
Federal Reserve Release



H.2

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

No. 6

Week Ending February 10, 2001

Testimony And Statements

Fiscal policy -- statement by Chairman Greenspan before the Senate Committee on the Budget on the outlook for the federal budget and implications for fiscal policy
- Published, January 25, 2001 (AC)

Bank Holding Companies

Prosperity Bancshares, Inc., Houston, Texas -- to merge with Commercial Bancshares Inc. and thereby acquire Heritage Bancshares, Inc., Wilmington, Delaware, and its subsidiary, Heritage Bank, Wharton, Texas.
- Approved, February 5, 2001

UFJ Holdings, Inc., Osaka, Japan -- to become a bank holding company through the acquisition of Sanwa Bank California, San Francisco, California, the U.S. banking subsidiary of the Sanwa Bank, Limited, Osaka, Japan; and Tokai Bank of California, Los Angeles, California, the U.S. banking subsidiary of The Tokai Bank, Limited, Nagoya, Japan; and for UFJ to acquire the U.S. nonbanking subsidiaries of The Sanwa Bank and The Toyo Trust and Banking Company, Limited, Tokyo, and thereby engage in certain permissible nonbanking activities.
- Approved, February 5, 2001

Banks, State Member

Allfirst Bank, Baltimore, Maryland -- to establish branches at Central Avenue and Campus Way South, Largo; and Broadcast Square Center, Broadcast Road and Papermill Road, Reading, Pennsylvania.
- Approved, February 5, 2001

Board Operations

Division of Information Technology -- reorganization and staff actions, including appointment of Wayne Edmondson and Susan Marycz as Assistant Directors; promotion of Raymond Massey to Associate Director; assignment of Tillena Clark, Assistant Director, to a one-year rotational assignment in the Division of Reserve Bank Operations and Payment Systems.
- Approved, February 8, 2001

Office of Board Members -- appointment of Michelle Smith as Assistant to the Board; and appointment of John Lopez as Special Assistant to the Board.
- Approved, February 8, 2001

Forms

Forms -- extension with revision of the Weekly Report of Dealer Position (FR 2004A), Weekly Report of Cumulative Dealer Transaction (FR 2004B), Weekly Report of Dealer Financing and Fails (FR 2004C), and Weekly Report of Specific Issues (FR 2004SI); and extension without revision of the Daily Report of Dealer Activity in Treasury Financing (FR 2004WI).

- Approved, February 5, 2001

Forms -- extension without revision of Reports of Money Market Mutual Fund Assets (FR 2051A and B)

- Approved, February 8, 2001

Regulations And Policies

Operating Subsidiary -- comment to the Office of the Comptroller of the Currency on its proposed rule for operating subsidiaries of Federal branches and agencies..

- Approved, February 5, 2001

Enforcement

New Century Bank, Southfield, Michigan -- written agreement dated December 21, 2000, with the Federal Reserve Bank of Chicago and the Michigan Office of Financial and Insurance Services.

- Announced, January 31, 2001 (AC)

Valley Independent Bank, El Centro, California -- written agreement dated January 8, 2001, with the Federal Reserve Bank of San Francisco.

- Announced, January 31, 2001 (AC)

H.2 Actions under delegated authority

February 4, 2001 to February 10, 2001

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

San Francisco

Cache Valley Bank, Logan, Utah -- to establish a branch at 1710 North Main Street.
- Approved, February 8, 2001

Chicago

Comerica Bank, Detroit, Michigan -- to establish a branch at 1255 South Main Street, Chelsea.
- Approved, February 6, 2001

Kansas City

Community Banks of Colorado, Cripple Creek, Colorado -- to establish a branch at 101 East Warren Avenue and move its main office to the branch at 5690 South DTC Boulevard, Greenwood Village.
- Approved, February 5, 2001

Secretary

Compass Bank, Birmingham, Alabama -- to establish a branch at 655 Broadway, Denver, Colorado.
- Approved, February 5, 2001

Atlanta

Fifth Third Bank, Naples, Florida -- to establish a branch at 999 Vanderbilt Beach Road.
- Approved, February 7, 2001

Kansas City

First American Bank and Trust Company, Purcell, Oklahoma -- to establish a branch at 2101 South Interstate 35 Frontage Road, Moore.
- Approved, February 7, 2001

Kansas City

Five Points Bank of Grand Island, Grand Island, Nebraska -- to establish a branch at the Riverside Lodge, 404 Woodland Drive.
- Approved, February 9, 2001

Bank Branches, Domestic

St. Louis

Midwest BankCentre, St. Louis, Missouri -- to establish a limited-service branch at 4505 Parker Road, Florissant.
- Approved, February 5, 2001

San Francisco

Oak Valley Community Bank, Oakdale, California -- to establish a branch at 170 Mountain Boulevard, Mammoth Lakes.
- Approved, February 7, 2001

Bank Holding Companies

Chicago

Alpha Financial Group, Inc. Employee Stock Ownership Plan, Toluca, Illinois -- to become a bank holding company through the acquisition of shares of Alpha Financial Group, Inc., Minonk, and thereby acquire Alpha Community Bank, Toluca; and to acquire Alpha Insurance Services, Inc., Washburn, and thereby engage in insurance agency activities.
- Approved, February 8, 2001

Chicago

First Belmond Bancorporation, Belmond, Iowa -- to engage de novo in making and servicing loans.
- Approved, February 5, 2001

Chicago

First Capital Bankshares, Inc., Peoria, Illinois -- to acquire shares of Community Bank of Lemont, Lemont, a de novo bank.
- Approved, February 8, 2001

Minneapolis

Frandsen Financial Corporation, Forest Lake, Minnesota -- to acquire Oslo Bancorporation, Inc., Oslo.
- Approved, February 6, 2001

Bank Holding Companies

Kansas City

Loomis Company, Loomis Nebraska -- to acquire The Landmands Insurance Agency, Kimballton, Iowa, and thereby engage in insurance activities in a town with a population of less than 5,000.

- Approved, February 5, 2001

St. Louis

Midwest Community Bancshares, Inc., Marion, Illinois -- to acquire The Egyptian State Bank, Carrier Mills.

- Approved, February 6, 2001

Chicago

Northern Trust Corporation, Chicago, Illinois -- to acquire shares of myCFO, Inc., Mountain View, California, a financial and investment advisory firm.

- Approved, February 8, 2001

Chicago

Northwest Suburban Bancorp, Inc., Mount Prospect, Illinois -- to continue to engage in purchasing loan participations from its subsidiary banks.

- Approved, February 5, 2001

Cleveland

Park National Corporation, Newark, Ohio -- to acquire Security Banc Corporation, Springfield, and its subsidiaries, The Security National Bank and Trust Company, Springfield; The Citizens National Bank of Urbana, Urbana; and Third Savings and Loan Company, Piqua.

- Approved, February 8, 2001

San Francisco

PremierWest Bancorp, Medford, Oregon -- waiver of application in connection with the proposed merger of its subsidiary, PremierWest Bank with Timberline Community Bank, Yreka, California, a subsidiary Timberline Bancshares, Inc.

- Granted, February 9, 2001

Bank Holding Companies

Atlanta

Regions Financial Corporation, Birmingham, Alabama -- to merge with Morgan Keegan Inc., Memphis, Tennessee, and thereby acquire Morgan Keegan Trust Company FSB and engage in operating a savings association.

- Approved, February 8, 2001

Atlanta

Summit Bank Corporation, Atlanta, Georgia -- to acquire shares of Global Commerce Bank, Doraville.

- Approved, February 8, 2001

New York

Urban Financial Group, Inc., Bridgeport, Connecticut -- to become a bank holding company through the acquisition of The Community's Bank.

- Approved, February 8, 2001

Change In Bank Control

San Francisco

Central Valley Community Bancorp, Clovis, California -- change in bank control.

- Permitted, February 8, 2001

New York

Warwick Community Bancorp, Inc., Warwick, New York -- change in bank control.

- Permitted, February 8, 2001

Competitive Factors Reports

Chicago

AAL Trust Company, FSB, Appleton, Wisconsin -- report on competitive factors of the proposed purchase of assets of AAL Credit Union and AAL Member Credit Union.

- Submitted, February 8, 2001

San Francisco

American Express Centurion Bank, Midvale, Utah -- report on competitive factors of the proposed purchase of credit card receivables from Bank of Hawaii Credit Card, National Association, Phoenix, Arizona.

- Submitted, February 9, 2001

Competitive Factors Reports

Atlanta

Bank of St. Augustine, St. Augustine, Florida -- report on competitive factors of the proposed merger with St. Augustine Interim Savings Bank.

- Submitted, February 5, 2001

San Francisco

Bank of the Sierra, Porterville, California -- report on competitive factors of the proposed merger with Sierra Merger Corporation, Dover, Delaware.

- Submitted, February 8, 2001

Chicago

Bank One, Wisconsin, Milwaukee, Wisconsin -- report on competitive factors of the proposed merger with the Wisconsin branches of American National Bank and Trust Company of Chicago, Chicago, Illinois.

- Submitted, February 8, 2001

Chicago

Comerica Bank & Trust, National Association, Ann Arbor, Michigan -- report on competitive factors of the proposed merger with Comerica Bank, National Association, Toledo, Ohio.

- Submitted, February 8, 2001

Minneapolis

F & M Bank, Watertown, South Dakota -- report on competitive factors of the proposed merger with Founders Trust National Bank, Sioux Falls.

- Submitted, February 8, 2001

Dallas

First National Bank, Fairfield, Texas -- report on competitive factors of the proposed merger with Texas Bank, S.S.B., Buffalo.

- Submitted, February 9, 2001

Secretary

First Tennessee Bank, N.A., Memphis, Tennessee -- report on competitive factors of the proposed merger with Cleveland Bank & Trust Company, Cleveland.

- Submitted, February 7, 2001

Competitive Factors Reports

New York

Mizuho Trust & Banking Co. (USA), New York, New York -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities related to the U.S. custody business of The Fuji Bank and Trust Company.
- Submitted, February 8, 2001

Chicago

Peoples State Bank, Ellettsville, Indiana -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Nashville, Indiana, branch of Huntington National Bank, Columbus, Ohio.
- Submitted, February 8, 2001

Minneapolis

Security State Bank of Beardsley, Beardsley, Minnesota -- report on competitive factors of the proposed merger with Buffalo Ridge State Bank of Ruthton, Inc., Ruthton.
- Submitted, February 7, 2001

Chicago

Wells Fargo Bank Iowa, National Association, Des Moines, Iowa -- report on competitive factors of the proposed merger with Brenton Bank, Des Moines, and Brenton Savings Bank, FSB, Ames.
- Submitted, February 8, 2001

Extensions Of Time

Dallas

First Community Capital Corporation, Houston, Texas -- extension to May 17, 2001, to become a bank holding company through the acquisition of First Community Capital Corporation of Delaware, Inc., Wilmington, Delaware, and First Community Bank, N.A., Houston, Texas; and for First Community Capital Corporation of Delaware, Inc. to become a bank holding company through the acquisition of First Community Bank, N.A.
- Granted, February 8, 2001

Richmond

FNB Corporation, Christiansburg, Virginia -- extension to May 10, 2001, to acquire Southwest Virginia Bancshares, Inc., Roanoke.
- Granted, February 9, 2001

Extensions Of Time

Chicago

Iowa State Bank Holding Company, Des Moines, Iowa -- extension to May 15, 2001, to engage de novo through its subsidiary, Capitol Partners, L.C., in community development activities.

- Granted, February 7, 2001

Richmond

Islands Bancorp, Beaufort, South Carolina -- extension to May 11, 2001, to become a bank holding company through the acquisition of Islands Community Bank, N.A., a de novo bank.

- Granted, February 7, 2001

Membership

St. Louis

The Union Bank of Benton, Benton, Arkansas -- to become a member of the Federal Reserve System.

- Withdrawn, February 7, 2001

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 10, 2001

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, February 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Adirondack Trust Company, The, Saratoga Springs, New York, to establish a branch at 24 Maple Street, Glens Falls, New York.*	Newspaper – 02/12/2001
Branch	Orange County Trust Company, Middletown, New York, to establish a branch at Big V Town Centre, Route 32, Vails Gate, New York.*	Newspaper – 02/16/2001

* 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>	<i>Ending date of comment period</i>
None		

Section V – Availability of CRA public evaluations

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

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

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

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

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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</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 First Quarter of 2001

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, February 10, 2001

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.

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

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S = Satisfactory

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

Section VI – CRA examinations scheduled for Second Quarter of 2001

<i>Institution</i>	<i>Location</i>
Laurel Bank	Johnstown, PA
US Bank	Johnstown, PA
First Heritage Bank	Wilkes-Barre, PA
East Penn Bank	Emmaus, 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, February 10, 2001

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, February 10, 2001

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) and 4(c)(8)	BB&T Corporation, Winston-Salem, North Carolina, to acquire Century South Banks, Inc., Alpharetta, Georgia.*	Fed Reg - 03/08/2001 Newspaper - 03/05/2001

*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 Second Quarter of 2001

<i>Institution</i>	<i>Location</i>
CommerceFirst Bank	Annapolis, Maryland
The Forest Hill State Bank	Bel Air, Maryland
F&M Bank-Central Virginia	Charlottesville, Virginia
Virginia Bank and Trust Company	Danville, Virginia
Capital One Bank	Glen Allen, Virginia
Bank of Northumberland, Incorporated	Heathsville, Virginia
The Bank of Marion	Marion, Virginia
Hanover Bank	Mechanicsville
Heritage Bank & Trust	Norfolk, Virginia
Consolidate Bank and Trust Company	Richmond, Virginia
F&M Bank-Winchester	Winchester, Virginia
F&M Bank-West Virginia	Ranson, West Virginia
Bank of Monroe	Union, West Virginia

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, February 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 15 Pine Cone Drive, Palm Coast, Florida, to be known as the Palm Coast West Office.	02/13/2001*

*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)(3)	ABC Bancorp, Moultrie, Georgia, to acquire Tri-County Bank, Trenton, Florida.	N/Avail*
3(a)(3)	WB&T Bankshares, Inc., Waycross, Georgia, to acquire Guardian Bank, Valdosta, Georgia (in organization).	Fed Reg – 02/26/2001*
CIC	Citizens Holding Company, Philadelphia, Mississippi, After-the-fact notification by Mr. David Allan King, Ms. Ernestine Ritter King, Mr. David Anderson King and Ms. Susan Morrison King all of Philadelphia, Mississippi; Mr. Herbert Allan King and Ms Nancy Higdon King of Starkville, Mississippi; and Mr. James Howard Briscoe and Ms. Carolyn King Briscoe of Jackson, Mississippi, to retain 16.78 percent of the outstanding shares of Citizens Holding Company, and its subsidiary, The Citizens Bank of Philadelphia, both of Philadelphia, Mississippi.	Fed Reg – 03/02/2001

*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>
COM	Coast Community Bancshares, Inc., Biloxi, Mississippi, commitment waiver request.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, February 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First American Bank, Carpentersville, Illinois, for prior approval to establish a branch at the southeast corner of Meacham and Biesterfield Roads, Elk Grove Village, Illinois.*	Newspaper – 02/06/2001
18c & Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to merge with M&I Bank of LaCrosse, LaCrosse; M&I Bank South Central, Watertown; M&I Bank South, Janesville; M&I Bank of Mayville, Mayville; M&I Community State Bank, Eau Claire; M&I Bank of Southern Wisconsin, Madison; all of Wisconsin and M&I Thunderbird Bank, Phoenix, Arizona; and thereby establish 74 branches.*	Newspaper – 02/24/2001
18c & Branch	Security State Bank, New Hampton, Iowa, for prior approval to merge with Security State Bank, Calmar, Iowa and thereby establish a branch at 102 W. Main, Calmar, Iowa, and 106 E. Main, Ossian, Iowa.*	Newspaper – 02/12/2001

* 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)	Admiral Family Banks, Inc., Alsip, Illinois, for prior approval to acquire 100 percent of the voting shares of Federated Bancorp, Inc., Onarga, Illinois and thereby indirectly acquire Federated Bank, Onarga, Illinois.*	Fed Reg – 02/08/2001 Newspaper – 02/02/2001
3(a)(1)	American Bancorporation, Cedar Falls, Iowa, for prior approval to become a bank holding company through the acquisition of 100 percent of The Newburg Corporation, Saint Ansgar, Iowa, and thereby indirectly acquire Cedar Valley State Bank, Saint Ansgar, Iowa.*	Fed Reg – 02/09/2001 Newspaper – 02/02/2001
3(a)(5)	AmericaUnited Bancorp, Inc., Schaumburg, Illinois, for prior approval to acquire 100 percent of the voting shares of National Bancorp, Inc., Sycamore, Illinois and thereby indirectly acquire American National Bank of DeKalb County, Sycamore, Illinois.*	Fed Reg – 03/09/2001 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)(3)	Ames National Corporation, Ames, Iowa, for prior approval to retain its current 5.39 percent investment in and acquire up to 10 percent of Mahaska Investment Company, Oskaloosa, Iowa and thereby indirectly acquire Mahaska State Bank, Oskaloosa, Iowa and Pella State Bank, Pella, Iowa.*	Fed Reg – 02/05/2001 Newspaper – 12/31/2000
4(c)(8)	Ames National Corporation, Ames, Iowa, for permission to retain its current 5.39 percent investment in Mahaska Investment Company, Oskaloosa, Iowa, and thereby indirectly acquire Midwest Federal Savings and Loan Association of Eastern Iowa, Burlington, Iowa, and Central Valley Bank, Ottumwa, Iowa.*	Fed Reg – 02/05/2001 Newspaper – N/Avail
3(a)(1)	BSB Community Bancorporation, Inc., Benton, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Benton State Bank, Benton, Wisconsin.*	Fed Reg – 02/26/2001 Newspaper – N/Avail
CIC	Notification by Mary Garst and Tom Chrystal of a Change in Control, for their ownership to increase from 23.2258% to 27.0677% following Community Grain Co.'s redemption of 44 shares of its common stock.	Fed Reg – 02/08/2001 Newspaper – 02/07/2001
3(a)(1)	First BancTrust Corporation, Paris, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Bank & Trust, S.B., Paris, Illinois.*	Fed Reg – 01/22/2001 Newspaper – 02/12/2001
3(a)(3)	First Capital Bankshares, Incorporated, Peoria, Illinois, for prior approval to acquire 20 percent of the voting shares of Community Bank of Lemont (in organization), Lemont, Illinois.*	Fed Reg – 01/05/2001 Newspaper – 02/04/2001
CIC	Notification by Frank D. Neese of a Change in Control, to retain control of First Community Bancshares, Inc., Bargsville, Indiana.	Fed Reg – 02/05/2001 Newspaper – N/Avail
CIC	Notification by Harry Pike Schaller of a Change in Control, that his ownership in FNC, Inc., Storm Lake, Iowa, increased from 20.8% to 39.8% as of December 31, 2000.	Fed Reg – 03/02/2001 Newspaper – N/Avail
3(a)(3)	Ida Grove Bancshares, Inc., Ida Grove, Iowa, proposes to acquire at least 80.1% and up to 100% of Alliance Bancshares, Inc., Rockwell City, Iowa, and thereby indirectly acquire Alliance Bank, Rockwell City, Iowa.*	Fed Reg – 03/12/2001 Newspaper – N/Avail
3(a)(3)	United Bancorp, Inc., Tecumseh, Michigan, for prior approval to acquire 100 percent of the voting shares of United Bank & Trust-Washtenaw (in organization), Ann Arbor, Michigan.*	Fed Reg – 03/02/2001 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)	AmericaUnited Bancorp, Inc., Schaumburg, Illinois, notification of intent to retain and continue to engage in the activity of extending credit and servicing loans.	Fed Reg – 02/20/2001

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Second Quarter of 2001

<i>Institution</i>	<i>Location</i>
Farmers State Bank of Western Illinois	New Windsor, Illinois
Lakeland Community Bank	Round Lake Heights, Illinois
UnionBank	Streator, Illinois
Salin Bank and Trust Company	Indianapolis, Indiana
1 st Source Bank	South Bend, Indiana
Quad City Bank and Trust Company	Bettendorf, Iowa
Security Savings Bank	Gowrie, Iowa
Cedar Valley State Bank	Saint Ansgar, Iowa
Titonka Savings Bank	Titonka, Iowa
Comerica Bank	Detroit, Michigan
New Century Bank	Southfield, Michigan
First Banking Center	Burlington, Wisconsin
Baylake Bank	Sturgeon Bay, Wisconsin

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 8
Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, February 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Fifth Third Kentucky, Inc., Louisville, Kentucky, to establish a branch at 9900 Ormsby Station Road, Louisville, Kentucky.*	Newspaper – 2/8/2001

* 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>	<i>Ending date of comment period</i>
None		

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Second Quarter of

<i>Institution</i>	<i>Location</i>
Eagle Bank and Trust Company	Little Rock, Arkansas
Pulaski Bank and Trust company	Little Rock, Arkansas
Arvest Bank	Rogers, Arkansas
The State Bank of Lima	Lima, Illinois
First State Bank of Red Bud	Red Bud, Illinois
Union Bank of Illinois	Swansea, Illinois
Bay-Hermann-Berger Bank	Hermann, Missouri
Truman Bank	St. Louis, Missouri

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, February 10, 2001

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)	Native American Bancorporation Co., Denver, Colorado, proposes to acquire 100% of the voting shares of Blackfeet National Bank, Browning, Montana.*	Newspaper (Revised)– 03/10/2001 Fed Reg – 03/08/2001

*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 Second Quarter of 2001

<i>Institution</i>	<i>Location</i>
Pioneer Bank	Mapleton, Minnesota
Victoria State Bank	Victoria, Minnesota
Welcome State Bank	Welcome, Minnesota
Farmers State Bank of West Concord	West Concord, Minnesota
Citizens Bank & Trust Company	Big Timber, Montana
Dacotah Bank	Rolla, North Dakota
First PREMIER Bank	Sioux Falls, South Dakota

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.

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, February 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Sylvan State Bank, Sylvan Grove, Kansas, for prior approval to establish a branch at 917 NE Woods Chapel Road, Lee's Summit, Missouri.	Newspaper – 03/16/2001
18(c)	Sylvan State Bank, Sylvan Grove, Kansas, for prior approval to merge with Boonslick Bank, Boonville, Missouri.	Newspaper – N/A

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)	Astra Financial Corporation, Prairie Village, Kansas, for prior approval to acquire up to 17.43 percent of the voting shares of First Missouri Bancshares, Inc., Brookfield, Missouri, and thereby indirectly acquire First Missouri National Bank, Brookfield, Missouri.	Newspaper – 02/23/2001 Fed Reg – N/A

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)	Winter Trust of 12/03/74, Ottawa, Kansas and Peoples, Inc., Colorado Springs, Colorado, for prior approval to acquire 100 percent of the voting shares of Peoples Mortgage Corporation, Colorado Springs, Colorado, thereby to engage in mortgage lending.	Fed Reg – N/A

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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, February 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Commerce, McLean, TX, to establish a branch office at 800 South Monroe Street, Amarillo, TX, 79101*	02/17/2001

*Subject to the provisions of the Community Reinvestment Act

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

Section VI – CRA examinations scheduled for Second Quarter of 2001

<i>Institution</i>	<i>Location</i>
Tradition Bank 468954	12300 Bellaire Boulevard Houston, Texas 77072-2299
Community Bank 789257	20045 Katy Freeway Katy, Texas 77450-2238
Legacy Bank of Texas 637451	1105 West 15 th Street and Alma Road Plano, Texas 75075-7247
Texas State Bank 1017658	3900 North 10 th Street McAllen, Texas 78501-1719

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, February 10, 2001

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)	Centennial First Financial Services, Inc., Redlands, California, to acquire Palomar Community Bank, Escondido, California.*	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.

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

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Second Quarter of 2001

<i>Institution</i>	<i>Location</i>
Bank of Utah	Ogden, UT
Desert Community Bank	Victorville, CA
First Utah Bank	Salt Lake City, UT
Heritage Bank of Commerce	San Jose, CA
Heritage Bank South Valley	Morgan Hill, CA
Oak Valley Community Bank	Oakdale, CA
Placer Sierra Bank	Auburn, CA
Silicon Valley Bank	Santa Clara, CA
Solano Bank	Vacaville, CA
Utah Independent Bank	Salina, UT

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.