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# Federal Reserve Release

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

*No. 21*

*Week Ending May 20, 2000*

### **Testimony And Statements**

Love Bug computer virus -- statement by Stephen R. Malphrus, Staff Director for Management, before the Subcommittee on Financial Institutions of the Senate Committee on Banking, Housing, and Urban Affairs.

- Published, May 18, 2000

### **Discount Rates**

Discount Rates -- increase from 5-1/2 percent to 6 percent by the Federal Reserve Banks of Boston, Cleveland, Richmond, and San Francisco.

- Approved, May 16, 2000

Discount Rates -- increase from 5-1/2 percent to 6 percent by the Federal Reserve Banks of Atlanta, Chicago, St. Louis, effective May 18, 2000, Dallas, and Kansas City.

- Approved, May 17, 2000

Discount Rates -- increase from 5-1/2 percent to 6 percent by the Federal Reserve Banks of Philadelphia and Minneapolis.

- Approved, May 18, 2000

Discount Rates -- increase from 5-1/2 percent to 6 percent by the Federal Reserve Bank of New York.

- Approved, May 19, 2000

### **International Operations**

Mellon Bank, N.A., Pittsburgh, Pennsylvania -- to establish a branch in Toronto, Canada

- Approved, May 15, 2000

### **Regulations And Policies**

Regulation Z -- publication for comment of proposed amendments to the disclosure requirements for credit and charge card solicitations and applications (Docket R-1070).

- Approved, May 17, 2000

Rules Regarding Access to Personal Information under the Privacy Act -- final rule.

- Approved, May 18, 2000

**Regulations And Policies**

Systems of Records -- to establish Multi-rater Feedback Records as a new system of records under the Privacy Act (Docket R- 1072).

- Proposed, May 18, 2000

**Enforcement**

Korea Exchange Bank, Seoul, Korea -- consent order issued jointly with federal and state banking agencies.

- Announced, May 18, 2000

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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**

## Secretary

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 2905 Bayshore Boulevard, Tampa, Florida.  
- Approved, May 18, 2000

## Richmond

Bank of Clarke County, Berryville, Virginia -- to establish a branch at 190 Campus Boulevard, Suite 120, Winchester.  
- Approved, May 18, 2000

## Kansas City

Citizens Bank and Trust Company, Okmulgee, Oklahoma -- to establish a branch at 2401 East Hancock Street, Muskogee, and invest in bank premises.  
- Approved, May 17, 2000

## Philadelphia

First Liberty Bank and Trust, Jermyn, Pennsylvania -- to acquire branches of Mellon Bank, N.A., Pittsburgh, at 400 Spruce Street, Scranton, and 101 Old Lackawanna Trail, Clarks Summit.  
- Approved, May 15, 2000

## Philadelphia

Lafayette Ambassador Bank, Easton, Pennsylvania -- to establish a branch at 2045 City Line Road, Bethlehem.  
- Approved, May 17, 2000

## San Francisco

Rancho Bernardo Community Bank, San Diego, California -- to establish a branch at 3412 College Avenue.  
- Approved, May 17, 2000

## San Francisco

United Security Bank, Fresno, California -- to establish a branch at 318 Diablo Road, Suite 225, Danville.  
- Approved, May 17, 2000

**Bank Holding Companies**

Chicago

Benchmark Bancorp, Inc., Aurora, Illinois -- to become a bank holding company through the acquisition of Financial Institutions, Inc., Port Washington, Wisconsin, and thereby acquire Valley Bank, Verona, Illinois.

- Approved, May 17, 2000

Atlanta

Commercial Capital Corporation, DeKalb, Mississippi -- to engage in making, acquiring, brokering, or servicing loans or other extensions of credit.

- Approved, May 17, 2000

Dallas

Lone Star Bancorporation, Inc., Houston, Texas -- to become a bank holding company through the acquisition of Lone Star Bancorporation of Delaware, Inc., Wilmington, Delaware, and for both companies to acquire Lone Star Bank, Houston.

- Approved, May 17, 2000

Secretary

North Fork Bancorporation, Inc., Melville, New York -- request to extend the comment period on the proposed acquisition of Dime Bancorp, Inc., New York City.

- Denied, May 17, 2000

Secretary

Old National Bancorp, Evansville, Indiana -- waiver of application requirement in connection with the proposed merger of its subsidiary bank with Permanent Federal Savings Bank.

- Granted, May 15, 2000

New York

Troy Financial Corporation, Troy, New York -- to acquire The Troy Commercial Bank.

- Approved, May 18, 2000

### **Bank Holding Companies**

#### Atlanta

United Community Banks, Inc., Blairsville, Georgia -- to merge with North Point Bancshares, Inc., Dawsonville, and thereby acquire Dawson County Bank and to merge with Independent Bancshares, Inc., Powder Springs, and thereby acquire Independent Bank and Trust Company.

- Approved, May 15, 2000

#### Richmond

Wachovia Corporation, Winston-Salem, North Carolina -- to merge with Commerce National Corporation, Winter Park, Florida.

- Approved, May 17, 2000

### **Bank Mergers**

#### Kansas City

People First Bank, Hennessey, Oklahoma -- to merge with People First Bank, Elkhart, Kansas, and to establish a branch.

- Approved, May 17, 2000

### **Banks, Foreign**

#### San Francisco

Banque Nationale de Paris, Paris, France -- to establish branches in Chicago, Illinois; New York, New York; and Los Angeles, California; an agency in Houston, Texas; and representative offices in Atlanta, Georgia; Dallas, Texas; and San Francisco, California.

- Approved, May 18, 2000

### **Banks, State Member**

#### Kansas City

Bank of Colorado, Fort Lupton, Colorado -- to purchase the assets and assume the liabilities of Park National Bank, Estes Park, and to establish a branch.

- Approved, May 18, 2000

### **Change In Bank Control**

#### Kansas City

BOC Banshares, Inc., Chouteau, Oklahoma -- change in bank control.

- Permitted, May 15, 2000

**Change In Bank Control**

Kansas City

Kansas Agencies & Investments, Inc., Overland Park, Kansas -- change in bank control.

- Permitted, May 16, 2000

**Competitive Factors Reports**

Richmond

Citizens National Bank of Berkeley Springs, Berkeley Springs, West Virginia -- report on competitive factors of the proposed merger with CNB Interim Bank, National Association, a de novo bank.

- Submitted, May 15, 2000

Dallas

City Bank, Lubbock, Texas -- report on competitive factors of the proposed merger with First National Bank, Lockney.

- Submitted, May 18, 2000

Atlanta

Cordele Banking Company, Cordele, Georgia -- report on competitive factors of the proposed merger with First State Bank of South Georgia, Ocilla; Pineview State Bank, Pineview; and Planters Bank, Hawkinsville.

- Submitted, May 17, 2000

Richmond

First National Bank and Trust Company, Asheboro, North Carolina -- report on competitive factors of the proposed merger with Richmond Savings Bank, Inc., SSB, Rockingham.

- Submitted, May 15, 2000

St. Louis

First National Bank of Nokomis, Nokomis, Illinois -- report on competitive factors of the proposed merger with Ayars State Bank, Moweaqua.

- Submitted, May 15, 2000

### **Competitive Factors Reports**

#### Richmond

First Union National Bank, Charlotte, North Carolina -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of First Union Bank International, Philadelphia, Pennsylvania.

- Submitted, May 15, 2000

#### San Francisco

Idaho Independent Bank, Coeur d'Alene, Idaho -- report on competitive factors of the proposed merger with the Mountain Home, Idaho, branch of Washington Mutual Savings and Loan Association, Seattle, Washington.

- Submitted, May 16, 2000

#### Secretary

Old National Bank, Evansville, Indiana -- report on competitive factors of the proposed merger with Permanent Federal Savings Bank.

- Submitted, May 17, 2000

### **Extensions Of Time**

#### San Francisco

First Community Bancorp, Rancho Santa Fe, California -- extension to August 23, 2000, to acquire Rancho Santa Fe National Bank and First Community Bank of the Desert, Indian Wells; and for Castle Creek Capital Partners Fund I, Rancho Santa Fe; Castle Creek Capital Partners Funds Iia and Iib, LP, Castle Creek Capital LLC, WJR Corp., and Eggemeyer Advisory Corp., to acquire an interest in First Community Bancorp.

- Granted, May 18, 2000

### **Financial Holding Companies**

#### Chicago

Chemical Financial Corporation, Midland, Michigan -- election to become a financial holding company.

- Effective, May 18, 2000

#### Minneapolis

Highland Bancshares, Inc., Bloomington, Minnesota -- election to become a financial holding company.

- Effective, May 19, 2000



**Financial Holding Companies**

Chicago

MidAmerica National Bancshares, Inc., Canton, Illinois -- election to become a financial holding company.  
- Effective, May 18, 2000

Director, BS&R

National Bank of Canada, Montreal, Canada, and NATBC Holding Corporation, Pompano Beach, Florida -- elections to become financial holding companies.  
- Effective, May 17, 2000

Chicago

Neighbor Insurance Agency, Inc., Marion, Iowa -- election to become a financial holding company.  
- Effective, May 16, 2000

Chicago

United Iowa Bancshares, Inc., Newton, Iowa -- election to become a financial holding company.  
- Effective, May 16, 2000

**Membership**

St. Louis

Arvest Bank, Little Rock, Arkansas -- to become a member of the Federal Reserve System.  
- Approved, May 16, 2000

Kansas City

Arvest Bank, Shawnee, Oklahoma; Arvest Bank, Norman; and Arvest Bank, Duncan -- to retain membership in the Federal Reserve System after their conversions from national to state charters.  
- Approved, May 17, 2000

San Francisco

Network Bank USA, Ontario, California -- to become a member of the Federal Reserve System.  
- Returned, May 18, 2000

**Regulations And Policies**

FOMC

Federal Open Market Committee -- minutes of the meeting on March 21, 2000.  
- Published, May 18, 2000

FOMC

Short-term Interest Rates -- increase in the target for the federal funds rate from 6 percent to 6-1/2 percent.  
- Approved, May 16, 2000

**District 1**  
**Federal Reserve Bank of Boston**

**Applications and notifications filed during the week ending Saturday, May 20, 2000**

**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, May 20, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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	The Chuo Trust & Banking Co., Ltd., Tokyo, Japan, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Banco Itau S.A., Sao Paulo, Brazil, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Banca Antoniana Popolare Veneta, Rome, Italy, to establish a branch office in New York, New York.	Newspaper – N/Avail
FBSEA	Banco Comercial Portugues, S.A., Oporto, Portugal, to establish a branch office in New York, New York, and an agency in Miami, Florida.	Newspaper – N/Avail
FBSEA	The Bank of New York, New York, New York, to establish a branch office located at 5020 Route 9W, Newburgh, New York.*	Newspaper – 05/31/2000

\* 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)	Australia and New Zealand Banking Group Limited, Melbourne, Australia, to become a bank holding company by acquiring Amerika Samoa Bank, Pago Pago, American Samoa.*	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>
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**

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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 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, May 20, 2000

### 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.

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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 Third Quarter of 2000

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<i>Institution</i>	<i>Location</i>
Main Street Bank	Reading, PA
Wilmington Trust of PA	West Chester, PA

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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 4

## Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, May 20, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Received notice of change in bank control on 05/18/2000 from Gary Arthut Rubel and Nancy S. Rubel, Woodsfield, OH of their intent to regain control of up to 10.24 percent of the voting shares of CNB Corp, Inc., Woodsfield, OH.*	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>
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>	<i>Ending date of comment period</i>
None		

## Section V – Availability of CRA public evaluations

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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 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, May 20, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	F & M Bank-Massanutten, Harrisonburg, Virginia, to purchase certain assets and to assume certain liabilities of a branch office of Wachovia Bank, National Association, Winston-Salem, North Carolina, located in Staunton, Virginia.*	Newspaper – 06/12/2000
18(c)	F & M Bank-Highlands, Covington, Virginia, to purchase certain assets and to assume certain liabilities of a branch office of Wachovia Bank, National Association, Winston-Salem, North Carolina, located in Vinton, Virginia.*	Newspaper – 06/12/2000
18(c)	F & M Bank-Winchester, Winchester, Virginia, to purchase certain assets and to assume certain liabilities of two branch offices of Wachovia Bank, National Association, Winston-Salem, North Carolina, located in Luray, Virginia.*	Newspaper – 06/12/2000
18(c)	F & M Bank-Central Virginia, Charlottesville, Virginia, to purchase certain assets and to assume certain liabilities of seven branch offices of Wachovia Bank, National Association, Winston-Salem, North Carolina, located in the cities of Fork Union, Palmyra, Ruckersville, Mineral, and Gordonsville, Virginia, and two in Chatham, Virginia .*	Newspaper – 06/12/2000

\*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>
3(a)(1)	MCNB Holding Company, Inc., Welch, West Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of McDowell County National Bank in Welch, Welch, West Virginia.

**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 6

## Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, May 20, 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)	Regions Financial Corporation, Birmingham, Alabama, to merge with Heritage Bancorp, Inc., and thereby acquire Texas Heritage Bank, both of Hutto, Texas.	Fed Reg – 06/12/2000*

\*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>	<i>Ending date of comment period</i>
COM	Horizon Bancorporation, Inc., Bradenton, Florida, commitment waiver request.	

## 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						

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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 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, May 20, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Libertyville Bank & Trust Company, Libertyville, Illinois, for prior approval to establish a branch office at 495 W. Liberty Street, Wauconda, Illinois .*	Newspaper – 06/09/2000

\* 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)(3)	Landmark Financial Group, Inc., Belvidere, Illinois, for prior approval to acquire 100 percent of the voting shares of Leland National Bancorp, Inc., Leland, Illinois .*	Fed Reg – 05/26/2000 Newspaper – 06/04/2000
3(a)(1)	Bankoelwein, Inc., Oelwein, Iowa, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Community Bank of Oelwein, Oelwein, Iowa.*	Fed Reg – 06/09/2000 Newspaper – 06/04/2000
4(c)(8)	The PrivateBancorp, Inc., Chicago, Illinois, for prior approval to acquire 100 percent of the voting shares of The PrivateBank (a de novo thrift), St. Louis, Missouri.	Fed Reg – 06/09/2000 Newspaper – 06/09/2000
3(a)(1)	Lafayette Community Bancorp, Lafayette, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Lafayette Community Bank (in organization), Lafayette, Indiana .*	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>
S/R	Shorebank Corporation, Chicago, Illinois, notification of intent to redeem its capital stock.

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

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**SN = Substantial noncompliance**

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

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

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

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



## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, May 20, 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)(1)	Notice by Franklin Bancorp, Inc., Washington, Missouri, to acquire Bank of Franklin County, Washington, Missouri (in organization).*	Newspaper – 6/4/2000 Fed Reg – 6/9/2000
CIC	Notice involving Commerce Bancshares, Inc., Trenton, Tennessee, by Marion Edwin Lowry, Franklin, Tennessee.	Newspaper – 6/13/2000 Fed Reg 5/15/2000

\* 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)	Notice by Concord EFS, Inc., Memphis, Tennessee, to acquire Cash Station, Inc., Chicago, Illinois, and its minority interest in Primary Payment Systems, Inc., Scottsdale, Arizona, and thereby engage in data processing activities. (Previously submitted during the week ending May 13, 2000)	6/6/2000

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

<i>Type</i>	<i>Application</i>
Membership	Notice by Arvest Bank (presently named Central Bank and Trust), Little Rock, Arkansas, to become a state-chartered member of the Federal Reserve System.

## 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>
568144	One Bank & Trust Little Rock, Arkansas	1/10/2000	5/18/2000	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, May 20, 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)	Dakota Western Bankshares, Inc., Bowman, North Dakota, for prior approval to acquire 100% of the voting shares of West River Holding Company, Hettinger, North Dakota.*	Fed Reg – 06/16/2000
CIC	David C. Reiling to acquire control of University Financial Corp., St. Paul, Minnesota.	Fed Reg – 06/08/2000
3(a)(1)	MSB Financial, Inc., Manhattan, Montana, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Manhattan State Bank, Manhattan, Montana.*	Fed Reg – 06/19/2000

\* 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>
S/R	Folden Financial Corporation, Hendricks, Minnesota, to redeem 47.8% of its voting shares.

## 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.

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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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						

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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 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, May 20, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Heritage Bank, Louisville, Colorado, to establish a branch at 6800 N. 79 <sup>th</sup> Street, Suite 103, Niwot, Colorado.	Newspaper - 05/21/2000

### 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)	Downing Partnership, L.P., Ellis, Kansas, to become a bank holding company through the acquisition of 48.04 percent of the voting shares of Ellis State Bank, Ellis, Kansas.	Newspaper - N/Avail Fed Reg - N/Avail
3(a)(3)	Central Financial Corporation, Hutchinson, Kansas, to acquire 18.94 percent of the voting shares of Premier Bancshares, Inc., Jefferson City, Missouri, and thereby indirectly acquire Premier Bank, Jefferson City, Missouri.	Newspaper - 06/12/2000 Fed Reg - 06/16/2000
3(a)(3)	Stockmens Financial Corporation, Rushville, Nebraska, Nebraska Bankshares, Inc., Farnam, Nebraska, and Stamford Banco, Inc., Stamford, Nebraska, to acquire 10 percent, 33 1/3 percent, and 16 2/3 percent, respectively, of the voting shares of First Gothenburg Bancshares, Inc., Gothenburg, Nebraska, and thereby indirectly acquire First State Bank, Gothenburg, Nebraska.	Newspaper - 06/12/2000 Fed Reg - 06/05/2000
CC	Robert E. Ehrlich, Milleken, Colorado, to acquire voting shares of First Gothenburg Bancshares, Inc., Gothenburg, Nebraska, and thereby indirectly acquire First State Bank, Gothenburg, Nebraska.	Newspaper - 06/12/2000 Fed Reg - 06/05/2000

**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 Gothenburg Bancshares, Inc., Gothenburg, Nebraska, Nebraska Bankshares, Inc., Farnam, Nebraska, and Stamford Banco, Inc., Stamford, Nebraska, to engage in general insurance activities.	Fed Reg - N/Avail

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

<i>Type</i>	<i>Application</i>
S/R	First Gothenburg Bancshares, Inc., Gothenburg, Nebraska to redeem 3,313 shares of its own voting common stock.

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 20, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Bank & Trust Company, Dawson, TX, to establish a branch office at 1025 N. E. 4 <sup>th</sup> Street, Hubbard, TX 76648*	05/26/2000
18(c)	Security Bank, Ralls, TX, to merge with Security Bank, Idalou, TX, and establish two branch offices*	06/10/2000
Branch	Security Bank, Ralls, TX, to establish branch offices at 301 South Main Street, Idalou, TX, 79329, and 611 Avenue D, Abernathy, TX, 79311*	06/10/2000

\*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)(5)	Northwest Bancorporation, Inc., Houston, TX, to acquire Redstone Bancorporation, Inc., Houston, TX, and Redstone Bank, N.A., Houston, TX*	Fed Reg – 06/15/2000 Newspaper – N/Avail
3(a)(5)	Plains Bancorp, Inc., Lubbock, TX, to acquire Sudan Bancshares, Inc., Sudan, TX, and First National Bank, Sudan, TX* (previously reported the week ending May 6, 2000)	Fed Reg – 06/05/2000 Newspaper – 06/05/2000

\* 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**

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

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**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.

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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						

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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, May 20, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banque Nationale de Paris, Paris, France, to establish branch offices in Chicago, Illinois, New York, New York, and Los Angeles, California; an agency in Houston, Texas; and representative offices in Atlanta, Georgia, Dallas, Texas, and San Francisco, California.	Newspaper - 05/13/2000

#### 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)	Silicon Valley Bancshares, Santa Clara, California, to engage in acting as an investment or financial advisor, directly, or through one or more subsidiaries or affiliates, by forming a joint venture with SVB Strategic Investors Fund, LP, Santa Clara, California.	Fed Reg - N/Avail

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

<i>Type</i>	<i>Application</i>
Member	1st Pacific Bank of California (In Organization), San Diego, California, to become a member of the Federal Reserve System.

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

<i>Type</i>	<i>Application</i>
Member	Heritage Bank South Valley, Morgan Hill, California, to become a member of the Federal Reserve System.
Member	Heritage Bank East Bay, Fremont, California, to become a member of the Federal Reserve System.

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

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

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

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<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>
814261	Cal West Bank 23550 Hawthorne Blvd., Suite 100 Torrance, CA 90505 (562) 862-2311	01/18/2000	05/15/2000	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	