
Federal Reserve Release



H.2

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

No. 32

Week Ending August 7, 1999

Regulations And Policies

Equal Credit Opportunity -- publication for comment of proposed revisions to Regulation B that would remove the general prohibition against creditors noting characteristics such as race, sex, and national origin of applicants for nonmortgage credit, require creditors to retain certain records for preapproved credit solicitations, and expand the record retention period for most business credit applications.

- Published, August 4, 1999 (AC)

Regulation CC -- decision not to proceed with a proposal that would shorten the nonlocal check availability schedules.

- Approved, June 28, 1999 (AC)

Enforcement

Community Capital Corporation, Greenwood, South Carolina -- termination of a written agreement with the Federal Reserve Bank of Richmond.

- Announced, August 2, 1999

Putnam-Greene Financial Corporation, Eatonton, Georgia -- termination of a cease and desist order.

- Announced, August 2, 1999

H.2 Actions under delegated authority

August 1, 1999 to August 7, 1999

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

Bank Branches, Domestic

San Francisco

Bank of the Orient, San Francisco, California -- to establish a branch at 500 Broadway Avenue, Millbrae.
- Approved, August 4, 1999

Richmond

EagleBank, Bethesda, Maryland -- to establish a branch at 850 Sligo Avenue, Silver Spring.
- Approved, August 4, 1999

Richmond

Farmers and Miners Bank, Pennington Gap, Virginia -- to establish a branch on State Route 83, West Main Street, Clintwood.
- Approved, August 5, 1999

Philadelphia

First Heritage Bank, Wilkes-Barre, Pennsylvania -- to establish a branch at RD#1, Box 203L, Hazleton Beltway, Hazleton.
- Approved, August 2, 1999

Chicago

Lapeer County Bank & Trust Co., Lapeer, Michigan -- to establish a branch at 1875 S. Cedar Street, Imlay City.
- Approved, August 5, 1999

Chicago

Mercantile Bank Midwest, Des Moines, Iowa -- to establish a temporary branch at the Clay County Fair, Spencer.
- Approved, August 6, 1999

Chicago

United Bank of Iowa, Churdan, Iowa -- to establish a branch at 600 Head Street.
- Approved, August 5, 1999

Bank Holding Companies

Chicago

American Heartland Bancshares, Inc., Sugar Grove, Illinois -- to become a bank holding company through the acquisition of American Heartland Bank and Trust, a de novo bank.

- Approved, August 5, 1999

St. Louis

Arvest Bank Group, Inc., Bentonville, Arkansas -- to acquire Delaware Bancshares, Inc., Jay, Oklahoma, and thereby acquire The Delaware County Bank.

- Approved, August 5, 1999

Chicago

The Bancorp, Cedarburg, Wisconsin -- to become a bank holding company through the acquisition of Elcho Bancorporation, Elcho, and thereby acquire Northwoods State Bank.

- Approved, August 5, 1999

Director, BS&R

Bay Bancorporation, Green Bay, Wisconsin; and Bay Bank -- relief from a commitment.

- Granted, August 3, 1999

Chicago

Capital Commerce Bancorp, Inc., Milwaukee, Wisconsin -- application to redeem stock.

- Approved, August 4, 1999

Chicago

Commerce Bancshares, Inc., Waukee, Iowa -- to become a bank holding company through the acquisition of Waukee State Bank.

- Approved, August 4, 1999

Atlanta

Community Financial Services, Inc., Atlanta, Georgia -- to organize Internet Banking Communications, LLC, and thereby engage in the development and marketing of software products and related services to financial institutions.

- Returned, August 2, 1999

Bank Holding Companies

Minneapolis

Community First Bankshares, Inc., Fargo, North Dakota -- to acquire the insurance agency assets of B&I Insurance, Inc., Gordon, Nebraska.
- Withdrawn, August 6, 1999

New York

Doral Financial Corporation, San Juan, Puerto Rico -- to acquire Doral Bank, FSB, New York, New York.
- Approved, August 4, 1999

Dallas

Eagle Bancshares, Inc., Fairfield, Texas, and Fairfield Holdings, Inc. -- to acquire Texas Bank, SSB, Buffalo, a de novo bank.
- Withdrawn, August 4, 1999

Chicago

FBOP Corporation, Oak Park, Illinois; and Pullman Group, Inc., Chicago -- request for waiver of application in connection with the acquisition of Chicago City Bancorporation and Chicago City Bank and Trust Company.
- Granted, August 2, 1999

Atlanta

FLAG Financial Corporation, LaGrange, Georgia -- to acquire Thomaston Federal Savings Bank, Thomaston.
- Approved, August 6, 1999

Richmond

FNB Financial Services Corporation, Reidsville, North Carolina -- to acquire Black Diamond Savings Bank, FSB, Norton, Virginia.
- Approved, August 4, 1999

Chicago

Fountain View Bancorp, Inc., Sigourney, Iowa -- extension to November 4, 1999, to become a bank holding company through the acquisition of Keokuk County Bankshares, Inc.
- Granted, August 4, 1999

Bank Holding Companies

New York

Fuji Bank, Limited, Tokyo, Japan -- to engage de novo in trust company functions through Yasuda Bank and Trust Company, New York, New York.
- Approved, August 4, 1999

Chicago

Gibson Investment Company, Gibson, Iowa -- release from commitments.
- Granted, August 4, 1999

Kansas City

Griffith Family Financial Holdings, LLC, Lindsay, Oklahoma -- to become a bank holding company through the acquisition of shares of First Fletcher Bancshares, Inc., Fletcher, and of American Holding Company of Lindsay, Lindsay.
- Approved, August 4, 1999

San Francisco

Lewiston Bancorp, Lewiston, Utah -- to acquire Lewiston State Bank.
- Approved, August 6, 1999

Philadelphia

Main Street Bancorp, Reading, Pennsylvania -- to acquire Main Street Bank of New Jersey, Lambertville, New Jersey, by merger with Bancorp's subsidiary bank, Main Street Bank, Reading.
- Approved, August 2, 1999

San Francisco

The Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan -- to acquire Yasuda Bank and Trust Company, New York, New York, through The Dai-Ichi Kangyo Fuji Trust & Banking Company, Ltd., Tokyo, and thereby engage in trust activities.
- Approved, August 3, 1999

Director, BS&R

Thomasville Bancshares, Inc., Thomasville, Georgia -- transfer agent registration.
- Withdrawn, August 5, 1999

Bank Mergers

Chicago

Fort Madison Bank & Trust Co., Fort Madison, Iowa -- to merge with Bank of Dallas City, Dallas City, Illinois, and establish a branch at 290 Oak Street.
- Approved, August 5, 1999

Banks, Nonmember, And Miscellaneous Institutions

Director, BS&R

United Missouri Trust Company of New York, New York, New York -- transfer agent registration.
- Withdrawn, August 4, 1999

Banks, State Member

St. Louis

Effingham State Bank, Effingham, Illinois -- to merge with State Bank of Farina, Farina.
- Approved, August 6, 1999

Minneapolis

Glacier Bank, Kalispell, Montana -- to acquire certain assets and assume certain liabilities of two Butte branches of Washington Mutual Bank, FSB, Salt Lake City, Utah.
- Approved, August 6, 1999

Director, BS&R

WesBanco Bank Wheeling, Wheeling, West Virginia -- transfer agent registration.
- Withdrawn, August 2, 1999

Change In Bank Control

Atlanta

First Haralson Corporation, Buchanan, Georgia -- change in bank control.
- Permitted, August 2, 1999

Competitive Factors Reports

Chicago

CIB Bank, Hillside, Illinois -- report on competitive factors of the proposed acquisition of the Zion branch of M&I Bank, FSB, Las Vegas, Nevada.
- Submitted, August 6, 1999

Chicago

First Midwest Bank, N.A., Buffalo Grove, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the North Chicago branch of M&I Bank, FSB, Milwaukee, Wisconsin.
- Submitted, August 6, 1999

Chicago

First National Bank of Chicago, Chicago, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities associated with the Chicago metropolitan area branches of Bank One, Illinois, National Association, Springfield.
- Submitted, August 6, 1999

Dallas

First Prosperity Bank, El Campo, Texas -- report on competitive factors of the proposed merger with The Commercial National Bank of Beeville, Beeville.
- Submitted, August 5, 1999

St. Louis

Home Federal Bank, FSB, Middlesboro, Kentucky -- report on competitive factors of the proposed purchase of the Harlan branch of National City Bank of Kentucky, Louisville.
- Submitted, August 5, 1999

San Francisco

Imperial Bank, Inglewood, California -- report on competitive factors of the proposed merger with Imperial Mutual Savings Bank, Bellevue, Washington.
- Submitted, August 4, 1999

Chicago

Keystone Community Bank, Kalamazoo, Michigan -- report on competitive factors of the proposed merger with KIB Bank.
- Submitted, August 6, 1999

Competitive Factors Reports

San Francisco

Lewiston State Bank, Lewiston, Utah -- report on competitive factors of the proposed merger with Lewiston Interim Bank, a de novo bank.
- Submitted, August 2, 1999

Chicago

Mid America Bank, FSB, Clarendon Hills, Illinois -- report on competitive factors of the proposed acquisition of a branch of The Northern Trust Company, Chicago.
- Submitted, August 6, 1999

San Francisco

Norwest Bank, Minnesota, N.A., Minneapolis, Minnesota -- report on competitive factors of the proposed merger with Eastern Heights Bank, Maplewood.
- Submitted, August 3, 1999

Kansas City

Platte Valley National Bank, Scottsbluff, Nebraska -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Morrill, Minatare, and Lyman branches of Platte Valley National Bank, Morrill.
- Submitted, August 5, 1999

Philadelphia

Port Richmond Savings, Philadelphia, Pennsylvania -- report on competitive factors of the proposed merger with Gorgas Savings Association.
- Submitted, August 2, 1999

St. Louis

United Southwest Bank, Washington, Indiana -- report on competitive factors of the proposed merger with Old National Bank, Evansville.
- Submitted, August 5, 1999

Currency

Director, RBOPS

Federal Reserve Notes -- letter confirming request for printing of notes during the fiscal year ending September 30, 2000.
- Approved, July 29, 1999 (AC)

Extensions Of Time

Atlanta

Citizens Bancshares of Southwest Florida, Naples, Florida -- extension to November 6, 1999, to become a bank holding company through the acquisition of Citizens National Bank of Southwest Florida.

- Granted, August 3, 1999

St. Louis

Great Southern Bancorp, Inc., Springfield, Missouri -- extension to November 14, 1999, to acquire shares of Guaranty Federal Bancshares, Inc. and thereby acquire Guaranty Federal Savings Bank.

- Granted, August 3, 1999

Atlanta

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

- Granted, August 4, 1999

St. Louis

HBancorporation, Inc., Lawrenceville, Illinois -- extension to October 28, 1999, for change in bank control.

- Granted, August 3, 1999

Chicago

National Australia Bank Limited, Melbourne, Australia -- extension to November 6, 1999, to engage in securities brokerage activities through National Australia Capital Markets, LLC, New York, New York.

- Granted, August 6, 1999

Boston

Passumpsic Bancorp, St. Johnsbury, Vermont -- extension to October 31, 1999, to acquire Passumpsic Bank, FSB, Littleton, New Hampshire.

- Granted, August 4, 1999

Philadelphia

Summit Bank, Bethlehem, Pennsylvania -- extension to November 12, 1999, to merge with Prime Bank, Philadelphia.

- Granted, August 2, 1999

Membership

Kansas City

Bank of Bennington, Bennington, Nebraska -- membership in the Federal Reserve System.

- Approved, August 5, 1999

St. Louis

Bank of Buffalo, Buffalo, Kentucky -- membership in the Federal Reserve System.

- Approved, August 4, 1999

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 7, 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)	Provident Bancorp, Amesbury, Massachusetts - application to become a mutual bank holding company through the reorganization of The Provident Bank, Amesbury, Massachusetts	Newspaper - N/Avail. Fed Reg - 09/07/1999

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.

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

Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, August 7, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Moscow Narodny Bank, London, England, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	UBS AG, Zurich and Basel, Switzerland, to establish a representative office in Washington D.C.	Newspaper – 09/05/1999

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)(3)	Popular, Inc., Hato Rey, Puerto Rico, Popular International Bank, Inc., Hato Rey, Puerto Rico, and Popular North America, Inc., Mt. Laurel, New Jersey, to acquire Aurora National Bank, Aurora, Illinois (“ANB”), and Banco Popular North America, New York, New York, to merge with ANB, and incident thereto, to establish branches.*	Newspaper – 09/04/1999 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>
4(c)(8)	Citigroup, Inc., New York, New York, through its wholly-owned indirect subsidiary, Citicorp Strategic Technology Corporation, to make an investment in GlobeSet, Inc., Austin, Texas, and thereby engage in nonbanking activities.	Fed Reg – 08/19/1999
4(c)(8)	Bank of Nova Scotia, Toronto, Canada, to engage <i>de novo</i> through Scotiabanc, Inc., Atlanta, Georgia, in acting as principal in the structuring and sale of forward contracts, swaps transactions, and similar contracts based on the equity and debt securities of a single issuer.	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>
4(c)(8)	Citigroup, Inc., New York, New York, and Citicorp, New York, New York, through its wholly owned indirect subsidiary, Citicorp Strategic Technology Corporation, to make an investment in 724 Solutions, Inc., Toronto, Canada, and thereby engage in the development, manufacture, and distribution of software designed to provide electronic banking, brokerage, and other services to consumers via a variety of access platforms.	Fed Reg – N/Avail
25A	CLS Services Ltd., London, England (“Applicant”), to establish CLS Bank International, New York, New York, and Edge Corporation and a wholly owned subsidiary of Applicant which will offer a continuous linked settlement service.	Fed Reg – N/Avail

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

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

Section V – Availability of CRA public evaluations

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

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

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

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 7, 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:

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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>
2354985	New Century Bank Phoenixville, PA	01/25/99	06/08/99	S		X

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, August 7, 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	Received application on 08/05/1999 from Fifth Third Bank, Indiana, Indianapolis, IN to merge with Civitas Bank, St. Joseph, MI and incident thereto establish branch facilities.	09/08/1999
18(c) Branch	Received application on 08/05/1999 from Fifth Third Bank, Kentucky, Inc., Louisville, KY to acquire four offices of Civitas Bank, St. Joseph, MI located in Louisville, KY and incident thereto establish branch facilities.	09/08/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Section 3(a)(5)	Received application on 08/05/1999 from Fifth Third Bancorp, Cincinnati, OH to acquire CNB Bancshares, Inc., Evansville, IN and its bank subsidiary.	Newspaper – 09/08/1999

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 application on 08/05/1999 from Fifth Third Bancorp, Cincinnati, OH to acquire the non-bank subsidiaries of CNB Bancshares, Inc., Evansville, IN	N/Avail

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:

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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</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 4th Quarter of 1999

<i>Institution</i>	<i>Location</i>
Portage Community Bank	1311 E. Main Street, Ravenna, OH 44266
Apollo Trust Company	201 N. Warren Avenue, Apollo, PA 15613
ShoreBank	540 East 105 th Street, Cleveland, OH 44108
Security Dollar Bank	1 S. Main Street, Niles, OH 44446
Commerce Exchange Bank	25201 Chagrin Boulevard, Beachwood, OH 44122-5633
Western Reserve Bank	4015 Medina Road, Medina, OH 44256

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, August 7, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Benchmark Community Bank, Kenbridge, Virginia, to establish a branch at 313 North Main Street, Lawrenceville, Virginia.*	Newspaper – 08/12/1999
Branch	Benchmark Community Bank, Kenbridge, Virginia, to establish a branch at 403 East Virginia Avenue, Suite E, Clarksville, Virginia.*	Newspaper – 08/12/1999
Branch	Peoples Community Bank, Montross, Virginia, to establish a branch on State Route 3, one-third mile west of State Route 206, King George County, Virginia.*	Newspaper – 08/20/1999
18(c)	Southern Financial Bank, Warrenton, Virginia, to merge with The Horizon Bank of Virginia, Merrifield, Virginia.*	Newspaper – 09/03/1999

*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)(3)	Southern Financial Bancorp, Inc., Warrenton, Virginia, to acquire 100% of the voting shares of The Horizon Bank of Virginia, Merrifield, Virginia.*	Fed Reg – 08/03/1999 Newspaper – 09/03/1999

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>
Member	AmericasBank, Baltimore, Maryland, to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

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

O = Outstanding

S = Satisfactory

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SN = Substantial noncompliance

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

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

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

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, August 7, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Cumberland Bank, Carthage, Tennessee, to acquire certain assets and assume certain liabilities of two branch offices of American City Bank, Tullahoma, Tennessee.	08/30/1999*

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	First Citizens Bancorp, Cleveland, Tennessee, after-the-fact notification filed by Kenneth H. Rayborn, Cleveland, Tennessee, to retain 30 percent of the outstanding shares of First Citizens Bancorp, Cleveland, Tennessee, and its subsidiaries: Bank/Citizens Bank, Cleveland, Tennessee; The Home Bank, fsb, Ducktown, Tennessee; The Home Bank of Tennessee, Maryville, Tennessee, and Infinity Mortgage Group, Incorporated, Knoxville, Tennessee.	Fed Reg – 08/24/1999

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>
COM	ABS Investors, LLC, Marietta, Georgia, commitment waiver request.
SMBOTH	First Bank & Trust Company of Tennessee, Johnson City, Tennessee, for authority to exercise trust powers.

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>
None						

Section VI – CRA examinations scheduled for

Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 7, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	Fort Madison Bank & Trust Company Fort Madison, Iowa Bank of Dallas City Dallas City, Illinois and establish a branch office at 290 Oak Street Dallas City, Illinois	Newspaper – 07/31/1999
18(c) & Branches	Pullman Bank & Trust Company Chicago, Illinois Chicago City Bank and Trust Company Chicago, Illinois and to establish branch offices at 715 West 63 rd Street Chicago, Illinois 815 West 63 rd Street Chicago, Illinois	Newspaper – 08/09/1999
Branch	Paramount Bank Bingham Farms, Michigan 31000 Northwestern Highway Farmington Hills, Michigan	Newspaper – 08/17/1999
Branch	United Bank Iowa Churdan, Iowa 600 Head Street Churdan, Iowa	Newspaper – 07/30/1999
Branch	DeMotte State Bank De Motte, Indiana 9603 West 133 rd Avenue Cedar Lake, Indiana	Newspaper – 08/09/1999

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)	Kercheval Limited Partnership* Largo, Florida Montezuma State Bank Montezuma, Iowa	Fed Reg - 08/20/1999 Newspaper – 09/03/1999
4(c)(8)	Central Illinois Bancorp, Inc.* Pewaukee, Wisconsin Marine Bank (in organization) Omaha, Nebraska	Fed Reg - 08/26/1999 Newspaper – N/Avail
4(c)(8)	First Busey Corporation* Urbana, Illinois Eagle BancGroup, Inc. Bloomington, Illinois First Federal Savings and Loan Association of Bloomington Bloomington, Illinois	Fed Reg - 09/07/1999 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>
4(c)(8)	First Busey Corporation Urbana, Illinois FFS Investment Services Bloomington, Illinois	Fed Reg - 09/07/1999

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 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>
968436	Midwest Bank & Trust Company 1606 N. Harlem Avenue Elmwood Park, Illinois 60635-4396 (708) 456-4700	10/5/1998	08/04/1999	S	X	
546544	The Commercial Trust & Savings Bank 600 Lake Avenue Storm Lake, Iowa 50588-0578 (712) 732-2190	04/05/1999	08/03/1999	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, August 7, 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>
CIC	Notice involving Mercantile Bancorp, Inc., Quincy, Illinois, by Dean Phillips, Quincy, Illinois (previously reported during the week ending July 31, 1999).	Newspaper – 8/25/1999 Fed Reg- 8/24/1999
CIC	Notice involving Hometown Bancorp, Inc., Milan, Tennessee, by Clyde V. Alexander, Jackson, Tennessee.	Newspaper – N/Avail. Fed Reg – 8/25/1999
4(c)(8)	Notice by First M&F Corporation, Kosciusko, Mississippi, to acquire Community Federal Bancorp, Inc., Tupelo, Mississippi, and thereby acquire Community Federal Bank, Tupelo, Mississippi.	Newspaper – 9/6/1999 Fed Reg – 8/24/1999

* 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>
185859	Lindell Bank & Trust Company St. Louis, Missouri	4/12/1999	8/5/1999	S		X

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, August 7, 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>
CIC	Ethel Hanson to acquire control of Mahnomen Bancshares, Inc., Mahnomen, Minnesota.	Fed Reg - 08/25/1999
CIC	Kofam Investments, LLP, Sioux Falls, South Dakota, Howard Kosel, general partner, to acquire control of Empire Bancshares, Incorporated, Sioux Falls, South Dakota.	Fed Reg - 08/25/1999
3(a)(5)	Community First Bankshares, Inc., Fargo, North Dakota, for prior approval to merge with River Bancorp, Inc., Ramsey, Minnesota. *	Fed Reg - 09/03/1999
CIC	Cynthia Woychik, trustee of the Donna Mae Smith Family Trust, proposes to acquire control of First National Bancorp of River Falls, Inc., River Falls, Wisconsin.	Newspaper - 08/11/1999

* 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>
4(c)(8)	Community First Bankshares, Inc., Fargo, North Dakota, to engage in general insurance agency activities in a place with a population not exceeding 5,000 through the acquisition of assets of B & I Insurance, Inc., Gordon, Nebraska	Application Withdrawn 08/06/1999

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

<i>Type</i>	<i>Application</i>
SRNEW	Mahnomen Bancshares, Inc., Mahnomen, Minnesota, to redeem 11.6% of its voting shares.

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>
604556	Ravalli County Bank Hamilton, Montana	04/12/1999	08/02/1999	O		X

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

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 7, 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	Citizens Bank & Trust Company, Muskogee, Oklahoma, to merge with the Muskogee, Oklahoma, branches of Bank of Oklahoma, N.A., Oklahoma City, Oklahoma.	Newspaper – N/Avail
18(c) / Branch	Pinnacle Bank, Papillion, Nebraska, to merge with Waverly Bank, Waverly, Missouri, 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>
3(a)(5)	Bern Bancshares, Inc., Bern, Kansas, to acquire 100 percent of the voting shares and merge with Axtell Agency, Inc., Axtell, Kansas; and thereby indirectly acquire State Bank of Axtell, Axtell, Kansas.	Newspaper – 08/15/1999 Fed Reg – 08/20/1999

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

Section V – Availability of CRA public evaluations

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

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.

The federal bank regulators use the following four 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>
294359	Weleetka State Bank Weleetka, Oklahoma	05/24/1999	08/05/1999	S		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, August 7, 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>
CIC	Donaghey Investment Company, Ltd., Trenton, TX, only notificant, to acquire an interest in Trenton Bankshares, Inc., Trenton, TX	Fed Reg – 08/24/1999 Newspaper – 08/11/1999
CIC	James Matteucci, Roswell, NM, only notificant, to acquire an interest in New Mexico National Financial Corporation, Roswell, NM	Fed Reg – 08/19/1999 Newspaper – 08/19/1999
CIC	Anna Maria Mateucci, Roswell, NM, only notificant, to acquire an interest in New Mexico National Financial Corporation, Roswell, NM	Fed Reg – 08/19/1999 Newspaper – 08/19/1999

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>
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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:

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 **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, August 7, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Barnes Banking Company, Kaysville, Utah, to establish a branch office at 1840 East Skyline Drive, South Ogden, Utah. *	Newspaper – 08/06/1999
Branch	Mid-Peninsula Bank, Palo Alto, California, to establish a branch office at 39470 Paseo Padre Parkway, Fremont, California. *	Newspaper – 08/12/1999

* 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)(5)	InterWest Bancorp, Inc., Oak Harbor, Washington, to merge with NBT Northwest Bancorp, Tukwila, Washington. *	Newspaper – 08/22/1999 Fed Reg – 08/30/1999
3(a)(5)	Harbor Bancorp, Inc., Aberdeen, Washington, to merge with Pacific Financial Corporation, Long Beach, Washington. *	Newspaper – 08/20/1999 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>
4(c)(8)	Wells Fargo & Company, San Francisco, California, together with Norwest Mortgage, Inc., and Norwest Ventures, LLC, both of Des Moines, Iowa, to form a joint venture through the sale of 50 percent of MSC Mortgage, LLC, to Michael Saunders & Company, both of Sarasota, Florida.	Fed Reg – 08/25/1999

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

<i>Type</i>	<i>Application</i>
3(a)(5)(C)	Village Bancorp to become a bank holding company by acquiring The Village Bank, both of St. George, Utah.

Section V – Availability of CRA public evaluations

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

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</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 **Quarter of**

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