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# Federal Reserve Release

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*H.2*

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

*No. 52*

*Week Ending December 25, 1999*

**Bank Holding Companies**

Banque Nationale de Paris, Paris, France; and Paribas -- to retain interests in Paribas Corporation, Paribas Asset Management, Inc., and Paribas Futures, Inc., all of New York, New York; and thereby engage in certain nonbanking activities.

- Approved, December 20, 1999

**General Accounting Office**

General Accounting Office -- response to final GAO report, "Large Bank Mergers: Fair Lending Review Could Be Enhanced With Better Coordination."

- Approved, December 22, 1999

**Reserve Bank Operations**

Federal Reserve Bank Budgets -- budgets for 2000.

- Approved, December 17, 1999 (AC)

## H.2 Actions under delegated authority

December 19, 1999 to December 25, 1999

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

### **Bank Branches, Domestic**

#### Richmond

Bank of the James, Lynchburg, Virginia -- to operate a mobile branch by providing a courier service to pick up non-cash deposits from business customers.

- Approved, December 24, 1999

#### Richmond

Crestar Bank, Richmond, Virginia -- to establish branches in supermarkets at 225 Briar Hill Drive, Bel Air, Maryland; 444 Western Maryland College Road, Westminster; 5821 Crossroads Center, Falls Church, Virginia; and 2304 Hunters Woods Plaza, Reston; and at 45156 First Colony Way, California, Maryland.

- Approved, December 22, 1999

#### Chicago

First Bank of Berne, Berne, Indiana -- to establish a branch at 185 Industrial Drive, Portland.

- Returned, December 23, 1999

#### Richmond

Mid State Bank, Newberry, South Carolina -- to establish a branch at Highway 121 and Wheeler Circle, Saluda.

- Approved, December 22, 1999

#### Chicago

The Northern Trust Company, Chicago, Illinois -- to retain a branch at 201 East Huron Street.

- Approved, December 22, 1999

#### Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 525 Remence Road, Portage.

- Approved, December 20, 1999

**Bank Branches, Domestic**

New York

Peapack-Gladstone Bank, Gladstone, New Jersey -- to establish a branch at Village Road, Harding Township.  
- Approved, December 22, 1999

**Bank Holding Companies**

St. Louis

Arvest Bank Group, Inc., Bentonville, Arkansas -- to acquire P&W Bancshares, Inc., Little Rock, and Central Bank & Trust.  
- Approved, December 22, 1999

Chicago

Associated Banc-Corp, Green Bay, Wisconsin -- to acquire BNC Financial Corporation, St. Cloud, Minnesota, and thereby engage in extending credit and servicing loans.  
- Approved, December 23, 1999

Secretary

Bank One Corporation, Columbus, Ohio -- to engage through its subsidiary, One Group Administrative Services, in providing administrative services to open-end and closed-end investment companies; and to maintain certain officer and director interlocks between Bank One, its affiliates, and certain proprietary funds.  
- Approved, December 22, 1999

Boston

Banknorth Group, Inc., Burlington, Vermont -- to acquire BNG Interim Bank, N.A., Glen Falls, New York, successor to Evergreen Bank, N.A.  
- Approved, December 24, 1999

Kansas City

Cleveland Holding Company, Cleveland, Oklahoma -- to become a bank holding company through the acquisition of Heritage Bancorp, Inc. and First Bank of Cleveland.  
- Approved, December 23, 1999

### **Bank Holding Companies**

#### Kansas City

First National of Nebraska, Inc., Omaha, Nebraska -- to acquire, through its subsidiary Insync Investments, Ltd., Mountain States Micrographics, Inc., Englewood, Colorado.  
- Approved, December 24, 1999

#### San Francisco

Greater Bay Bancorp, Palo Alto, California -- to merge with Mt. Diablo Bancshares, Danville, and thereby acquire Mt. Diablo National Bank.  
- Approved, December 22, 1999

#### Kansas City

Hometown Banc Corporation, Grand Island, Nebraska -- to retain Security State Bank, Sumner, after its conversion to a federally chartered savings bank.  
- Approved, December 22, 1999

#### Atlanta

International Bancorp of Miami, Inc., Miami, Florida -- modification of a commitment.  
- Approved, December 20, 1999

#### Chicago

Iowa State Financial Services, Fairfield, Iowa -- to become a bank holding company through the acquisition of Iowa State Bank and Trust Company.  
- Withdrawn, December 23, 1999

#### Chicago

Iowa State Financial Services, Fairfield, Iowa -- to merge with North Linn Corporation, Coggon, and thereby acquire Linn County State Bank and Sisler Insurance Agency, Inc.  
- Withdrawn, December 23, 1999

#### Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to retain an interest in Pleasantview Limited Partnership and thereby engage in community development activities.  
- Approved, December 20, 1999

### **Bank Holding Companies**

#### Atlanta

Mid State Banks, Inc., Cordele, Georgia -- to acquire Taylor & Towson Insurance Agency, Ocilla, and Taylor & Towson Insurance Finance Company, and thereby engage in insurance activities in towns with populations not exceeding 5,000 and in extending credit to finance insurance premiums.

- Approved, December 21, 1999

#### San Francisco

Network Bancorp USA, Ontario, California -- to become a bank holding company through the acquisition of Network Bank USA.

- Approved, December 21, 1999

#### Philadelphia

Patriot Bank Corp., Pottstown, Pennsylvania -- to establish a nonbank subsidiary, ZipFinancial.com, Inc.

- Withdrawn, December 20, 1999

#### Atlanta

Peoples Bancshares of Tallassee, Inc., Tallassee, Alabama -- to become a bank holding company through the acquisition of The Peoples Bank, Tallassee.

- Approved, December 22, 1999

#### Dallas

Praesidium Capital Corporation, Purchase, New York -- to become a bank holding company through the acquisition of First National Bank, Uvalde, Texas.

- Approved, December 23, 1999

#### Richmond

Ridgeway Bancorp, Inc., Ridgeway, South Carolina -- to become a bank holding company through the acquisition of Bank of Ridgeway.

- Approved, December 24, 1999

#### Chicago

Terre Haute Savings MHC, Inc., Terre Haute, Indiana -- to become a bank holding company through the acquisition of Terre Haute Savings Bank.

- Returned, December 10, 1999 (AC)

### **Bank Holding Companies**

#### Kansas City

- Twenty-First Century Financial Services Company, Tulsa, Oklahoma -- to acquire Oklahoma National Bank, a de novo bank.
- Approved, December 23, 1999

### **Bank Mergers**

#### Kansas City

- Gold Bank, Leawood, Kansas -- to merge with affiliate Kansas banks owned by its parent, Gold Banc Corporation.
- Approved, December 22, 1999

#### Kansas City

- Grant County Bank, Medford, Oklahoma -- to acquire the assets and assume the deposit liabilities of the Medford branch of First Capital Bank, Guthrie.
- Approved, December 22, 1999

### **Banks, Nonmember, And Miscellaneous Institutions**

#### Director, BS&R

- Liberty Trust Company, Oklahoma City, Oklahoma -- transfer agent registration.
- Withdrawn, December 20, 1999

### **Banks, State Member**

#### Director, BS&R

- First Virginia Bank, Inc., Falls Church, Virginia -- transfer agent registration.
- Withdrawn, December 21, 1999

### **Change In Bank Control**

#### Chicago

- Dysart Bancshares, Inc., Dysart, Iowa -- change in bank control.
- Permitted, December 22, 1999

#### Minneapolis

- Marquette Bancshares, Inc., Minneapolis, Minnesota -- change in bank control.
- Permitted, December 20, 1999

### **Change In Bank Control**

#### Minneapolis

Napoleon Bancorporation, Inc., Napoleon, North Dakota -- change in bank control.  
- Permitted, December 21, 1999

#### Atlanta

Security Acadia Bancshares, Inc., Rayne, Louisiana -- change in bank control.  
- Permitted, December 21, 1999

#### Cleveland

Westwood Homestead Financial Corporation, Cincinnati, Ohio -- change in bank control.  
- Permitted, December 23, 1999

### **Competitive Factors Reports**

#### Chicago

Bank One Trust Company, N.A., Columbus, Ohio -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of Bank One Arizona, N.A., Phoenix, Arizona.  
- Submitted, December 24, 1999

#### Atlanta

Colonial Bank, Montgomery, Alabama -- report on competitive factors of the proposed merger with Colonial Mortgage Corporation.  
- Submitted, December 16, 1999 (AC)

#### Kansas City

Cornerstone Bank, N.A., York, Nebraska -- report on competitive factors of the proposed merger with Bank of Monroe, Monroe.  
- Submitted, December 21, 1999

#### Kansas City

First National Bank Northeast, Lyons, Nebraska -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Fremont branch of Columbus Federal Savings Bank, Columbus.  
- Submitted, December 21, 1999



### **Competitive Factors Reports**

#### Kansas City

First National Bank, Antlers, Oklahoma -- report on competitive factors of the proposed merger with Antlers Interim National Bank.

- Submitted, December 21, 1999

#### New York

Lakeland Bank, Newfoundland, New Jersey -- report on competitive factors of the proposed merger with Metropolitan State Bank, Montville.

- Submitted, December 23, 1999

#### Chicago

State Savings Bank, Baxter, Iowa -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Baxter office of Keystone Savings Bank, FSB, Prairie City.

- Submitted, December 24, 1999

### **Extensions Of Time**

#### Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to March 13, 2000, to acquire The ANB Corporation, The ANB Delaware Corporation, and The American National Bank of Texas.

- Granted, December 21, 1999

#### Chicago

Chelsea State Bank, Chelsea, Michigan -- extension to December 28, 2000, to establish a branch at Dexter Ann-Arbor and Dan Hoey roads, Dexter.

- Granted, December 23, 1999

#### Director, BS&R

Dresdner Bank AG, Frankfurt, Germany -- extension to August 7, 2000, to divest of certain investments.

- Granted, December 22, 1999

#### Chicago

GreatBanc, Inc., Aurora, Illinois -- extension to March 30, 2000, to acquire ANB Financial Services, Inc., and thereby engage in mortgage and loan servicing.

- Granted, December 23, 1999

### **Extensions Of Time**

#### Boston

Provident Bancorp, Amesbury, Massachusetts -- extension to January 31, 2000, to become a mutual bank holding company through the reorganization of The Provident Bank.

- Granted, December 23, 1999

### **Membership**

#### Dallas

First National Bank, Burkburnett, Texas -- membership in the Federal Reserve System.

- Approved, December 22, 1999

#### Chicago

Security State Bank, Lake Park, Iowa -- membership in the Federal Reserve System.

- Approved, December 23, 1999

### **Regulations And Policies**

#### FOMC

Federal Open Market Committee -- minutes of the meeting on November 16, 1999.

- Published, December 23, 1999

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, December 25, 1999

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

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

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

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

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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**Section VI – CRA examinations scheduled for**

**Quarter of**

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

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, December 25, 1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banca Intessa S.P.A., Milano, Italy, to establish a branch in New York, New York, and to establish representative offices in Chicago, Illinois and San Francisco, California.	Newspaper – N/Avail
FBSEA	UBS AG, Zurich, Switzerland, to establish a representative office in Boston, Massachusetts.	Newspaper – N/Avail
FBSEA	Credit Commercial de France, Paris, France, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Banco Comercial Portugues, S.A., Porto, Portugal, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Turkiye Is Bankasi A.S., Ankara, Turkey, to establish a representative office in New York, New York.	Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Banco Santander Central Hispano, S.A., Madrid, Spain, to acquire up to 9.64 percent of The Royal Bank of Scotland Group Plc, Edinburgh, Scotland.*	Newspaper – N/Avail Fed Reg – 01/03/2000
3(a)(1)	Dime Bancorp, Inc., New York, New York (“Dime”), to become a bank holding company, in connection with the proposed merger of Hudson United Bancorp, Mahwah, New Jersey (“Hudson”), with and into Dime, and thereby acquire all of the issued and outstanding stock of Hudson’s subsidiary, Hudson United Bank, Mahwah, New Jersey, a nonmember commercial bank. At the effective time of the merger, Dime will change its name to Dime United Bancorp, Inc..*	Newspaper – 01/06/2000 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)	Toronto-Dominion Bank, Toronto, Canada, to acquire all of the shares of CTUSA, F.S.B., Naples, Florida.	Fed Reg – 01/10/00
4(c)(8)	UBS AG, Zurich, Switzerland, to acquire through its wholly owned indirect subsidiary North Street Finance LLC, New York, NY, the telephone and answering machine leasing business of Lucent Technologies Consumer Products L.P., Murray Hill, NJ, and engage in certain leasing activities.	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.

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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*Institution*

*Location*

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None

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, December 25, 1999

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

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

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

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

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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**Section VI – CRA examinations scheduled for**

**Quarter of**

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

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# District 4

## Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, December 25, 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>
4(c)(8)	Received notification from Rurban Financial Corp., Defiance, OH on 12/22/1999 of its intent to acquire certain assets and assume certain liabilities from FiData Technology, Inc., Franklin, TN. The assets/liabilities will then be contributed to Financial Data Technology Corporation, a de novo, wholly-owned subsidiary of Rurban Financial Corp.

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
976749	Fifth Third Bank, Indiana 251 North Illinois St., Suite 1000 Indiana, IN 46204	03/08/1999	12/17/1999	S	X	
723112	Fifth Third Bank, Cincinnati 38 Fountain Square Plaza Cincinnati, OH 45263	03/08/1999	12/17/1999	S	X	
817525	Fifth Third Bank, Southern Ohio North High Street Hillsboro, OH 45133	03/08/1999	12/17/1999	S	X	
210911	Fifth Third Bank, Central Ohio 21 East State Street Columbus, OH 43215	03/08/1999	12/17/1999	S	X	
138510	Fifth Third Bank, Northern Kentucky 8100 Burlington Pike Florence, KY 41042	03/08/1999	12/17/1999	S	X	
574529	Fifth Third Bank of Western Ohio 110 North Main Street Dayton, OH 45402	03/08/1999	12/17/1999	S	X	

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

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*Institution*

*Location*

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None

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, December 25, 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	Mooreville Savings Bank, SSB, Inc. Employee Stock Ownership Plan, Mooreville, North Carolina, to retain voting shares of Coddle Creek Financial Corp., Mooreville, North Carolina.*	Fed Reg - 01/12/2000 Newspaper - N/Avail
3(a)(3)	Bank of America Corporation and NB Holdings Corporation, both located in Charlotte, North Carolina, to acquire 100% of the voting shares of Bank of America Oregon, National Association (in organization), Portland, Oregon.*	Fed Reg - 01/20/2000 Newspaper - N/Avail
3(a)(1)	Omni Financial Services, Inc., Atlanta, Georgia, to become a bank holding company through the acquisition of 100% of the voting shares of United National Bank, Fayetteville, North Carolina.*	Fed Reg - 01/21/2000 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)	Bank of America Corporation and First Union Corporation, both located in Charlotte, North Carolina, and BB&T Corporation and Wachovia Corporation, both located in Winston-Salem, North Carolina, to acquire through Star Systems, Inc., Maitland, Florida, additional shares of Bank Network Securities, Inc., Chicago, Illinois.	Fed Reg - 01/16/2000

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

<i>Type</i>	<i>Application</i>
4(c)(8)	First Union Corporation, Charlotte, North Carolina, to acquire through NYCE Corporation, Woodcliff Lake, New Jersey, additional voting securities of Card Alert Services, Inc., Arlington, Virginia.  NationsBank Overseas Corporation, Charlotte, North Carolina, to amend its Articles of Association.

#### 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>
1356535	Greenwood Bank and Trust 109 Montague Street Greenwood, South Carolina 29649	10/04/1999	12/19/1999	S		X

#### 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, December 25, 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)	Centerstate Banks of Florida, Inc., Winter Haven, Florida, to become a bank holding company by acquiring First National Bank of Osceola County, Kissimmee, Florida.	N/Avail*
3(a)(1)	Centerstate Banks of Florida, Inc., Winter Haven, Florida, to become a bank holding company by acquiring Community National Bank of Pasco County, Zephyrhills, Florida.	N/Avail*
3(a)(1)	Centerstate Banks of Florida, Inc., Winter Haven, Florida, to become a bank holding company by acquiring First National Bank of Polk County, Winter Haven, Florida.	N/Avail*
3(a)(5)	Century South Banks, Inc., Dahlonega, Georgia, to merge with Lanier Bankshares, Inc., Gainesville, Georgia, and thereby acquire its subsidiary, Lanier National Bank, Gainesville, Georgia.	Fed Reg – 01/21/2000*
3(a)(1)	FGB Bankshares, Inc., Hammond, Louisiana, to become a bank holding company by acquiring First Guaranty Bank, Hammond, Louisiana.	N/Avail*

\*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Citizens Community Bancorp, Inc., Marco Island, Florida, to acquire CCB Mortgage Corporation, Marco Island, Florida, and thereby engage in extending credit and servicing loans.	01/16/2000

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

<i>Type</i>	<i>Application</i>
3(a)(1)	Chestatee Bancshares, Inc., Dawsonville, Georgia, notice to become a bank holding company by acquiring Chestatee State Bank, Dawsonville, Georgia.

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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



## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, December 25, 1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Bank of Berne Berne, Indiana 185 Industrial Drive Portland, Indiana	Newspaper – 01/01/2000
Branch	Old Kent Bank Grand Rapids, Michigan 218 West Washington Street South Bend, Indiana	Newspaper – 12/24/1999

#### 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)	Glenwood Bancorporation* Glenwood, Iowa Frontier Savings Bank (in organization) Council Bluffs, Iowa	Fed Reg – 01/07/2000 Newspaper – 01/07/2000
3(a)(1)	Baytree Bancorp, Inc.* Chicago, Illinois Baytree National Bank & Trust Company (in organization) Chicago, Illinois	Fed Reg – N/Avail Newspaper – N/Avail
CIC	FM Bancorp, Inc. Paxton, Illinois By Judkins Enterprises, L.P. and Susan Jane McCabe	Fed Reg – N/Avail Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

<i>Type</i>	<i>Application</i>
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>
747846	Port Byron State Bank 124 N. Main Street Port Byron, Illinois 61275 (309) 523-2161	08/09/1999	12/21/1999	S		X
440446	West Chester Savings Bank 1060 W. Monroe Street Washington, Iowa 52353-0517 (319) 653-2265	09/13/1999	12/20/1999	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, December 25, 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)	Notice by National Commerce Bancorporation, Memphis, Tennessee, to acquire First National Bank, Lenoir City, Tennessee.*	Newspaper – 1/27/2000 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)	Notice by Concord EFS, Inc., Memphis, Tennessee, to acquire National Payment Systems, Inc. (d/b/a Card Payments Systems), New York, New York, and thereby engage in data processing activities, pursuant to Section 225.28(b)(14)(i) of Regulation Y.	1/12/2000

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

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

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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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>
486248	Fayette County Bank St. Elmo, Illinois	9/20/1999	12/24/1999	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, December 25, 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)	Pine Island Bancshares, Inc., Zumbrota, Minnesota, for prior approval to become a bank holding company through the acquisition of 86.9% of the voting shares of Security State Bank of Pine Island, Pine Island, Minnesota.*	Fed Reg – 01/20/2000
3(a)(3)	Zumbrota Agency, Inc., Zumbrota, Minnesota, for prior approval to acquire 100% of the voting shares of Pine Island Bancshares, Inc., Zumbrota, Minnesota, which is proposing to acquire 86.9% of the voting shares of Tri County Investment Company, Pine Island, Minnesota.*	Fed Reg – 01/20/2000
3(a)(1)	Van Deusen Bancorp, Inc., Lewisville, Minnesota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Madison Lake Bancorporation, Inc., Madison Lake, Minnesota.*	N/Avail.
3(a)(3)	Lewisville Bancorp, Inc., Lewisville, Minnesota, for prior approval to acquire 100% of the voting shares of Van Deusen Bancorp, Inc., Lewisville, Minnesota.*	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)LLE	Zumbrota Agency Inc., Zumbrota, Minnesota, and Pine Island Bancshares, Inc., Zumbrota, Minnesota, to engage in insurance agency activities through the acquisition of Tri County Investment Company, Pine Island, Minnesota.	01/20/2000

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

**Section VI – CRA examinations scheduled for**

**Quarter of**

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

## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, December 25, 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	Gold Bank NA, Leawood, Kansas, for prior approval to merge with Linn County Bank, La Cygne, Kansas, and thereby establish branches.	Newspaper – 01/15/2000
Branch	Heritage Bank, Louisville, Colorado, to establish branches at Boulder-West End, 1900 Ninth Street, Boulder, Colorado, and at Lafayette-95 <sup>th</sup> Street, 2695 N. Park Drive, Suite 101, Lafayette, Colorado.	Newspaper – 11/08/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Calvert Financial Services Corporation, Jefferson City, Missouri, for prior approval to acquire Bunceton State Bank, Bunceton, Missouri, through the acquisition of 100 percent of the voting shares of Bunceton Bancshares, Inc., Blue Springs, Missouri.	Newspaper – N/Available
CIC	Donald Lee Patry and Donald Carl Harder, for prior approval to acquire 25% each of voting shares of Whitewater BancShares, Inc., Whitewater, Kansas.	Newspaper – N/Available
CIC	Donald Lee Howell and HQFP Holdings Ltd., LLP, both of Houston, Texas, for prior approval to acquire 100 percent of the voting shares of FNB Financial Services, Inc., Durant, Oklahoma, and thereby indirectly acquire The First National Bank in Durant, Oklahoma.	Newspaper – N/Available

### 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 National of Nebraska, Omaha, Nebraska, for prior approval to acquire Mountain States Micrographics, Inc., d/b/a Mountain States Imaging, Inc., by Insync Investments, Ltd., d/b/a Informations Systems, Inc., Englewood, Colorado.	N/Available
4(c)(8)	Sherman County Management, Loup City, Nebraska, to acquire 50 percent of the common stock of Prime Trading Company, and thereby engage in commodities brokerage activities.	N/Available

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

<i>Type</i>	<i>Application</i>
Member	Linn County Bank, La Cygne, Kansas, for prior approval to become a member in the Federal Reserve System.

### Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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



**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>
671053	Stock Exchange Bank Caldwell, Kansas	10/12/1999	12/21/1999	S		X
866550	Pinnacle Bank Schuyler, Nebraska	09/27/1999	12/23/1999	S		X
285151	Colorado Bank and Trust of La Junta La Junta, Colorado	09/27/1999	12/24/1999	S		X

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

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

# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, December 25, 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)	Texas Capital Bancshares, Inc., Dallas, TX, to acquire BankDirect, SSB, Dallas, TX (de novo)*	Fed Reg – N/Avail Newspaper – N/Avail

\*Subject to the provisions of the Community Reinvestment Act

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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**Section VI – CRA examinations scheduled for**

**Quarter of**

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

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## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, December 25, 1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Family Security Bank, Harbor, Oregon, to establish a branch office at 855 Railroad Avenue, Brookings, Oregon. *	Newspaper - 12/06/1999

\* 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)	PremierWest Bancorp to become a bank holding company by acquiring Bank of Southern Oregon, both of Medford, Oregon. *	Newspaper - 01/20/2000 Fed Reg - 01/21/2000
3(a)(3)	PremierWest Bancorp, Medford, Oregon, to acquire United Bancorp, and thereby indirectly acquire its subsidiary, Douglas National Bank, both of Roseburg, Oregon. *	Newspaper - 01/20/2000 Fed Reg - 01/21/2000

\* 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)	PremierWest Bancorp, Medford, Oregon, to acquire DNB Mortgage Company, Roseburg, Oregon.	Fed Reg - 01/21/2000

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

<i>Type</i>	<i>Application</i>
Member	Bay Bank of Commerce, San Leandro, California, to become a member of the Federal Reserve System.
Waiver	Nera Bank, N.A., Los Angeles, California, requests a waiver of any Bank Holding Company Act application requirement in connection with its proposed acquisition of Korea First Bank of New York, New York, New York.

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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