
Federal Reserve Release



H.2

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

No. 34

Week Ending August 19, 2000

Banks, State Member

The Chase Manhattan Bank, New York, New York -- request for a determination regarding ownership of operating subsidiaries by state member banks.
- Approved, August 16, 2000

Board Operations

Association of Supervisors of Banks of the Americas -- proposed Board membership in the regional bank supervisory association.
- Approved, August 17, 2000

International Operations

Capital One Bank, Glen Allen, Virginia -- to establish and make an investment in Capital One Bank, plc, London, United Kingdom, and for Capital One Bank, plc to establish a branch in Paris, France.
- Approved, August 16, 2000

Regulations And Policies

Framework for financial holding company supervision -- issuance of supervisory letter.
- Published, August 15, 2000

H.2 Actions under delegated authority

August 13, 2000 to August 19, 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

Atlanta

Fifth Third Bank of Florida, Naples, Florida -- to establish a branch at 4103 Santa Barbara Boulevard.

- Approved, August 14, 2000

Philadelphia

Madison Bank, Blue Bell, Pennsylvania -- to establish a branch at One Abington Plaza, Jenkintown.

- Approved, August 18, 2000

Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 8000 W. Outer Drive, Detroit.

- Approved, August 14, 2000

Chicago

Prairie Bank and Trust Company, Bridgeview, Illinois -- to establish a branch at Illinois Route 59 and Andrew Road, Plainfield.

- Approved, August 14, 2000

Chicago

Salin Bank and Trust Company, Indianapolis, Indiana -- to establish a branch at 110 W. Main Street, Fort Wayne.

- Returned, August 16, 2000

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish branches at 13333 Northwest Freeway, Houston, Texas, and 13135 South Dairy Ashford, Sugar Land.

- Approved, August 15, 2000

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 1301 N. Tamiami Trail, Sarasota, Florida.

- Approved, August 16, 2000

Bank Holding Companies

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire Sand Hill Advisors, Inc., Menlo Park, California, and thereby engage in investment advisory services.

- Approved, August 18, 2000

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan, and Indiana Community Bancorp Limited, Elkhart, Indiana -- to acquire shares of Goshen Community Bank, Goshen, a de novo bank.

- Approved, August 14, 2000

Dallas

Central Texas Bancshares Holdings, Inc., Columbus, Texas, and Colorado County Investment Holdings, Inc., Wilmington, Delaware -- to acquire Hill Bancshares Holdings, Inc., Weimar, Texas, and Hill Bank and Trust Company.

- Approved, August 18, 2000

Atlanta

Citizens Bancshares, Inc., Crawfordville, Florida -- to become a bank holding company and retain Citizens Bank-Wakulla as a subsidiary bank.

- Approved, August 16, 2000

St. Louis

Concord EFS, Inc., Memphis, Tennessee -- to acquire Cash Station, Inc., Chicago, Illinois, and an interest in Primary Payment Systems, Inc., Scottsdale, Arizona, and thereby engage in data processing activities.

- Approved, August 18, 2000

Minneapolis

Dacotah Banks, Inc., Aberdeen, South Dakota -- to merge with Bowbells Holding Company, Bowbells, North Dakota, and thereby acquire First National Bank.

- Approved, August 16, 2000

Atlanta

First Home Bancorp, Inc., Seminole, Florida -- to become a bank holding company through the acquisition of First Home Bank.

- Approved, August 14, 2000

Bank Holding Companies

Atlanta

Greater Rome Bancshares, Inc., Rome, Georgia -- modification of a commitment.
- Approved, August 17, 2000

Chicago

Heartland Bancshares, Inc., Lenox, Iowa -- to acquire additional shares of Union Bank of Arizona, Gilbert, Arizona.
- Approved, August 17, 2000

Atlanta

Integrity Bancshares, Inc., Alpharetta, Georgia -- to become a bank holding company through the acquisition of Integrity Bank.
- Approved, August 17, 2000

San Francisco

NWI Financial Corporation, Seattle, Washington -- to become a bank holding company through the acquisition of Northwest International Bank.
- Approved, August 14, 2000

San Francisco

Sonoma Valley Bancorp, Sonoma, California -- to become a bank holding company through the acquisition of Sonoma Valley Bank.
- Approved, August 14, 2000

Boston

Union Bankshares Company, Ellsworth, Maine -- to acquire Mid-Coast Bancorp, Inc., Waldoboro, and Waldoboro Bank, FSB, and for Waldoboro Bank to merge with Union Trust Company, Ellsworth.
- Approved, August 18, 2000

Kansas City

VBI, Inc., Colorado Springs, Colorado -- to become a bank holding company through reorganization by the current shareholders of Vista Bank.
- Withdrawn, August 16, 2000

Bank Mergers

Richmond

Highlands Union Bank, Abingdon, Virginia -- to acquire the Rogersville, Tennessee, branch of First Vantage Bank/Tri Cities, Bristol, Virginia.
- Approved, August 14, 2000

Banks, Nonmember, And Miscellaneous Institutions

Boston

New Milford Savings Bank, New Milford, Connecticut -- to acquire Nutmeg Federal Savings and Loan Association, Danbury.
- Approved, August 15, 2000

Capital Stock

Atlanta

Lamar Capital Corporation, Purvis, Mississippi -- repurchase of common stock.
- Approved, August 18, 2000

Change In Bank Control

Dallas

Citizens Bancorporation, Crockett, Texas -- change in bank control.
- Permitted, August 16, 2000

St. Louis

First Robinson Financial Corporation, Robinson, Illinois -- change in bank control.
- Permitted, August 18, 2000

Competitive Factors Reports

New York

BSB Bank & Trust Company, Binghamton, New York -- report on competitive factors of the proposed merger with NBT Bank, National Association, Norwich.
- Submitted, August 17, 2000

Competitive Factors Reports

New York

The Community's Bank, Bridgeport, Connecticut -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of three branches in Bridgeport, Hartford, and Bloomfield of Fleet National Bank, Providence, Rhode Island.

- Submitted, August 18, 2000

Dallas

First American Bank Texas, SSB, Bryan, Texas -- report on competitive factors of the proposed merger with First American Bank, SSB.

- Submitted, August 18, 2000

Minneapolis

First National Bank in Garretson, Garretson, South Dakota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of three branches of First National Bank & Trust, Pipestone, Minnesota, located in Luverne, Magnolia, and Beaver Creek.

- Submitted, August 14, 2000

Richmond

The Heritage Bank, Lucama, North Carolina -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Tarboro branch of First-Citizens Bank & Trust Company, Raleigh.

- Submitted, August 17, 2000

Minneapolis

Hurley State Bank, Sioux Falls, South Dakota -- report on competitive factors of the proposed merger with Jewelers National Bank, Tempe, Arizona.

- Submitted, August 14, 2000

Minneapolis

iBank, Bloomington, Minnesota -- report on competitive factors of the proposed acquisition of the Mall of America branch of Fidelity Federal Bank, FSB, Glendale, California.

- Submitted, August 14, 2000

Competitive Factors Reports

Boston

Katahdin Trust Company, Patten, Maine -- report on competitive factors of the proposed acquisition of eight branches of Peoples Heritage Bank, N.A., Portland.
- Submitted, August 18, 2000

San Francisco

National Bank of California, Los Angeles, California -- report on competitive factors of the proposed merger with Interim National Bank of California.
- Submitted, August 14, 2000

Minneapolis

New First Minnesota Bank, National Association, Minnetonka, Minnesota -- report on competitive factors of the proposed merger with First Minnesota Bank, National Association, Glencoe.
- Submitted, August 15, 2000

Boston

Northfield Savings Bank, Northfield, Vermont -- report on competitive factors of the proposed merger with New Northfield Savings Bank.
- Submitted, August 15, 2000

St. Louis

Redwood Bank, San Francisco, California -- report on competitive factors of the proposed merger with First Bank and Trust, Newport Beach.
- Submitted, August 17, 2000

New York

Union State Bank, Nanuet, New York -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of La Jolla Bank, FSB, Rancho Sante Fe, California.
- Submitted, August 17, 2000

Richmond

Wachovia Bank, National Association, Winston-Salem, North Carolina -- report on competitive factors of the proposed merger with National Bank of Commerce, Winter Park, Florida.
- Submitted, August 14, 2000

Extensions Of Time

Chicago

Baytree Bancorp, Inc., Chicago, Illinois -- extension to November 29, 2000, to become a bank holding company through the acquisition of Baytree National Bank & Trust Company, a de novo bank.

- Granted, August 17, 2000

Atlanta

Commercial Capital Corporation, De Kalb, Mississippi -- extension to November 17, 2000, to engage in making, acquiring, brokering, or servicing loans or other extensions of credit.

- Granted, August 15, 2000

New York

HSBC Bank USA, Buffalo, New York -- extension to November 25, 2000, to merge with Republic Bank California, National Association, Beverly Hills, California, and thereby establish branches.

- Granted, August 14, 2000

Chicago

Iowa State Bank Holding Company, Des Moines, Iowa -- extension to November 15, 2000, to engage de novo through its subsidiary, Capitol Partners, LC in community development activities.

- Granted, August 14, 2000

Chicago

Mayville Financial Corporation, Mayville, Michigan -- extension to November 24, 2000, to become a bank holding company through the acquisition of Mayville State Bank.

- Granted, August 17, 2000

Chicago

United Financial Holdings Corporation, Lisle, Illinois -- extension to November 12, 2000, to become a bank holding company through the acquisition of United Community Bank of Lisle, a de novo bank.

- Granted, August 11, 2000 (AC)

Financial Holding Companies

Chicago

Fentura Bancorp, Inc., Fenton, Michigan -- election to become a financial holding company.
- Effective, August 18, 2000

Chicago

First Mazon Bancorp, Inc., Mazon, Illinois -- election to become a financial holding company.
- Effective, August 14, 2000

Philadelphia

Kish Bancorp, Inc., Belleville, Pennsylvania -- election to become a financial holding company.
- Effective, August 16, 2000

Cleveland

Middlefield Banc Corp., Middlefield, Ohio -- election to become a financial holding company.
- Effective, August 18, 2000

Membership

St. Louis

The Bank of Lyon County, Eddyville, Kentucky -- to become a member of the Federal Reserve System, to be renamed Area Bank and relocated to Owensboro, and to retain branches.
- Approved, August 18, 2000

Kansas City

First Priority Bank, Pryor, Oklahoma -- to retain membership in the Federal Reserve System after conversion from a national to a state charter.
- Approved, August 18, 2000

Kansas City

Lakeside Bank of Salina, Salina, Oklahoma -- membership in the Federal Reserve System.
- Approved, August 18, 2000

Membership

Kansas City

The Tilden Bank, Tilden, Nebraska -- membership in the Federal Reserve System.
- Approved, August 18, 2000

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 19, 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>
4(c)(8)	FleetBoston Financial Corporation, Boston, Massachusetts - to acquire up to 9% of North Fork Bancorporation, Inc., Melville, New York and to indirectly acquire an ownership interest in Dime Bancorp, Inc., New York, New York	Newspaper - N/Avail Fed Reg - 09/08/2000
3(a)(1)	Northfield MHC and Northfield Bancorp., both Northfield, Vermont - to become a mutual bank holding company and a stock bank holding company, respectively, through the acquisition of Northfield Savings Bank, Northfield, Vermont	Newspaper - 09/10/2000 Fed Reg - 09/15/2000

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>
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 Fourth Quarter of 2000

<i>Institution</i>	<i>Location</i>
Boston Safe Deposit and Trust Company	Boston, Massachusetts

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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, August 19, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Leonia Corporate Bank plc, Helsinki, Finland, and Leonia Plc, Helsinki, Finland, 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)	Queens County Bancorp, Inc., Flushing, New York, to acquire Haven Bancorp, Inc., Westbury, New York and CFS Bank, Woodhaven, New York.*	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

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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 19, 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 Fourth Quarter of 2000

<i>Institution</i>	<i>Location</i>
First Penn Bank	Philadelphia, PA

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, August 19, 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>
2836306	Buckeye Community Bank 105 Sheffield Center Lorain, OH 44055	05/30/2000	08/15/2000	S		X

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, August 19, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Virginia Commerce Bank, Arlington, Virginia, to establish a branch at 13881G Metrotech Drive, Chantilly, Virginia.*	Newspaper - 09/05/2000

*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)	Countrywide Credit Industries, Inc. and Countrywide Financial Holding Company, Inc., both located in Calabasas, California, and Effinity Financial Corporation, Alexandria, Virginia, to become bank holding companies through the acquisition of Effinity Bank, National Association (currently Treasury Bank Ltd.), Washington, D. C.	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>
Membership	Calvin B. Taylor Banking Co. of Berlin, MD, Berlin, Maryland, 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.

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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, August 19, 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 200 Concord Plaza, Suite 201, San Antonio, Texas.	09/02/2000
Branch	Commercial Bank, Harrogate, Tennessee, to establish a branch located at the northeast corner of Kingston Pike and Debusk Lane, Knoxville, Tennessee.	08/24/2000

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)	RCK, Inc., Jacksonville, Florida, to become a bank holding company by acquiring CenterBank of Jacksonville, N.A., Jacksonville, Florida (in organization).	Not yet available*
CIC	Sarasota BanCorporation, Inc., Sarasota, Florida, after-the-fact notification filed by Gilbert J. Wellman; Mary E. Wellman; Robert F. Wellman; Barbara L. Lundgren, Charles V. Wellman, Margaret Eckstein, Mary M. Kearny, Geoffrey N. Kearney, David L. Wellman, Curtis P. Wellman, and Ann F. Wellman (collectively, the Gilbert J. Wellman Family), to retain an additional 0.8 percent of the outstanding shares of Sarasota BanCorporation, Inc., Sarasota, Florida. Total ownership will be 34.5 percent.	Not yet available
3(a)(1)	Port City Holding Company, Inc., Bainbridge, Georgia, After-the-fact notification by Mr. James Edwin Sharber, Bainbridge, Georgia, and his immediate family who include the following: Ms. Tabitha Gail Sharber; Mr. James E. Sharber III; Mr. Jerry Sharber; Ms. Sandra Lynn Sharber; Ms. Patricia Ann Sharber; Mr. Elysia Jy Sharber; Mr. James E. Sharber, Jr.; Ms. Gail Sharber; Ms. Lisa Ann Sharber; Ms. Martha Clement; and Mr. Harold Clement, all of Bainbridge, Georgia; and Mr. Pete Sharber, Hazelhurst, Georgia, to retain 12.01 percent of the outstanding shares of Port City Holding Company, Incorporated, and its subsidiary, First Port City Bank, both of Bainbridge, Georgia.	Newspaper – 09/08/2000

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)	Peoples Bancorp, Inc., Carrollton, Georgia, prior notification filed by Phillip Eugene Kauffman, Barbara Kauffman, Christine Kauffman, Jason Kauffman, Ryan Kauffman, and Scott Kauffman to collectively acquire up to 100 percent of outstanding shares of Peoples Bancorp, Inc., Carrollton, Georgia.	Newspaper - 08/23/2000
3(a)(1)	Pinnacle Financial Partners, Inc., Nashville, Tennessee, to become a bank holding company by acquiring Pinnacle National Bank, Nashville, Tennessee (in organization).	Fed Reg – 08/25/2000*

*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>
24A	Commercial Bank, Harrogate, Tennessee, requests to increase its investment in bank premises.

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

Section V – Availability of CRA public evaluations

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, August 19, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Community Bank, Harbor Springs, Michigan, for prior approval to establish a branch at 201 N. Main Street, Cheboygan, Michigan.*	Newspaper –09/07/2000
Branch	Old Kent Bank, Grand Rapids, Michigan, for prior approval to establish a branch at 52 North Saginaw, Pontiac, Michigan and 3297 Five Points Drive, Auburn Hills, Michigan.*	Newspaper –08/02/2000

* 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	Notification by Edwin L. Adler, of a Change in Control to acquire an additional 14.98 percent of Clarkston Financial Corporation, Clarkston, Michigan and thereby to control 24.47 percent of the voting shares of Clarkston Financial Corporation.	Fed Reg – 08/30/2000 Newspaper – 08/28/2000
3(a)(1)	Premier Bancorp, Inc., Wilmette, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Premier Bank, Wilmette, Illinois.*	Fed Reg – 09/11/2000 Newspaper – N/Avail
3(a)(3)	F.F. Holding Corp., Chicago, Illinois, for prior approval to acquire 37.5 percent of the voting shares of Rush-Oak Corporation, Chicago, Illinois and thereby indirectly acquire Oak Bank, Chicago, Illinois.*	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)	Southern Michigan Bancorp, Inc., Coldwater, Michigan, notification of intent to acquire an investment in H.O.M.E. Limited Dividend Housing Association Limited Partnership through Sturgis Bank and Trust Company's, Sturgis, Michigan, 24 percent interest in First Michiana Development Corporation, Holland, Michigan, and thereby engage in community development activities.	Fed Reg – 09/06/2000

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>
566841	M&I Bank Fox Valley 221 W. College Avenue Appleton, Wisconsin 54911-5859 (920) 738-3800	02/29/2000	08/17/2000	S	X	

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

Institution

Location

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, August 19, 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 New Frontier Bancshares, Inc., St. Charles, Missouri, to acquire New Frontier Bank, St. Charles, Missouri (in organization). (A companion Section 3(a)(3) notice accompanies this notice).*	Newspaper – 9/15/2000 Fed Reg – 9/18/2000
3(a)(3)	Notice by Mercantile Bancorp, Inc., Quincy, Illinois, to acquire a minority interest in New Frontier Bancshares, Inc., St. Charles, Missouri, a proposed bank holding company for New Frontier Bank, St. Charles, Missouri (in organization). (A companion Section 3(a)(1) notice accompanies this notice).*	Newspaper – 9/15/2000 Fed Reg – 9/18/2000

* 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.

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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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, August 19, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
BKBR	First State Bank of Warner, Warner, South Dakota, proposes to establish a branch at 3315 6th Ave SE, Aberdeen, South Dakota.*	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)(5)	Flathead Holding Company of Bigfork, Bigfork, Montana, proposes to acquire 100% of the voting shares of Mountain Bank Systems, Inc., Bigfork, Montana.*	Fed Reg – 09/15/2000

*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>
None		

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

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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>
256553	Dacotah Bank Aberdeen, South Dakota	01/31/2000	08/15/2000	S	X	

Section VI – CRA examinations scheduled for

Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 19, 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	Platte Valley State Bank & Trust Company, Kearney, Nebraska, to merge with Independent Trust Company, Grand Island, Nebraska, and incident thereto, to establish a branch.	Newspaper - N/Avail
Branch	First State Bank of Taos, Taos, New Mexico, to establish a branch at Eubank Boulevard and Showheights Streets, Albuquerque, New Mexico,	Newspaper - 09/10/2000
Branch	First State Bank of Taos, Taos, New Mexico, to establish a branch on a pad site at the Home Depot located at 200 Eubank Boulevard, Albuquerque, New Mexico.	Newspaper - 08/20/2000

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)	First Liberty Capital Corporation ESOP, Hugo, Colorado, to become a bank holding company through the acquisition of 25.37 percent of the voting shares of First Liberty Capital Corporation, Hugo, Colorado, and thereby indirectly acquire First National Bank of Hugo, Hugo, Oklahoma.	Newspaper - N/Avail Fed Reg - N/Avail
3(a)(3)	Central Financial Corporation, Hutchinson, Kansas, to acquire 20 percent of the voting shares of Bank of Nevada, Las Vegas, Nevada, a de novo bank in organization.	Newspaper - N/Avail Fed Reg - 09/15/2000

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>
Member	First Priority Bank, Pryor, Oklahoma, currently known as First National Bank of Pryor Creek, Pryor, Oklahoma, to remain a member of the Federal Reserve System following its conversion from a national to a state chartered institution.
Member	Tilden Bank, Tilden, Nebraska, for membership in the Federal Reserve System.
Member	Peoples Bank, Oklahoma City, Oklahoma, currently known as Peoples National Bank, Oklahoma City, Oklahoma, to remain a member of the Federal Reserve System following its conversion from a national to a state chartered institution.

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, August 19, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas Bank, Weatherford, TX, to establish a branch office at 1600 West Rosedale, Fort Worth, TX, 76104*	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)(1)	Tradition Bancshares, Inc., Houston, TX, to acquire Tradition Bancshares of Delaware, Inc., Wilmington, DE, and First National Bank of Bellaire, Houston, TX*	Fed Reg – 09/15/2000 Newspaper – 09/12/2000
3(a)(1)	Tradition Bancshares of Delaware, Inc., Wilmington, DE, to acquire First National Bank of Bellaire, Houston, TX*	Fed Reg – 09/15/2000 Newspaper – 09/12/2000

*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.

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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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, August 19, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Hanmi Bank, Los Angeles, California, to establish a branch office at 2001 W. Redondo Beach Boulevard, Gardena, California. *	Newspaper - 08/24/2000
Branch	California Center Bank, Los Angeles, California, to establish a branch office at 11812 E. South Street, Cerritos, California. *	Newspaper - 09/07/2000
Branch	California Center Bank, Los Angeles, California, to establish a branch office at 1059 S. San Pedro Street, Los Angeles, California. *	Newspaper - 09/07/2000
Branch	Westamerica Bank, San Rafael, California, to establish a mobile branch office in Napa, California. *	Newspaper - 08/29/2000
FBSEA	Grand Commercial Bank, Taipei, Taiwan, to establish a wholesale branch office in the vicinity of Colima and Agusa Avenues, City of Industry, California. *	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)(1)	BOU Bancorp, Inc., to become a bank holding company by acquiring Bank of Utah, both of Ogden, Utah. *	Newspaper - 09/14/2000 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)	Central Valley Community Bancorp to become a bank holding company by acquiring Clovis Community Bank, both of Clovis, California.
Waiver	Olympic Bancorp, Port Orchard, Washington, requests a waiver of any bank holding company application requirement in connection with its proposed conversion of corporate status from a C corporation to an S corporation.

Section V – Availability of CRA public evaluations

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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	