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# Federal Reserve Release

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*H.2*

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

*No. 39*

*Week Ending September 29, 2001*

**Bank Holding Companies**

Native American Bancorporation Co., Denver, Colorado -- to become a bank holding company through the acquisition of Blackfeet National Bank, Browning, Montana.

- Approved, September 26, 2001

**Reserve Bank Operations**

Directors -- appointment of Chairmen and Deputy Chairmen of the 12 Federal Reserve Banks for 2002.

- Announced, September 28, 2001

## **H.2** Actions under delegated authority

September 23, 2001 to September 29, 2001

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**BS&R** Banking Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment  
**IF** International Finance  
**OSDM** Office of Staff Director for Management

### **Bank Branches, Domestic**

#### Secretary

Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 110 Matthews Station Street, Suite 1-F, Matthews.

- Approved, September 28, 2001

#### Chicago

Comerica Bank, Detroit, Michigan -- to establish branches at 23120 Allen Road, Woodhaven, and 260 Brown Road, Auburn Hills.

- Approved, September 28, 2001

#### Atlanta

First Southern Bank, Boca Raton, Florida -- to establish a branch on Woolbright Road.

- Approved, September 27, 2001

#### Chicago

Michigan Heritage Bank, Farmington Hills, Michigan -- to establish a branch at 21211 Haggerty Road, Novi.

- Approved, September 25, 2001

#### Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 1550 West Boynton Beach Boulevard, Boynton Beach, Florida.

- Approved, September 26, 2001

### **Bank Holding Companies**

#### Minneapolis

American Bancorporation of Minnesota, Brainerd, Minnesota -- to become a bank holding company through the acquisition of American National Bank of Minnesota.

- Approved, September 25, 2001

### **Bank Holding Companies**

#### Dallas

Both, Inc., Kerrville, Texas, and Both of Delaware, Inc., Wilmington, Delaware -- to become bank holding companies through the acquisition of Bank of the Hills, N.A., Kerrville; and for Both, Inc., to acquire Both of Delaware, Inc.  
- Approved, September 27, 2001

#### Philadelphia

CNB Financial Corporation, Clearfield, Pennsylvania -- to retain ownership of County Reinsurance Company, Phoenix, Arizona.  
- Approved, September 26, 2001

#### Chicago

Eagle Bancshares, Inc., Cashton, Wisconsin -- to become a bank holding company through the acquisition of Cashton Bancshares, Inc. and Bank of Cashton.  
- Approved, September 28, 2001

#### Richmond

High Street Corporation, Asheville, North Carolina -- to become a bank holding company through the acquisition of High Street Banking Company.  
- Approved, September 27, 2001

#### Atlanta

Medley Group, Inc., Dothan, Alabama -- to become a bank holding company through the acquisition of Bonifay Holding Company, Inc., Bonifay, Florida, and The Bank of Bonifay.  
- Approved, September 26, 2001

#### Cleveland

NB&T Financial Group, Inc., Wilmington, Ohio -- waiver of application in connection with the proposed acquisition of certain assets and assumption of certain liabilities by its subsidiary bank, National Bank & Trust Company, of Sabina Bank, Sabina.  
- Approved, September 24, 2001

#### Minneapolis

West 12 Bancorporation, Inc., Danvers, Minnesota -- to become a bank holding company through the acquisition of State Bank of Danvers.  
- Approved, September 28, 2001

### **Bank Mergers**

#### Chicago

1st Source Bank, South Bend, Indiana -- to acquire the Indiana branches of Standard Federal Bank, Troy, Michigan, in Fort Wayne, Huntington, Bluffton, New Haven, Columbia City, and Auburn; and thereby establish branches.

- Approved, September 27, 2001

#### Minneapolis

Valley Bank of Helena, Helena, Montana -- to purchase certain assets and assume certain liabilities of the Helena branch of Glacier Bank, Kalispell, and establish a branch.

- Withdrawn, September 12, 2001 (AC)

### **Banks, Nonmember, And Miscellaneous Institutions**

#### Secretary

North Country Bank & Trust, Traverse City, Michigan -- relocation of master account to the Federal Reserve Bank of Minneapolis.

- Permitted, September 26, 2001

### **Change In Bank Control**

#### Atlanta

Bonifay Holding Company, Inc., Bonifay, Florida, and The Bank of Bonifay -- change in bank control.

- Permitted, September 26, 2001

### **Competitive Factors Reports**

#### St. Louis

Allegiant Bank, St. Louis, Missouri -- report on competitive factors of the proposed purchase of assets and assumption of liabilities the five branches of Encore Bank, Houston, Texas.

- Submitted, September 26, 2001

#### Richmond

Cardinal Bank, National Association, Fairfax, Virginia -- report on competitive factors of the proposed mergers with Cardinal Bank-Potomac, McLean, and Cardinal Bank-Dulles, National Association, Reston.

- Submitted, September 28, 2001

### **Competitive Factors Reports**

#### Dallas

Citizens State Bank of Luling, Luling, Texas -- report on competitive factors of the proposed merger with New Citizens, Inc., a de novo bank.

- Submitted, September 25, 2001

#### Minneapolis

The County Bank, Forest Lake, Minnesota -- report on competitive factors of the proposed merger with Southview Bank, South St. Paul.

- Submitted, September 26, 2001

#### Richmond

First Bank, Troy, North Carolina -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Salisbury branch of First Union National Bank, Charlotte.

- Submitted, September 24, 2001

#### Richmond

First Community Bank, National Association, Bluefield, Virginia -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of four branches of Branch Banking and Trust Company of Virginia, Richmond.

- Submitted, September 26, 2001

#### Minneapolis

The First National Bank of Deerwood, Deerwood, Minnesota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Bemijdi branch of Northwest Community Bank, Champlin.

- Submitted, September 28, 2001

#### St. Louis

Guaranty Federal Savings Bank, Springfield, Missouri -- report on competitive factors of the proposed acquisition of five Springfield branches of Commercial Federal Bank, Omaha, Nebraska.

- Submitted, September 26, 2001

### **Competitive Factors Reports**

#### Cleveland

Northwest Savings Bank, Warren, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Johnsonburg and Emporium offices of Sun Bank, Selinsgrove.

- Submitted, September 26, 2001

#### Atlanta

Prosperity Bank, St. Augustine, Florida -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the St. Augustine and Palm Coast branches of BankAtlantic, a Federal Savings Bank, Fort Lauderdale.

- Submitted, September 28, 2001

#### San Francisco

Washington Mutual Bank, Seattle, Washington -- report on competitive factors of the proposed merger with Dime Bancorp, Inc., New York, New York.

- Submitted, September 26, 2001

#### Dallas

Woodforest National Bank, Houston, Texas -- report on competitive factors of the proposed acquisition of the Gun Barrel City branch of The American National Bank of Texas, Terrell.

- Submitted, September 27, 2001

### **Extensions Of Time**

#### Kansas City

1st Financial Bank, Overland Park, Kansas -- extension to December 31, 2001, to merge with Centerville State Bank, Centerville.

- Granted, September 25, 2001

#### Chicago

Amana Bancshares, Inc., Southfield, Michigan -- extension to December 22, 2001, to become a bank holding company through the acquisition of Amana Bank, Dearborn, a de novo bank.

- Granted, September 27, 2001

### **Extensions Of Time**

#### Atlanta

Financial Investors of the South, Inc., Birmingham, Alabama -- extension to December 29, 2001, to acquire Capital Bank, Montgomery, a de novo bank.  
- Granted, September 28, 2001

### **Financial Holding Companies**

#### Atlanta

Citizens Bancorp of Oviedo, Inc., Oviedo, Florida -- election to become a financial holding company.  
- Effective, September 27, 2001

#### Dallas

First Financial Bankshares, Inc., Abilene, Texas, and First Financial Bankshares of Delaware, Inc., Wilmington, Delaware -- elections to become financial holding companies.  
- Effective, September 21, 2001 (AC)

#### Chicago

First Indiana Corporation, Indianapolis, Indiana -- election to become a financial holding company.  
- Effective, September 25, 2001

### **International Operations**

#### St. Louis

Union Planters Bank, National Association, Memphis, Tennessee -- to establish a limited-purpose foreign branch in the Cayman Islands, British West Indies.  
- Approved, September 25, 2001

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 29, 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)	Williamstown Mutual Holding Company (in formation), Williamstown, Massachusetts – application to become a mutual holding company through the acquisition of Williamstown Savings Bank, Williamstown, Massachusetts	Newspaper – 10/13/2001 Fed Reg – 10/15/2001
3(a)(3)	Berkshire Financial Services, Inc., Lee, Massachusetts – application to acquire Freedom National Bank, Greenville, Rhode Island, a de novo bank	Newspaper – 10/19/2001 Fed Reg – 10/22/2001
3(a)(1)/3(a)(3)	Westfield Mutual Holding Company, Westfield, Massachusetts - application to form a second tier stock bank holding company Westfield Financial Inc., Westfield, Massachusetts	Newspaper – N/Avail Fed Reg – 10/22/2001

### Section III – Applications subject to Federal Register notice only

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

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

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

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, September 29, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Representative Office	Banca Comerciala Romana S.A., Bucharest, Romania, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Branch	NCF Bank Plc (formerly known as Nordea Companies Finland (NCF) Plc formerly known as Merita Nordbanken Plc), to establish a state-licensed branch at 437 Madison Avenue, New York, New York.*	Newspaper – N/Avail
Branch	Banque Sudameris, Paris, France, to convert its Miami agency into a branch.*	Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)3	Greater Community Bancorp, Totowa, New Jersey, to increase its ownership up to 9.9% in 1st Constitution Bancorp, Cranbury, New Jersey.*	Newspaper – 10/01/2001 Fed Reg – 10/26/2001

\* 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**

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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**Section VI – CRA examinations scheduled for Quarter of 2001**

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

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 29, 2001

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

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

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

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

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### Section III – Applications subject to Federal Register notice only

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

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# District 4

## Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, September 29, 2001

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

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

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

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

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### Section III – Applications subject to Federal Register notice only

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

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

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

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## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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# District 5

## Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, September 29, 2001

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

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

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

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

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### Section III – Applications subject to Federal Register notice only

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

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

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

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## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, September 29, 2001

#### 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, Debary, Florida, to establish a branch located at 113 Chipola Avenue, Deland, Florida, to be known as the Woodland Towers Branch.	10/25/2001*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 6985 Atlanta Highway, Montgomery, Alabama, to be known as the Arrowhead Branch.	10/05/2001*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 4701 N. Armenia Avenue, Tampa, Florida, to be known as the West Tampa Branch.	10/05/2001*
18(c)	The Park Avenue Bank, Valdosta, Georgia, to merge with First Community Bank of Southwest Georgia, Bainbridge, Georgia.	10/26/2001*
18(c)	The Park Avenue Bank, Valdosta, Georgia, to merge with Farmers and Merchants Bank, Adel, Georgia.	10/26/2001*
18(c)	The Park Avenue Bank, Valdosta, Georgia, to merge with Baxley Federal Bank, Baxley, Georgia.	10/28/2001
18(c)	The Park Avenue Bank, Valdosta, Georgia, to merge with Eagle Bank and Trust, Statesboro, Georgia.	10/27/2001*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2715 Loganville Highway, Grayson, Georgia, to be known as the SunTrust Bank at Grayson Village Publix In-Store Office.	10/07/2001*

\*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)(1)	Black Diamond Financial Group, Inc., Tampa, Florida, to become a bank holding company by acquiring Bank of St. Petersburg, St. Petersburg, Florida.	Fed Reg – 10/26/2001*

**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 Dozier Bancshares, Inc., to become a bank holding company by acquiring The First National Bank of Dozier, both of Dozier, Alabama.	Fed Reg – 10/26/2001*
3(a)(5)	Regions Financial Corporation, Birmingham, Alabama, to merge with First Bancshares of Texas, Inc., Houston, Texas, and thereby directly acquire First Bank of Texas, Tomball, Texas.	Fed Reg – 10/26/2001*
3(a)(5)	Trustmark Corporation, Jackson, Mississippi, to merge with Nashoba Bancshares, Inc., and thereby directly acquire Nashoba Bank, both of Germantown, Tennessee.	Fed Reg – 11/02/2001*

\*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>
WAIVR	Alabama National BanCorporation, Birmingham, Alabama, application waiver request for the proposed merger with Farmers National Bancshares, Inc., and indirect acquisition of The Farmers National Bank of Opelika, both of Opelika, Alabama.

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

---

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

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

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

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, September 29, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	1st Source Bank, South Bend, Indiana, for prior approval to acquire the Fort Wayne, Huntington, Bluffton, New Haven, Columbia City and Auburn, Indiana branches of Standard Federal Bank, Troy, Michigan and thereby to establish 13 branches.*	Newspaper – 9/20/2001
Branch	Johnson Bank, Racine, Wisconsin, for prior approval to establish a branch at 525 Junction Road, Madison, Wisconsin.*	Newspaper – 9/27/2001
Branch	Marquette Bank, Chicago, Illinois, for prior approval to establish a branch at the southwest corner of Route 30 and Joliet Highway, New Lenox, Illinois.*	Newspaper – 9/26/2001

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)(1)	Allied First Bancorp, Inc., Naperville, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Allied First Bank, s.b., Naperville, Illinois.*	Fed Reg – 10/22/2001 Newspaper – N/Avail
CC	Notification by J. D. Bergman Corporation, Hinsdale, Illinois and Jay D. Bergman, of a Change in Control to acquire additional voting shares of American Heartland Bancshares, Inc., Sugar Grove, Illinois.	Fed Reg – 10/02/2001 Newspaper – 10/01/2001
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan, Sun Community Bancorp, Phoenix, Arizona and Nevada Community Bancorp Limited, Las Vegas, Nevada, for prior approval to acquire 51 percent of the voting shares of Bank of Las Vegas (in organization), Las Vegas, Nevada.*	Fed Reg – 9/28/2001 Newspaper – 9/22/2001
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan and Sun Community Bancorp Phoenix, Arizona, for prior approval to acquire 51 percent of the voting shares of Napa Community Bank (in organization), Napa, California.*	Fed Reg – 9/28/2001 Newspaper – 9/22/2001

**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)	FBOP Corporation, Oak Park, Illinois, for prior approval to acquire 100 percent of the voting shares of Bank Plus Corporation, Los Angeles, California and thereby indirectly acquire Fidelity Federal Bank, FSB, Glendale, California and thereby engage in operating a savings association.*	Fed Reg – 10/09/2001 Newspaper – 10/08/2001
3(a)(1)	First California Northern Bancorp, Napa, California, for prior approval to become a bank holding company through the acquisition of 51 percent of the voting shares of Napa Community Bank (in organization), Napa, California.*	Fed Reg – 9/28/2001 Newspaper – 9/22/2001
CC	Notification by Merrill M. Wesemann, of a Change in Control to acquire shares of First Community Bancshares, Inc., Bargersville, Indiana.	Fed Reg – 10/19/2001 Newspaper – N/Avail
3(a)(3)	Great River Financial Group, Inc., Burlington, Iowa, for prior approval to acquire 100% of Southeast Security Bank, Mediapolis, Iowa.*	Fed Reg – 9/28/2001 Newspaper – 9/28/2001
3(a)(3)	Herky Hawk Financial Corp., Monticello, Iowa, for prior approval to acquire 100 percent of the voting shares of New Vienna Savings Bank, New Vienna, Iowa and Casey State Bank, Casey, Illinois and 100 percent of the voting shares of Biggsville Financial Corporation, Biggsville, Illinois and thereby indirectly acquire First State Bank of Biggsville, Biggsville, Illinois.*	Fed Reg – 10/29/2001 Newspaper – N/Avail
3(a)(1)	Lincoln Bancorp, Inc., Rochelle, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Lincoln State Bank, S.B., Rochelle, Illinois.*	Fed Reg – 10/26/2001 Newspaper – N/Avail
3(a)(1)	Manito Bank Services, Inc., Manito, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Peoples State Bank, Manito, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Northstar Financial Group, Inc., Bad Axe, Michigan, for prior approval to acquire 100 percent of the voting shares of Seaway Community Bank (in organization), St. Clair, Michigan.*	Fed Reg – 10/12/2001 Newspaper – 10/07/2001
3(a)(3)	Piper Holdings, Inc., Covington, Indiana, for prior approval to acquire 100 percent of the voting shares of Heritage Bancshares, Inc., Darlington, Indiana and thereby indirectly acquire Heritage Bank & Trust Company, Darlington, Indiana.*	Fed Reg – 10/26/2001 Newspaper – N/Avail
3(a)(3)	Prairieland Employee Stock Ownership Plan, Bushnell, Illinois, for prior approval to acquire 45.85 percent of the voting shares of Prairieland Bancorp, Inc., Bushnell, Illinois and thereby indirectly acquire Farmers and Merchants State Bank, Bushnell, Illinois.*	Fed Reg – 10/05/2001 Newspaper – 10/03/2001

**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)	River Valley Bancorp, Inc., Eldridge, Iowa, for prior approval to acquire 100 percent of the voting shares of State Bank of Latham, Latham, Illinois.*	Fed Reg – 9/28/2001 Newspaper – N/Avail
CC	Notification by John G. Rosholt, of a Change in Control to retain control, and by Gary C. Rosholt to acquire control, of Rosholt Bancorporation, Inc., Rosholt, Wisconsin.	Fed Reg – 8/27/2001 Newspaper – 8/28/2001
3(a)(1)	Sturgis Bancorp, Inc., Sturgis, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Sturgis Bank & Trust Company, Sturgis, Michigan.*	Fed Reg – 10/26/2001 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>
None		

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

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## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, September 29, 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>
CIC	Notice involving Riverside Bancshares, Inc., Little Rock, Arkansas, by Stephen C. Davis, Little Rock, Arkansas, to retain 33.33 percent. (Previously submitted during the week ending September 22, 2001).	Newspaper – 10/20/2001 Fed Reg – 10/12/2001
3(a)(1)	Notice by Henderson Bancshares, Inc., Lexington, Tennessee, to acquire 100 percent of First State Bank, Henderson, Tennessee.*	Newspaper – 10/26/2001 Fed Reg – 10/26/2001

\* 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

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

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

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**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
519146	First State Bank of DeQueen DeQueen, Arkansas	2/26/01	9/27/01	S		X

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, September 29, 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>
CIC	John and Flora Brown to acquire control of Drayton Bancor, Inc., Drayton, North Dakota.	Fed. Reg. – N/Avail. Newspaper – N/Avail.
3(a)(3)	State Bankshares, Inc., Fargo, North Dakota, for prior approval to acquire 100% of the voting shares of State Bank of Moorhead, Moorhead, Minnesota.*	Fed. Reg. – 10/22/2001 Newspaper – N/Avail.
CIC	Wayne Edsall Trust No. 2, Wayne Edsall trustee, to acquire control of Inter-Mountain Bancorp., Inc., Bozeman, Montana.	Fed. Reg. – 10/12/2001 Newspaper – 11/01/2001
CIC	WCB Bancshares, Inc. 401(k) Plan and Trust, John Malmberg trustee, to acquire control of WCB Bancshares, Inc., Oakdale, Minnesota.	Fed. Reg. – 10/15/2001 Newspaper – 10/16/2001

\*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 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>
773751	Victoria State Bank Victoria, Minnesota	06/25/2001	09/26/2001	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, September 29, 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)	American National Corporation, Omaha, Nebraska, for prior approval to acquire 100 percent of the voting shares of Quick Bancorp, Inc., Council Bluffs, Iowa, and its subsidiary Peoples National Bank, Council Bluffs, Iowa.	Newspaper – 10/13/2001 Fed Reg – 10/26/2001
CIC	Notice by Wanda Louise Bass, of McAlester, Oklahoma, Boyd Clark Bass, of Bellevue, Colorado, Louise Loraine Bass, of Albuquerque, New Mexico, and Carlton Clark Bass, of McAlester, Oklahoma, Co-Trustees of the Bass Family Trust to retain control of First of McAlester Corporation, McAlester, Oklahoma.	Newspaper – 10/01/2001 Fed Reg – 10/19/2001

### 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>	
5(b)	First State Bank & Trust Company of Larned, Larned, Kansas, to acquire Kansas Wealth Management, Inc., Larned, Kansas, a Bank Service Corporation.	

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
10858	Platte Valley State Bank & Trust Co. 2222 1 <sup>st</sup> Avenue Kearney Nebraska	07/16/2001	09/28/2001	S	X	

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## Section VI – CRA examinations scheduled for Quarter of

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*Institution* *Location*

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None

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, September 29, 2001

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

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

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

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

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### Section III – Applications subject to Federal Register notice only

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

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# District 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, September 29, 2001

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

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

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

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

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### Section III – Applications subject to Federal Register notice only

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

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

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

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

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>
2209553	Heritage Bank of Commerce 150 Almaden Boulevard San Jose, California 95113 (408) 947-6900	04/23/2001	09/24/2001	S	X	
2819158	Heritage Bank South Valley 18625 Sutter Boulevard Morgan Hill, California 95037 (408) 778-2320	04/23/2001	09/24/2001	S		X

**Section VI – CRA examinations scheduled for**

**Quarter of**

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