CA
Silicon Valley Bank	Santa Clara, CA
The Arizona Bank	Tucson, AZ
Valencia Bank	Valencia, CA
Valley Community Bank	McMinnville, OR
