
Federal Reserve Release



H.2

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

No. 7

Week Ending February 12, 2000

Testimony And Statements

Commodity Exchange Act and over-the-counter derivatives -- statement by Chairman Greenspan on February 10, 2000, before the Senate Committee on Agriculture, Nutrition and Forestry.

- Published, February 10, 2000

Monetary policy report to Congress (Humphrey-Hawkins Report)

- Authorized, February 11, 2000

Recent bank failures and regulatory initiatives -- statement by Governor Meyer before the House Committee on Banking and Financial Services.

- Published, February 8, 2000

Bank Holding Companies

Assicurazioni Generali S.p.A., Trieste, Italy -- request for temporary exemption regarding certain U.S. nonbank operations in connection with its proposed acquisition of Istituto Nazionale delle Assicurazione S.p.A., Rome.

- Granted, February 10, 2000

Banks, Foreign

Kookmin Bank, Seoul, Korea -- to establish a branch in New York, New York.

- Approved, February 10, 2000

Regulations And Policies

Anti-tying provisions of Regulation Y -- request for comment on proposed amendment to anti-tying provisions to add an exception for private-label credit card operations of banks affiliated with retailers.

- Approved, February 4, 2000 (AC)

H.2 Actions under delegated authority

February 6, 2000 to February 12, 2000

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

Kansas City

Bank of Holden, Holden, Missouri -- to establish a branch at 206 South Market Street, and to make an additional investment in bank premises.

- Approved, January 14, 2000 (AC)

Richmond

The First Bank and Trust Company, Lebanon, Virginia -- to establish a branch at 1030 Richmond Road, Staunton, and to make an additional investment in bank premises.

- Approved, February 8, 2000

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 610 Old Route 146, Clifton Park.

- Approved, February 9, 2000

Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 29659 Seven Mile Road, Livonia.

- Approved, February 10, 2000

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 1001 Ponce de Leon Avenue and 4279 Roswell Road, N.W., Atlanta; 2155 N. Decatur Road, Decatur; and 4850 Sugarloaf Parkway, Lawrenceville.

- Approved, February 9, 2000

Bank Holding Companies

New York

Barclays PLC, London, England, and Barclays Bank PLC -- to invest in Identrus, LLC, New York, New York, and thereby engage de novo in digital certification, data processing, and data transmission activities.

- Approved, February 11, 2000

Bank Holding Companies

Kansas City

Citizens Bankshares, Inc., Farmington, New Mexico -- to acquire the trust department of its subsidiary bank, The Citizens Bank of Farmington, and thereby engage in trust company functions through its new subsidiary, Citizens Trust and Investment Corporation.

- Approved, February 7, 2000

New York

Deutsche Bank AG, Frankfurt, Germany -- to acquire Intersec Research Corporation, Stamford, Connecticut, through German American Capital Corporation, New York, New York, and thereby engage in certain nonbanking activities.

- Approved, February 7, 2000

Minneapolis

First Western Bancorp, Inc., Huron, South Dakota -- to acquire the insurance agency assets of Kendall Insurance, Lead, and Ellis Insurance, and thereby engage in insurance agency activities in a town with a population not exceeding 5,000.

- Approved, February 7, 2000

Kansas City

Gold Banc Corporation, Inc., Leawood, Kansas -- to acquire CountryBanc Holding Company, Edmond, Oklahoma.

- Approved, February 9, 2000

Kansas City

Gold Banc Corporation, Inc., Leawood, Kansas -- to acquire shares of Unison Bancorp, Inc., Lenexa.

- Withdrawn, February 10, 2000

Dallas

Midland Bancshares, Inc., Midland, Texas -- to become a bank holding company through the acquisition of Community National Bank.

- Approved, February 8, 2000

Director, BS&R

New Commerce BanCorp, Mauldin, South Carolina -- transfer agent registration.

- Withdrawn, February 11, 2000

Bank Holding Companies

San Francisco

Pacific Mercantile Bancorp, Newport Beach, California -- to become a bank holding company through the acquisition of Pacific Mercantile Bank.

- Approved, February 11, 2000

Kansas City

Shelbank Corporation, Nevada, Missouri -- request for termination of certain commitments.

- Granted, January 19, 2000 (AC)

Atlanta

Speed Bankshares, LP, Meridian, Mississippi -- to become a bank holding company through the acquisition of shares of Great Southern Capital Corporation and Great Southern National Bank.

- Returned, February 9, 2000

Bank Mergers

San Francisco

CivicBank of Commerce, Oakland, California -- to merge with East County Bank, Antioch, and thereby establish branches.

- Approved, February 10, 2000

Secretary

Merrill Merchants Bank, Bangor, Maine -- to acquire certain assets and assume certain liabilities of First National Bank of Bar Harbor, Bar Harbor, and to establish a branch in Holden.

- Approved, February 10, 2000

St. Louis

Springdale Bank & Trust, Springdale, Arkansas -- to purchase certain assets and assume certain liabilities of the branches of The First National Bank of Huntsville, Huntsville, at 104 S. Hughes and at War Eagle Street, Huntsville, and Highway 68, Hindsville; and thereby establish branches.

- Approved, February 9, 2000

Capital Stock

Kansas City

Cedar Financial Holding, Inc., Fordyce, Nebraska -- treasury stock transaction.
- Approved, February 9, 2000

Change In Bank Control

Kansas City

FNB Financial Services, Inc., Durant, Oklahoma -- change in bank control.
- Permitted, February 9, 2000

Dallas

Herring Bancorporation, Inc., Vernon, Texas -- change in bank control.
- Permitted, February 9, 2000

Competitive Factors Reports

Richmond

Bank of America, National Association, Charlotte, North Carolina -- report on competitive factors of the proposed purchase of assets and assumption of deposit liabilities of the Miami agency office of the Bank of Tokyo-Mitsubishi, Ltd., Tokyo, Japan.
- Submitted, February 10, 2000

Atlanta

Bank of Eastman, Eastman, Georgia -- report on competitive factors of the proposed purchase of certain assets and assumption of certain deposit liabilities of the branch of First Liberty Bank, Macon, at 2451 North Columbia Street, Milledgeville.
- Submitted, February 9, 2000

Boston

Bank of New Hampshire, Manchester, New Hampshire -- report on competitive factors of the proposed merger with Farmington National Bank, Farmington.
- Submitted, February 8, 2000

Boston

Chittenden Trust Company, Burlington, Vermont -- report on competitive factors of the proposed merger with Vermont National Bank, Brattleboro.
- Submitted, February 3, 2000 (AC)

Competitive Factors Reports

Boston

Family Bank, N.A., Haverhill, Massachusetts -- report on competitive factors of the proposed merger with First Massachusetts Bank, N.A., Worcester.
- Submitted, February 8, 2000

Richmond

First Union Home Equity Bank, National Association, Charlotte, North Carolina -- report on competitive factors of the proposed merger with First Union Bank of Delaware, Wilmington, Delaware.
- Submitted, February 7, 2000

Boston

Granite Savings Bank and Trust Company, Barre, Vermont -- report on competitive factors of the proposed merger with The Howard Bank, N.A., Burlington.
- Submitted, February 8, 2000

Minneapolis

Marquette Bank, National Association, Golden Valley, Minnesota -- report on competitive factors of the proposed merger with Marquette Bank South Dakota, National Association, Sioux Falls, South Dakota.
- Submitted, February 9, 2000

Boston

Webster Bank, Waterbury, Connecticut -- report on competitive factors of the proposed acquisition of four branches of BankBoston, N.A., Boston, Massachusetts.
- Submitted, February 7, 2000

Boston

Webster Bank, Waterbury, Connecticut -- report on competitive factors of the proposed purchase of assets and assumption of certain liabilities of six Connecticut branches of The Chase Manhattan Bank, New York, New York.
- Submitted, February 8, 2000

Extensions Of Time

Minneapolis

First Bancshares Corporation, Gladstone, Michigan -- extension to May 10, 2000, to acquire shares of Baybank Corporation.

- Granted, February 10, 2000

Atlanta

First State Financial Corporation, Sarasota, Florida -- extension to May 13, 2000, to acquire First State Bank of Pinellas, St. Petersburg.

- Granted, February 9, 2000

Atlanta

Lehigh Acres First National Bancshares, Inc., Lehigh Acres, Florida -- extension to May 12, 2000, to become a bank holding company through the acquisition of Lehigh Acres First National Bank, a de novo bank.

- Granted, February 9, 2000

Boston

Norway Bancorp, MHC, Norway, Maine, and Norway Bancorp, Inc. -- extension to February 29, 2000, to become a mutual holding company and a bank holding company, respectively, through the reorganization of Norway Savings Bank; and extension to February 29, 2000, to acquire an interest in Financial Institutions Service Corporation, Lewiston.

- Granted, January 20, 2000 (AC)

Chicago

Stichting Prioriteit ABN AMRO Holding, Amsterdam, The Netherlands; Stichting Administratiekantoor ABN AMRO Holding; ABN AMRO Holding, N.V.; and ABN AMRO Bank N.V. -- extension to May 10, 2000, to acquire, through ABN AMRO Services Company, Inc., Chicago, Illinois, shares of Identrus, LLC, New York, New York, and thereby engage in digital certification authority services.

- Granted, February 9, 2000

Membership

Kansas City

First Bank and Trust, Broken Bow, Oklahoma -- membership in the Federal Reserve System.

- Approved, February 7, 2000

Membership

St. Louis

National Bank of Commerce, Memphis, Tennessee -- to become a member of the Federal Reserve System.

- Withdrawn, February 7, 2000

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 12, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

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, February 12, 2000

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	Arab Banking Corporation (B.S.C.), Manama, Bahrain, to establish a federally licensed uninsured branch in Greenwich, Connecticut.	Newspaper – N/Avail
18(c)	The Chase Manhattan Bank, New York, New York (“CMB”), to merge Chase Bank of Texas, Houston, Texas, with and into CMB, and incident thereto, to establish branches.*	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>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Deutsche Bank AG, Frankfurt, Germany, through its wholly-owned subsidiary, DB Investments (AXM) Limited, London, United Kingdom, to retain 9.016 percent of the shares of TP Group LDC, Grand Cayman, Cayman Islands, and thereby engage, through its majority-owned subsidiary, Tradepoint Financial Networks, plc, London, United Kingdom, in operating a securities exchange.	Fed Reg – 02/25/2000

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 Second Quarter of 2000

<i>Institution</i>	<i>Location</i>
Bankers Trust Company	280 Park Avenue, New York, New York 10017
Banco Popular de Puerto Rico	P.O. Box 2708, San Juan, Puerto Rico 00936-2708
Manufacturers & Traders Trust Company	One M&T Plaza, Buffalo, New York 14203
United States Trust Company of NY	14 W. 47 th Street, New York, New York 10036

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, February 12, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, February 12, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD 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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, February 12, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	F&M Bank-Peoples, Warrenton, Virginia, to establish a branch at 501C Jefferson Davis Highway, Fredericksburg, Virginia.*	Newspaper – 02/19/2000
18(c)	Atlantic Bank, Ocean City, Maryland, to acquire the deposits and certain assets of three Maryland branches of Wilmington Trust FSB, a Federal Savings Bank, Wilmington, Delaware.*	Newspaper – 03/06/2000

*Subject to the provisions of the Community Reinvestment Act.

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Second Quarter of 2000

<i>Institution</i>	<i>Location</i>
FNB Southeast	Reidsville, North Carolina
Union Bank and Trust Company	Bowling Green, Virginia
Monarch Bank	Chesapeake, Virginia
Bank of the James	Lynchburg, Virginia
F&M Bank	Richmond, Virginia
Resource Bank	Virginia Beach, Virginia
Putnam County Bank	Hurricane, West Virginia

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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, February 12, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 1290 Greenmor Drive, S.E., Bessemer, Alabama.	02/19/2000*
Branch	First Newton Bank, Covington, Georgia, to establish a branch located at 5140 Highway 20 South, Covington, Georgia.	02/25/2000*

*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	FMB Banking Corporation, Monticello, Florida, after-the-fact notification filed by FMB, Ltd., Monticello, Florida (Partnership), a family limited partnership, and Mr. F.W. Carraway, Jr.; Mr. F. Wilson Carraway, III; and Mr. Edward H. Carraway; individually, and in their capacity as general partners of Partnership, and Mr. F. Wilson Carraway, III; Mr. F.W. Carraway, Jr.; the Mr. F.W. Carraway, Jr. Grantor Retained Annuity Trust; Mr. Edward H. Carraway; Ms. Elizabeth Carraway Neilson; Ms. Caroline Carraway Sutton; and Ms. Rena Katherine Carraway, individually and in their capacity as limited partners of Partnership; and Mr. F. Carraway, Jr. and Mr. F. Wilson Carraway, III, in their capacity as trustees of the FMB Employee Stock Ownership Plan, to retain 72.0 percent of the outstanding shares of FMB Banking Corporation, Monticello, Florida.	Fed Reg - 03/02/2000
3(a)(1)	Speed Bankshares, Inc., Meridian, Mississippi, to become a bank holding company by acquiring approximately 51 percent of the outstanding shares of Great Southern Capital Corporation, Meridian, Mississippi, along with its subsidiary, Great Southern National Bank, Meridian, Mississippi.	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>
COM	CNB Holdings, Inc., Alpharetta, Georgia, commitment waiver request.	

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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, February 12, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Lake Forest Bank & Trust Company, Lake Forest, Illinois, to establish a branch at 128-130 Washington Street, Highwood, Illinois*	Newspaper – 01/14/2000
Branch	Old Kent Bank, Grand Rapids, Michigan, to establish a branch at 30851 Gratiot, Roseville, Michigan*	Newspaper – 02/14/2000

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	John Randall Winegard, who will become the single largest shareholder, and several investors, to acquire River Valley Bancorp, Inc., Eldridge, Iowa	Fed Reg – 02/28/2000 Newspaper – 02/08/2000
3(a)(1)	Kane.Commerce Co., Davenport, Iowa, to acquire Community State Bank of Plymouth, Plymouth, Illinois*	Fed Reg – 03/06/2000 Newspaper – N/Avail
4(c)(8)	Heartland Bancshares, Inc., Lenox, Iowa, to acquire a savings association. First Community National Bank, Corning, Iowa, a subsidiary of Heartland, has applied to the Office of Thrift Supervision to convert its charter to a federal savings bank, change its name to Union Bank USA, and relocate its head office to Lenox, Iowa.	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>
4(c)(8)	Republic Bancorp Co., Orland Park, Illinois, notification of intent to engage in lending activities	Fed Reg – 03/02/2000

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

Type	Application
None	

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD number	Institution/Location	Examination date	CRA public date	CRA rating	Exam type	
					LrgBk	SmBk
820945	M&I First American Bank 500 3 rd Street Wausau, Wisconsin 54402 (715) 845-4311	05/24/1999	02/07/2000	O	X	

Section VI – CRA examinations scheduled for Second Quarter of 2000

Institution	Location
Harris Trust and Savings Bank	Chicago, Illinois
Harris Bank St. Charles	St. Charles, Illinois
Quad City Bank	Bettendorf, Iowa
Bank Iowa	Oskaloosa, Iowa
New Century Bank	Southfield, Michigan
Johnson Bank	Racine, Wisconsin

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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, February 12, 2000

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 Maries County Bancorp, Inc., Vienna, Missouri, to acquire 9.33 percent of Branson Bancshares, Inc., Branson, Missouri (in organization).*	Newspaper – 2/28/2000 Fed Reg – 2/28/2000
CIC	Notice involving Community National Corporation, Lexington, Tennessee, by Pat Carnal, Lexington, Tennessee.	Newspaper – 2/29/2000 Fed Reg – 3/2/2000

* 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>
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>
48374	First Financial Bank El Dorado, Arkansas	10/25/1999	2/7/2000	S		X

Section VI – CRA examinations scheduled for Second Quarter of 2000

<i>Institution</i>	<i>Location</i>
Bank of Buffalo	Buffalo, Kentucky
First Bank	Creve Coeur, Missouri

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, February 12, 2000

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>	
3(a)(1)	The First Security Group, Inc., Deer Lodge, Montana, for prior approval to become a bank holding company through the acquisition of 89.4% of the voting shares of First Security Bank of Deer Lodge, Deer Lodge, Montana.	
SRNEW	Liberty Bancshares, Inc., St. Paul, Minnesota, to redeem 8.0% 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>
240459	The State Bank of Ewen Ewen, Michigan	10/8/1999	02/7/2000	O		X
173454	M&I Bank of La Crosse La Crosse, Wisconsin	11/1/1999	02/11/2000	S	X	

Section VI – CRA examinations scheduled for Second Quarter of 2000

<i>Institution</i>	<i>Location</i>
First Commercial Bank	Bloomington, Minnesota
Liberty State Bank	St. Paul, Minnesota
First Interstate Bank	Billings, Montana
Rocky Mountain Bank	Billings, Montana
Glacier Bank	Kalispell, Montana
La Crosse State Bank	La Crosse, Wisconsin

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.

If an institution's examination is rescheduled for a date different than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Ms. JoAnne Lewellen at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, PO Box 291, Minneapolis, Minnesota, 55480-0291.

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, February 12, 2000

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>	
Member	Community Bank Dove Creek, Dove Creek, Colorado, for prior approval 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.

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>
603559	Farmers State Bank Phillipsburg, Kansas	11/15/1999	02/07/2000	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, February 12, 2000

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 – 03/10/2000 Newspaper – N/Avail
CIC	Wayne and Pearlie Wagner, Round Top, TX, to acquire an interest in Round Top Bancshares, Inc., Round Top, TX	Fed Reg – 03/02/2000 Newspaper – 02/17/2000

*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>
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.

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Second Quarter of 2000

<i>Institution</i>	<i>Location</i>
Citizens Bank and Trust Company of Baytown 203856	1300 Rollingbrook Drive Baytown, TX 77521-3846
Citizens Bank 253262	103 Texas Avenue Slaton, TX 79364-4245

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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, February 12, 2000

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)	AMB Financial Services, Bainbridge Island, Washington, to acquire Silverdale State Bank, Silverdale, Washington. *	Newspaper - 03/17/2000 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>
None		

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

<i>Type</i>	<i>Application</i>
3(a)(5)(C)	First Northern Community Bancorp to become a bank holding company by acquiring First Northern Bank of Dixon, both of Dixon, California.

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>
91866	Vintage Bank 1500 Soscol Avenue Napa, CA 94559-1910 (707) 257-8585	10/12/1999	02/07/2000	S		X

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

Section VI – CRA examinations scheduled for Second Quarter of 2000

<i>Institution</i>	<i>Location</i>
Barnes Banking Company	Kaysville, UT
CivicBank of Commerce	Oakland, CA
Farmers & Merchants Bank	Long Beach, CA
Foothill Independent Bank	Glendora, CA
Pacific Liberty Bank	Huntington Beach, CA
United Security Bank	Fresno, CA
Westamerica Bank	Fairfield, CA

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.