
Federal Reserve Release



H.2

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

No. 13

Week Ending March 25, 2000

Banks, Foreign

National Bank of Egypt, Cairo, Egypt -- to establish a branch in New York, New York.

- Approved, March 20, 2000

Discount Rates

Discount Rates -- increase from 5-1/4 percent to 5-1/2 percent by the Federal Reserve Banks of Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, and San Francisco.

- Approved, March 21, 2000

Discount Rates -- increase from 5-1/4 percent to 5-1/2 percent by the Federal Reserve Bank of Dallas.

- Approved, March 23, 2000

Financial Holding Companies

Financial Holding Companies -- elections by 27 bank holding companies and foreign banking organizations to become or be treated as financial holding companies. The list of these companies is available on the Board's public web site (www.federalreserve.gov) and in its Freedom of Information Office (20th Street and Constitution Avenue, NW, Room MP-500), along with an updated list of companies.

- Announced, March 23, 2000

Forms

Consolidated Report of Condition and Income for Edge and Agreement Corporations (FR 2886b) -- extension without revision.

- Proposed, March 23, 2000

Report of Repurchase Agreements on U.S. Government and Federal Agency Securities with Specified Holders (FR 2415) -- extension without revision.

- Proposed, March 23, 2000

Senior Financial Officer Survey (FR 2023) -- extension without revision.

- Proposed, March 23, 2000

Senior Loan Officer Opinion Survey on Bank Lending Practices (FR 2018) -- extension without revision.

- Proposed, March 23, 2000

Regulations And Policies

Host state lending ratios under the Riegle-Neal Interstate Banking and Branching Efficiency Act -- interagency release of the host state loan-to-deposit ratios used by the banking agencies to determine compliance.

- Published, March 23, 2000

Enforcement

Security Dollar Bank, Niles, Ohio -- written agreement dated March 17, 2000, with the Federal Reserve Bank of Cleveland.

- Announced, March 22, 2000

H.2 Actions under delegated authority

March 19, 2000 to March 25, 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 Nichols Hills, Oklahoma City, Oklahoma -- to establish a branch at 701 North Broadway.
- Approved, March 22, 2000

Richmond

F & M Bank-Richmond, Richmond, Virginia -- to establish a branch at 14100 Hull Street Road, Chesterfield.
- Approved, March 23, 2000

Richmond

FNB Southeast, Reidsville, North Carolina -- to establish a branch at 7210 Wrightsville Avenue, Wilmington.
- Approved, March 23, 2000

Dallas

Legacy Bank of Texas, Plano, Texas -- to establish a branch at 2015 West Beltline, Carrollton.
- Approved, March 17, 2000 (AC)

Atlanta

Red River Bank, Alexandria, Louisiana -- to establish a branch at 2154 North Mall Drive.
- Approved, March 22, 2000

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at the intersection of Pooler Parkway and Benton Drive, Pooler.
- Approved, March 21, 2000

Bank Holding Companies

Minneapolis

Border Bancshares, Inc., Greenbush, Minnesota -- to acquire shares of Border State Bank of International Falls, International Falls, a de novo bank.
- Approved, March 24, 2000

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan; Sun Community Bancorp Limited, Phoenix, Arizona; and Sunrise Capital Corporation, Albuquerque, New Mexico -- to acquire shares of Sunrise Bank of Albuquerque, a de novo bank.
- Approved, March 22, 2000

Minneapolis

Crown Bankshares, Inc., Eden Prairie, Minnesota -- to become a bank holding company through the acquisition of Crown Bank, Edina, a de novo bank.
- Approved, March 24, 2000

Richmond

First Charter Corporation, Concord, North Carolina -- to acquire Carolina First BancShares, Inc., Lincolnton.
- Approved, March 20, 2000

San Francisco

FNB Bancorp, Layton, Utah -- to become a bank holding company through the corporate reorganization of First National Bank of Layton.
- Withdrawn, March 21, 2000

Chicago

Fortress Bancshares, Inc., Westby, Wisconsin -- to acquire Fortress Bank of Cresco, Cresco, Iowa.
- Withdrawn, March 20, 2000

Philadelphia

Harleysville National Corporation, Harleysville, Pennsylvania -- waiver of application in connection with the proposed acquisition of Citizens Bank and Trust Company, Palmerton, by merger with Citizens National Bank, Lansford.
- Approved, March 24, 2000

Bank Holding Companies

Chicago

Heartland Bancshares, Inc., Lenox, Iowa -- to retain First Community National Bank, Corning.
- Approved, March 23, 2000

Dallas

New Mexico First Financial, Inc., Las Cruces, New Mexico -- to become a bank holding company through the acquisition of Mesilla Valley Bank, a de novo bank.
- Approved, March 22, 2000

Dallas

South Taylor County Bancshares, Inc., Tuscola, Texas -- to redeem shares.
- Approved, March 22, 2000

Director, BS&R

St. Landry Bancshares, Inc., Opelousas, Louisiana, and St. Landry Bank & Trust Company -- relief from a commitment.
- Approved, March 21, 2000

Banks, Nonmember, And Miscellaneous Institutions

St. Louis

Arvest Bank, Fort Smith, Arkansas -- to purchase certain assets and assume certain liabilities of three Fort Smith branches and one Van Buren branch of Bank of Bentonville, Bentonville and for Arvest Bank to designate 3200 Rogers Avenue, Fort Smith, as its main office and operate the other three facilities as branches.
- Approved, March 23, 2000

St. Louis

Central Bank and Trust Company, Little Rock, Arkansas -- to invest in the capital stock and participate in the credit card program of Security BankCard Center, Inc., Norman, Oklahoma.
- Approved, March 22, 2000

Banks, State Member

Secretary

Centura Banks, Inc., Rocky Mount, North Carolina -- to acquire NCS Mortgage Services, LLC, Norcross, Georgia, and National Consumer Services II, LLC and thereby engage in mortgage lending and servicing activities.

- Approved, March 24, 2000

Chicago

Peoples State Bank of Mansfield, Mansfield, Illinois -- to merge with and into Weldon State Bank & Trust, Weldon, and thereby establish branches at the intersection of Maple and Oak Streets, Weldon, and 502 East Oak Street, Mahomet.

- Approved, March 22, 2000

Change In Bank Control

Dallas

South Taylor County Bancshares, Inc., Tuscola, Texas -- change in bank control.

- Permitted, March 22, 2000

Minneapolis

Union State Bank, Clay Center, Kansas -- change in bank control.

- Permitted, March 22, 2000

Competitive Factors Reports

New York

Bank Hapoalim, Tel Aviv, Israel, New York Branch -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the San Francisco, California, branch of Bank Hapoalim.

- Submitted, March 20, 2000

St. Louis

Bank of Amity, Amity, Arkansas, and The Scott County Bank, Waldron -- report on competitive factors of the proposed merger with Danville State Bank, Danville.

- Submitted, March 25, 2000

St. Louis

Chapin State Bank, Chapin, Illinois -- report on competitive factors of the proposed merger with Jacksonville Savings Bank, Jacksonville.

- Submitted, March 22, 2000

Competitive Factors Reports

Dallas

Community Bank & Trust, SSB, Beaumont, Texas -- reports on competitive factors of the proposed merger with The First National Bank of San Augustine, San Augustine.

- Submitted, March 22, 2000

San Francisco

Community First National Bank, Salt Lake City, Utah -- report on competitive factors of the proposed purchase and assumption of the Heber City and Layton branches of Community First National Bank, Phoenix, Arizona.

- Submitted, March 20, 2000

Richmond

First Charter National Bank, Concord, North Carolina -- report on competitive factors of the proposed merger with Cabarrus Bank of North Carolina, Concord, and Community Bank & Trust Company, Rutherfordton.

- Submitted, March 21, 2000

St. Louis

First Western Bank and Trust Company, Rogers, Arkansas -- report on competitive factors of the proposed merger with Citizens Bank, Booneville.

- Submitted, March 24, 2000

Dallas

The Frost National Bank, San Antonio, Texas -- report on competitive factors of the proposed merger with United States National Bank, Galveston.

- Submitted, March 24, 2000

Extensions Of Time

Dallas

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

- Granted, March 20, 2000

Extensions Of Time

Boston

BankNorth Group, Inc., Burlington, Vermont -- extension to April 24, 2000, to acquire BNG Interim Bank, N.A., Glen Falls, New York.
- Granted, March 24, 2000

Atlanta

Cumberland Bancorp, Inc., Nashville, Tennessee -- extension to July 7, 2000, to acquire The Bank of Mason, Mason.
- Granted, March 22, 2000

Kansas City

First Bancshares, Inc., Kansas City, Kansas -- extension to June 27, 2000, to acquire The Lawrence Bank, Lawrence, a de novo bank.
- Granted, March 15, 2000 (AC)

Chicago

Greatbanc, Inc., Aurora, Illinois -- extension to June 30, 2000, to acquire ANB Financial Services, Inc. and thereby engage in mortgage and servicing loans.
- Granted, March 22, 2000

Atlanta

Gwinnett Commercial Group, Inc., Lawrenceville, Georgia -- extension to July 4, 2000, to become a bank holding company through the acquisition of First Bank of Gwinnett, a de novo bank.
- Granted, March 23, 2000

St. Louis

Lakeside Bancshares, Inc., Hughes, Arkansas -- extension to April 7, 2000, to redeem shares.
- Granted, March 21, 2000

Atlanta

Republic Security Bank, West Palm Beach, Florida -- extension to March 22, 2001, to establish a branch at 1 N. Federal Highway, Boca Raton.
- Granted, March 23, 2000

Membership

Richmond

United Community Bank, Franklin, Virginia -- to become a member of the Federal Reserve System.

- Approved, March 23, 2000

Chicago

Weldon State Bank & Trust, Weldon, Illinois -- to become a member of the Federal Reserve System.

- Approved, March 22, 2000

Regulations And Policies

Secretary

Regulation Y -- extension to March 31, 2000, to receive comments from several commenters on the proposed amendment to anti-tying provisions to add an exception for private-label credit card operations of banks affiliated with retailers.

- Granted, March 22, 2000

Director, C&CA

Regulation Z -- revisions to the official staff commentary (Docket R-1050) to address short-term cash advances, and technical corrections to the commentary and regulation.

- Announced, March 24, 2000

FOMC

Short-term Interest Rates -- increase in the target for the federal funds rate from 5-3/4 percent to 6 percent.

- Approved, March 21, 2000

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, March 25, 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)	FleetBoston, Boston, Massachusetts – proposal to acquire 250,000 shares of 7.5% Series B Non-Cumulative Convertible Preferred Stock and Common Stock Purchase Rights to acquire 7.500,000 shares of the Common Stock of North Fork Bancorporation, Melville, New York	Newspaper – 04/23/2000 Fed Reg – N/Avail

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, March 25, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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
FBSEA	UBS, AG, Zurich, Switzerland, to establish a representative office in Beverly Hills, California.	Newspaper – N/Avail
FBSEA	Banco Itau S.A., Sao Paulo, Brazil, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Deutsche Hypothekenbank Frankfurt-Hamburg AG, Frankfurt, Germany, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	The Chuo Trust & Banking Co., Ltd., Tokyo, Japan, to establish a representative office in New York, New York.	Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	North Fork Bancorporation, Inc., Melville, New York, to acquire at least 50.1 percent of the voting shares of Dime Bancorp, Inc., New York, New York (“Dime”), an existing thrift holding company, and thereby indirectly acquire Dime’s bank subsidiary, The Dime Savings Bank of New York, FSB, New York, New York.*	Newspaper – 04/17/2000 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>
4(c)(8)	Banco Bilbao Vizcaya, S.A., Bilbao, Spain, to acquire, through BBV Securities Inc., New York, New York, Argentaria International Securities Inc., New York, New York, and thereby engage in securities brokerage services, riskless principal transactions, and private placement services.	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

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, March 25, 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

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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						

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, March 25, 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>	
Regulation K	Received application from Mellon Bank, N.A., Pittsburgh, PA on 03/21/2000 of its intent to reorganize Mellon Bank (Canada) and to establish a new Mellon Bank branch in Toronto, Canada.	

Section V – Availability of CRA public evaluations

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

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

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

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

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<i>RSSD</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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, March 25, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Sentinel Bank, Richlands, Virginia, to establish a branch at Routes 19 and 460, 1 mile east of Claypool Hill in Tazewell County, Virginia.*	Newspaper – 04/10/2000
18(c)	Hanover Bank (in organization), Mechanicsville, Virginia, to acquire the assets and assume the deposit liabilities of the Mechanicsville, Virginia, branch of Southside Bank, Tappahannock, Virginia.*	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)	Eastern Virginia Bankshares, Inc., Tappahannock, Virginia, to acquire Hanover Bank (in organization), Mechanicsville, Virginia.*	Fed Reg – 04/20/2000 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>
None		

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

<i>Type</i>	<i>Application</i>
Member	Hanover Bank (in organization), Mechanicsville, Virginia, for membership 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.

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

O = Outstanding

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SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, March 25, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at the intersection of Amelia Road and Highway A1A, Amelia Island, Florida, to be known as the Shops of Amelia Branch.	04/07/2000*
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at the intersection of SW 27 th Avenue and SW 19 th Street, Ocala, Florida, to be known as the Ocala Branch.	04/07/2000*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 10000 Baltimore National Pike, Ellicott City, Maryland, to be known as the Enchanted Forest Safeway Branch.	04/01/2000*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 4370 Montgomery Road, Ellicott City, Maryland, to be known as the Long Gate Center Safeway Branch.	04/01/2000*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 3076 McFarland Boulevard, Northport, Alabama.	04/07/2000*

*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>
3(a)(1)	Regent Bancorp, Inc., Davie, Florida, to become a bank holding company by acquiring Regent Bank, Davie, Florida.	N/Avail*
3(a)(5)	United Community Banks, Inc., Blairsville, Georgia, to merge with North Point Bancshares, Inc., Dawsonville, Georgia, and thereby acquire Dawson County Bank, Dawsonville, Georgia.	Fed Reg – 04/17/2000*
3(a)(5)	United Community Banks, Inc., Blairsville, Georgia, to merge with Independent Bancshares, Inc., Powder Springs, Georgia, and thereby acquire Independent Bank & Trust Company, Powder Springs, Georgia.	Fed Reg – 04/17/2000*

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
4(c)(8)	Synovus Financial Corporation, Columbus, Georgia, prior notice to acquire ProCard, Inc., Golden, Colorado, and thereby engage in data processing activities.

Section V – Availability of CRA public evaluations

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
648130	Coconut Grove Bank Post Office Box 330227 Miami, Florida 33133	12/13/1999	03/23/2000	S		X

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, March 25, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	Harris Trust/Bank of Montreal, West Palm Beach, Florida, for prior approval to merge with Village Banc of Naples, Naples, Florida and thereby 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>
CIC	Notification by the Garst Family (Stephen, Elizabeth, Edward, Sarah, Rachel, Katherine, and Jennifer) – as a family acting in concert – proposal to acquire an additional 33 percent of Audubon Investment Company, and thereby own 100 percent. In addition, individually Elizabeth Garst will hold power to vote 40 percent of the Audubon Investment Company.	Fed Reg – 03/31/2000 Newspaper – 04/07/2000
CIC	Notification by Ruth Womack, as trustee for the L.T. Womack Family Trust and the L.T. Womack Marital Trust, of a change in control to retain 40 percent of Corn Belt Bancorporation, Lincoln, Nebraska.	Fed Reg – 04/06/2000 Newspaper – N/Avail
3(a)(1)	BGC Bancorp, Inc., Gibson City, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Gibson City, Gibson City, Illinois.*	Fed Reg – 04/03/2000 Newspaper – 04/10/2000
CIC	Notification by Theresa Marie Ward, of a change in control of Mid Illinois Bancorp, Inc., Peoria, Illinois.	Fed Reg – 04/10/2000 Newspaper – 04/10/2000
3(a)(1)	Benchmark Bancorp, Inc. Aurora, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Financial Institutions, Inc., Port Washington, Wisconsin, and thereby indirectly acquire Valley Bank, Verona, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, for prior approval to become a bank holding company through the acquisition of up to 30 percent of the voting shares of Oswego Bancshares, Inc., Oswego, Illinois, and thereby indirectly acquire Oswego Community Bank, Owsego, Illinois.*	Fed Reg – 03/31/2000 Newspaper – 04/26/2000

* 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.

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>
2315061	Foxdale Bank 40 S. McClean Blvd. South Elgin, Illinois 60177 (847) 742-8080	10/04/1999	03/20/2000	NI		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, March 25, 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)(5)	Notice by BancPlus Corporation, Belzoni, Mississippi, to acquire First Holmes Corporation, Lexington, Mississippi. (Previously reported during the week ending March 11, 2000)*	Newspaper – 4/10/2000 Fed Reg – 4/14/2000
CIC	Notice involving Allendale Bancorp, Inc., Allendale, Illinois, by Robert J. Coleman, Mt. Carmel, Illinois, Shane E. Gray, St. Francisville, Illinois, and Byron K. Loeffler, Allendale, Illinois, as trustees of an unnamed voting trust.	Newspaper – 4/11/2000 Fed Reg – N/Avail.
3(a)(3)	Notice by Midland States Bancorp, Inc., Effingham, Illinois, to acquire CSB Financial Group, Inc., Centralia, Illinois.*	Newspaper – 4/24/2000 Fed Reg – 4/24/2000
CIC	Notice involving Allegiant Bancorp, Inc., St. Louis, Missouri, by Leon A. Felman, Clayton, Missouri.	Newspaper – N/Avail. 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>
4(j)(5)(A)	Notice by Central Bancompany, Inc., Jefferson City, Missouri, that it began engaging in mortgage lending and related activities through a wholly owned subsidiary, Central Mortgage Company, Jefferson City, Missouri.

Section V – Availability of CRA public evaluations

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

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, March 25, 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>
CIC	Gunter Family Limited Partnership to acquire control of 33.33% of the voting shares of Norkitt Bancorp, Inc., Hallock, Minnesota.	Fed Reg – 04/10/2000
3(a)(5)	Hopkins Financial Corporation, Mitchell, South Dakota, for prior approval to acquire 100% of the voting shares of the First Freeman Corporation, Freeman, South Dakota.	Fed Reg – 04/21/2000
3(a)(1)	CorTrust Bank, N.A., Mitchell, South Dakota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of the First Freeman Corporation, Freeman, South Dakota.	Fed Reg – 04/21/2000
CIC	John and Nancy Brown, Mark and Marlys Brown, Steven and Cheryl Steinborn and Security State Bank of North Dakota Employee Stock Ownership Plan, together as a group acting in concert, to acquire control of Security State Bank Holding Company, New Rockford, North Dakota.	N/Avail.
3(a)(5)	Leackco Bank Holding Company, Inc., Wolsey, South Dakota, for prior approval to merge with C & L Investment Company, Inc., Miller, South Dakota.	Newspaper – 04/24/2000

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>
SRNEW	Cherokee Bancshares, Inc., St. Paul, Minnesota, to redeem 21.8% 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.

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, March 25, 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)	Coloeast Bankshares, Inc., Lamar, Colorado, to acquire 100 percent of the voting shares of Citizens Holding Corporation, Keenesburg, Colorado; and thereby indirectly acquire Citizens State Bank, Keenesburg, Colorado.	Newspaper - N/Avail Fed Reg - 04/21/2000

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.

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

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NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, March 25, 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>
3(a)(1)	Corpus Christi Bancshares, Inc., Corpus Christi, TX, to acquire The First State Bank, Bishop, TX*	Fed Reg – 04/21/2000 Newspaper – 04/14/2000
CIC	Kelsoe Management Partnership, Ltd., Dallas, TX, only notificant, to acquire an interest in WB&T Bancshares, Inc., Duncanville, TX, and Western Bank & Trust, Duncanville, TX (previously reported the week ending March 18, 2000)	Fed Reg – 04/06/2000 Newspaper – 04/04/2000

*Subject to the provisions of the Community Reinvestment Act

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

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

Section V – Availability of CRA public evaluations

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

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<i>RSSD</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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, March 25, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Security Bank of Nevada, Las Vegas, Nevada, to establish a branch office at the southwest corner of Russell Road and Arville Street, Las Vegas, Nevada. *	Newspaper - 03/23/2000

* 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>
3(a)(1)	Earthbank Corporation, San Mateo, California, to merge with Monument Bancshares, Inc., Poland, Ohio, and thereby acquire its subsidiary, Monument National Bank, Ridgecrest, California.*	Newspaper - 04/18/2000 Fed Reg - 04/14/2000

* 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.

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					<i>LrgBk</i>	<i>SmBk</i>
478766	Liberty Bank 500 Linden Avenue South San Francisco, CA 94080 (650) 871-2400	11/29/1999	03/24/2000	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

Quarter of

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