
Federal Reserve Release



H.2

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

No. 38

Week Ending September 21, 2002

Forms

Forms -- to extend, without revision, the Consumer Satisfaction Questionnaire (FR 1379); Disclosure Requirements in Connection with Regulation CC to Implement the Expedited Funds Availability Act (Reg CC); extend, with revision, the Applications for Membership in the Federal Reserve System (FR 2083, 2083A, 2083B, and 2083C), Domestic Finance Company Report of Consolidated Assets and Liabilities (FR 2248), Notifications Related to Community Development and Public Welfare Investments of State Member Banks (FR H-6), International Applications and Prior Notifications Under Subpart B of Regulation K (FR K-2), Application for a Foreign Organization to Become a Bank Holding Company (FR Y-1f); extend, with minor clarifications, the Applications for Subscription to, Adjustment in Holding of, and Cancellation of Federal Reserve Bank Stock (FR 2030, 2030a, 2056, 2086, 2086a, and 2087); and implement the Quantitative Impact Study (FR 3045).

- Approved, September 17, 2002

BS&R Banking Supervision and Regulation**C&CA** Consumer and Community Affairs**FOMC** Federal Open Market Committee**RBOPS** Reserve Bank Operations and Payment Systems**IF** International Finance**OSDM** Office of Staff Director for Management**Bank Branches, Domestic**

Richmond

CapitalBank, Greenwood, South Carolina -- to establish a branch at 2520 Wade Hampton Boulevard, Greenville.

- Approved, September 16, 2002

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 630 North Western Avenue, Lake Forest, Illinois.

- Approved, September 18, 2002

Dallas

Hale County State Bank, Plainview, Texas -- to establish a branch at 1145 Junction Highway, Kerrville.

- Approved, September 19, 2002

Bank Holding Companies

Minneapolis

BancMidwest Corporation, St. Paul, Minnesota -- to acquire shares of Mainstreet Mortgage Corporation, St. Louis Park.

- Approved, September 17, 2002

Philadelphia

Caixa Geral De Depositos, S.A., Lisbon, Portugal, and CGD USA Holding Company, Inc., New York, New York -- to become bank holding companies through the acquisition of shares of Crown Bank, National Association, Ocean City, New Jersey.

- Approved, September 17, 2002

Bank Holding Companies

Director, BS&R

Comerica Incorporated, Detroit, Michigan; The Bank of New York Company, Inc., New York, New York; HSBC USA Inc.; J.P. Morgan Chase & Co.; HSBC North America, Inc., Buffalo; HSBC Holdings plc, London, England; HSBC Finance (Netherlands); HSBC Holdings BV, Amsterdam, Netherlands; First Union Corporation, Charlotte, North Carolina; and FleetBoston Financial Corporation, Boston, Massachusetts -- relief from certain commitments in connection with their ownership interest in NYCE Corporation, Woodcliff Lake, New Jersey.
- Granted, September 17, 2002

Cleveland

Deerfield Bancshares, Inc., Clarksburg, Ohio -- to become a bank holding company through the acquisition of The Clarksburg Commercial Bank.
- Approved, September 20, 2002

Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- to acquire shares of Morrill Bancshares, Inc., Sabetha, Kansas, and thereby acquire indirect interests in all its current and proposed interests and for First Centralia Bancshares to acquire additional shares of Century Capital Financial, Inc., Kilgore, Texas.
- Approved, September 18, 2002

Atlanta

GB&T Bancshares, Inc., Gainesville, Georgia -- to acquire Home Town Bank of Villa Rica, Villa Rica.
- Withdrawn, September 19, 2002

Atlanta

Landmark Financial Holding Company, Sarasota, Florida -- to engage indirectly in originating, processing, and closing residential mortgage loans for sale in the secondary market through Landmark Mortgage of Florida.
- Approved, September 20, 2002

Atlanta

MCB Financial Group, Inc., Carrollton, Georgia -- to become a bank holding company through the acquisition of McIntosh Commercial Bank.
- Approved, September 16, 2002

Bank Holding Companies

Kansas City

Morrill Bancshares, Inc., Sabetha, Kansas -- to merge with Morrill & Janes Bancshares, Inc., Hiawatha, and Onaga Bancshares, Inc., Merriam; for Morrill Bancshares' subsidiary, Morrill State Bank & Trust Company, Sabetha, to merge with the acquired companies' subsidiaries, Morrill & Janes Bank & Trust Company, Hiawatha, and The First National Bank of Onaga, Onaga; for Morrill Bancshares thereby to acquire direct and indirect interests in Century Capital Financial, Inc., Kilgore, Texas, and FBC Financial Corporation, Claremore, Oklahoma; and for Morrill Bancshares to acquire First Trust Company of Onaga, National Association, Onaga, Kansas, and thereby engage in trust company functions.

- Approved, September 18, 2002

San Francisco

New Met Financial Corporation, Oakland, California -- to become a bank holding company through the acquisition of Met Financial Corporation and its subsidiary, Metropolitan Bank.

- Approved, September 19, 2002

Director, BS&R

Riggs National Corporation, Washington, D.C. -- relief from commitments in connection with its ownership interest in Honor Technologies, Maitland, Florida, an electronic funds transfer network.

- Granted, September 20, 2002

Richmond

Transcommunity Bankshares Incorporated, Richmond, Virginia -- to acquire shares of Bank of Goochland, National Association, Goochland, a de novo bank.

- Approved, September 20, 2002

Dallas

Western Financial of Texas, Inc., Wilmington, Delaware -- to become a subsidiary holding company of Western Bancshares, Inc., Van Horn, Texas, by acquiring all the shares of Van Horn State Bank.

- Registration granted, September 20, 2002

Banks, Nonmember, And Miscellaneous Institutions

Director, BS&R

- NYCE Corporation, Woodcliff Lake, New Jersey -- relief from certain commitments.
- Granted, September 17, 2002

Change In Bank Control

New York

- BNB Financial Services Corporation, New York, New York -- change in bank control.
- Returned, September 20, 2002

Minneapolis

- Minnwest Corporation, Minnetonka, Minnesota -- change in bank control.
- Permitted, September 17, 2002

Atlanta

- The Southern Bancorp, Inc. Employee Stock Ownership Plan, Marietta, Georgia -- change in bank control.
- Permitted, September 20, 2002

Competitive Factors Reports

Kansas City

- CornerBank, National Association, Winfield, Kansas -- report on competitive factors of the proposed merger with Cornerstone Credit Company.
- Submitted, September 17, 2002

Atlanta

- First Alliance Bank, Jacksonville, Florida -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Everbank division of Wilmington Savings Fund Society, FSB, Wilmington, Delaware.
- Submitted, August 6, 2002 (AC)

Richmond

- First Community Bank, National Association, Bluefield, Virginia -- report on competitive factors of the proposed merger with Bank of Greenville, Greenville, West Virginia.
- Submitted, September 19, 2002

Competitive Factors Reports

Secretary

First National Bank, Sweetwater, Texas, Sweetwater, Texas -- report on competitive factors of the proposed acquisition of the Trent branch of State National Bank of West Texas, Lubbock.

- Submitted, September 16, 2002

Kansas City

Heritage Bank, Wood River, Nebraska -- report on competitive factors of the proposed merger with Heritage Bank, National Association, Doniphan.

- Submitted, September 17, 2002

Kansas City

Patriots Bank, Garnett, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Gardner branch of Intrust Bank, National Association, Wichita.

- Submitted, September 17, 2002

New York

SBU Bank, Utica, New York -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Herkimer County Trust Company, Little Falls.

- Submitted, September 20, 2002

Extensions Of Time

Atlanta

F.N.B. Corporation, Naples, Florida -- extension to January 4, 2003, to acquire shares of Sun Bancorp, Inc., Selinsgrove, Pennsylvania, and indirectly acquire its subsidiary, Sun Bank.

- Granted, September 19, 2002

Extensions Of Time

Dallas

Overton Financial Corporation, Overton, Texas, and Overton Delaware Corporation, Dover, Delaware -- extension to January 1, 2003, to increase its ownership interest in Longview Financial Corporation, Longview, Texas, and thereby indirectly retain ownership of Longview Delaware Corporation, Dover, and its banking subsidiaries, Longview Bank and Trust Company, Longview, Texas, and First State Bank, Van.
- Granted, September 19, 2002

Dallas

Texas State Bank, McAllen, Texas -- extension to October 2, 2003, to establish a branch at 2314 West University Drive, Edinburg.
- Granted, September 18, 2002

Financial Holding Companies

Kansas City

Bankers Bancorp of Oklahoma, Inc., Oklahoma City, Oklahoma -- election to become a financial holding company.
- Effective, September 17, 2002

New York

Eurobanshares, Inc., Hato Rey, Puerto Rico -- to be treated as a financial holding company.
- Effective, September 19, 2002

Atlanta

First Bank of Miami Shares, Inc., Miami, Florida -- election to become a financial holding company.
- Effective, September 12, 2002 (AC)

San Francisco

Great Basin Financial Corporation, Elko, Nevada -- election to become a financial holding company.
- Effective, September 17, 2002

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 21, 2002

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, September 21, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
BKBRX	First Tier Bank & Trust, Salamanca, New York to establish a branch office at 284 East Fairmount Avenue, Lakewood, NY.	Newspaper 10/07/2002

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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SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 21, 2002

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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, September 21, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) Branch	Application by Sand Ridge Bank, Highland, IN to merge with The National Bank of Hastings, Hastings, MI pursuant to Section 18(c) of the Federal Deposit Act and incident thereto establish branch facilities.*	Newspaper - 10/17/2002
18(c) Branch	Application by Sand Ridge Bank, Highland, IN to merge with The Bright National Bank, Flora, IN, and incident thereto establish branch facilities.*	Newspaper - 10/17/2002

*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>
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.

The federal bank regulators use the following four 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>
58225	Farmers Bank and Savings Company 221 West Second Street Pomeroy, Ohio 45768	07/08/2002	09/16/2002	S		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, September 21, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Page Valley Bank, Luray, Virginia, to establish a branch at 9972 Spotswood Trail, McGaheysville, Virginia.*	Newspaper - 09/29/2002

*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.

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, September 21, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Citizens Trust Bank, Atlanta, Georgia, to acquire certain assets and assume certain liabilities of Citizens Federal Savings Bank, Birmingham, Alabama.*	Newspaper - N/Avail
Branch	IberiaBank, New Iberia, Louisiana, to establish a branch located at 4909 Prytania Street, New Orleans, Louisiana, to be known as the Prytania Branch.*	Newspaper - 10/01/2002
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 10205 West Hillsborough Avenue, Tampa, Florida, to be known as the Tampa Shores Branch.*	Newspaper - 9/17/2002

*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)(5)	Financial Corporation of Louisiana, Crowley, Louisiana, to merge with Security Acadia Bancshares, Inc., Rayne, Louisiana, and thereby directly acquire Rayne State Bank & Trust Company, Rayne, Louisiana.*	Newspaper-10/01/2002 Fed Reg-10/07/2002
3(a)(3)	NW Services Corporation, Ringgold, Georgia, to acquire The Bank of Sharon, Sharon, Tennessee.*	Newspaper-09/06/2002 Fed Reg-09/09/2002
3(a)(3)	Putnam-Greene Financial Corporation, Eatonton, Georgia, to acquire The Citizens Bank of Cochran, Cochran, Georgia.*	Newspaper-10/07/2002 Fed Reg-10/21/2002
CIC	St. Martin Bancshares, Inc., St. Martinville, Louisiana, prior change in control notice by Mr. Emile Joseph Barras to acquire an additional 4.26 percent of the outstanding shares of St. Martin Bancshares, Inc., and its subsidiary, St. Martin Bank & Trust Company, both of St. Martinville, Louisiana. Total ownership will equal 12.69 percent.*	Newspaper-10/08/2002 Fed Reg-10/08/2002

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	Twin Cities Financial Services, Inc., Maryville, Tennessee, after-the-fact change in control by Joe B. Bruce; Bruce Investments, LP; Leann Hicks; Thelma Carter; Chadwick T. Hicks; Beth Ann Hicks; Mary Joe Willocks; to retain 19.79 percent of the outstanding shares of Twin Cities Financial Services, Inc., and its subsidiary, Citizens Bank of Blount County, both of Maryville, Tennessee.*	Newspaper-09/27/2002 Fed Reg-09/27/2002

*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	Application waiver request by Citizens Bancshares Corporation, Atlanta, Georgia, of the proposed acquisition of CFS Bancshares, Inc., and its subsidiary, Citizens Federal Savings Bank, both of Birmingham, Alabama.

Section V – Availability of CRA public evaluations

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

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SN = Substantial noncompliance

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

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, September 21, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	Central Bank, Storm Lake, Iowa, for prior approval to acquire through merger Central Bank, Spirit Lake, Iowa (formerly Security State Bank, Lake Park, Iowa). In connection with the merger, Central Bank, Storm Lake, Iowa, plans to establish a branch at 1400 18th Street, Spirit Lake, Iowa.*	Newspaper – 09/20/2002

* 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)	Fidelity Company, Dyersville, Iowa, for prior approval to acquire 100 percent of the voting shares of Worthington Bancorporation, Worthington, Iowa, and thereby indirectly acquire State Bank, Worthington, Iowa.*	Fed Reg – 10/11/2002 Newspaper – N/Avail
CIC	Notice by Ross David Levin, Evanston, Illinois, Louis Jonathon Kolom, Lincolnwood, Illinois, Shabsa Abraham Lis, Skokie, Illinois, Aaron L. Kolom, Los Angeles, California, Sherwin Greenberg, Chicago, Illinois and Arthur Myer Goldrich, Skokie, Illinois, to retain control of First Equity Corp., Skokie, Illinois and to thereby retain indirect control of 1st Equity Bank, Skokie, Illinois.	Fed Reg – 09/17/2002 Newspaper – N/Avail
CIC	Notice by Lawrence Gohlke, Richard Gohlke, Geoffrey Sawtelle and Terrence LaFleur, to gain control of Golden Sands Bankshares, Inc., Neshkoro, Wisconsin and thereby indirectly acquire Farmers Exchange Bank of Neshkoro, Neshkoro, Wisconsin.	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notice on behalf of Peter C. Cook, first trustee of the Peter C. Cook Trust, Grand Rapids, Michigan, to acquire 166,667 shares (12.52%) of Northpointe Bancshares, Inc., Grand Rapids, Michigan, and thereby indirectly acquire Northpointe Bank, Grand Rapids, Michigan.	Fed Reg – 10/07/2002 Newspaper – 10/03/2002

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)	SCB Bancorp, Inc., East Lansing, Michigan, to become a bank holding company by acquiring 100 percent of Summit Community Bank (in organization), East Lansing, Michigan.*	Fed Reg – 10/04/2002 Newspaper – N/Avail
CIC	Notice by Mark B. Richardson and Kimberly A. Richardson, to become co-trustees of a Grantor Trust established by their father, Coyn Richardson, and thus to acquire control of Wellington Bancorp, Inc., Springfield, Illinois, and thereby indirectly acquire Community Bank, Hoopeston, Illinois.	Fed Reg – 10/03/2002 Newspaper – 09/20/2002
CIC	Notication filed pursuant to the Change in Bank Control Act of 1978 by Ramon J. Green, Jacksonville, Illinois, as general partner of Green Enterprises, L.P. Jacksonville, Illinois, as trustee of the Ramon J. Green Trust, Jacksonville, Illinois, and co-trustee of the Beverly J. Green Trust, Jacksonville, Illinois, and Beverly J. Green, Jacksonville, Illinois, as co -trustee of the Beverly J. Green Trust, to retain control and increase their ownership in West Plains Investors, Inc., Pleasant Plains, Illinois, and thereby to indirectly retain control and increase their ownership in Pleasant Plains State Bank, Pleasant Plains, Illinois.	Fed Reg – 09/23/2002 Newspaper – 09/26/2002

* 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 news paper notice

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

Section V – Availability of CRA public evaluations

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2461641	Fortress Bank of Cresco 130 N. Park Place Cresco, Iowa 52136 (563) 547-2244	05/13/2002	09/17/2002	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, September 21, 2002

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
459046	Simmons First Bank of Russellville Russellville, Arkansas	5/28/2002	9/16/2002	S	X	

Section VI – CRA examinations scheduled for

Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, September 21, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	Wadena State Bank, Wadena, Minnesota proposes to merge with Security State Bank of Deer Creek, Deer Creek, Minnesota and incident thereto establish branches in Deer Creek, Minnesota, and Bluffton, Minnesota*	Newspaper– 10/12/2002

*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>
CIC	The Albert N. Roberts and Emma L. Roberts Revocable Trust, Albert N. Roberts and Emma L. Roberts, Co-trustees, Polson, Montana, to acquire control of Flathead Lake Bancorporation, Inc., Polson, Montana which controls, First Citizens Bank of Polson, Polson, Montana.	Fed Reg- 10/11/2002 Newspaper- N/Avail

*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>
Member Withdrawal	BANKFIRST, Sioux Falls, South Dakota, requests to voluntarily withdraw from membership in the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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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>
767059	Liberty State Bank, St. Paul, Minnesota	04/15/2002	09/17/2002	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 21, 2002

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)	Peoples Bancorp., Red Cloud, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Peoples-Webster County Bank, Red Cloud, Nebraska.	Newspaper - 10/18/2002 Fed Reg - 10/15/2002
CIC	Rinda Kay Harper, individually and as trustee of The Kay Harper Revocable Living Trust, Edmond, Oklahoma, to acquire control of First Jones Bancorporation, Inc., Jones, Oklahoma, parent of First State Bank, Jones, Oklahoma.	Newspaper - N/Available Fed Reg - 10/03/2002

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.

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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>
111951	Community Banks of Southern Colorado 201 N. Main Street Rocky Ford, Colorado 81067-0030	05/20/2002	09/20/2002	S		X
1421161	Bank of Blue Valley 11935 Riley Street Overland Park, Kansas 66213-1127	06/10/2002	09/20/2002	S	X	

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, September 21, 2002

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)	IBT Bancorp, Inc., Dallas, TX, and IBT Delaware Bancorp, Inc., Dover, DE, to acquire Independent Bank of Texas, Irving, Texas (de novo)*	Fed Reg – 10/07/2002 Newspaper – 10/13/2002
3(a)(1)	IBT Delaware Bancorp, Inc., Dover, DE, to acquire Independent Bank of Texas, Irving, Texas (de novo)*	Fed Reg – 10/07/2002 Newspaper – 10/13/2002
3(a)(1)	Beltline Bancshares, In c., Garland, TX, and Security Bank Holding Company, Wilmington, DE, to acquire Security Bank, National Association, Garland, TX*	Fed Reg – 10/17/2002 Newspaper – 10/13/2002
3(a)(1)	Security Bank Holding Company, Wilmington, DE, to acquire Security Bank, National Association, Garland, TX*	Fed Reg – 10/17/2002 Newspaper – 10/13/2002
3(a)(1)	Central Texas Financial Corp., Cameron, TX, and Milam Financial Corp., Wilmington, DE, to acquire Citizens National Bank, Cameron, TX*	Fed Reg – 10/17/2002 Newspaper – N/Avail
3(a)(1)	Milam Financial Corp., Wilmington, DE, to acquire Citizens National Bank, Cameron, TX*	Fed Reg – 10/17/2002 Newspaper – N/Avail
3(a)(3)	Woodforest Financial Group, Inc., The Woodlands, TX, and Sun Belt Bancshares Corporation, Wilmington, DE, to acquire Main Street National Bank, Cleveland, TX*	Fed Reg – N/Avail Newspaper – 10/11/2002

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Member	Independent Bank of Texas, Irving, TX (de novo), to become a member of the Federal Reserve System

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, September 21, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Nevada First Bank, Las Vegas, Nevada, to establish a branch facility to be located at 9930 S. Eastern Avenue, Henderson, Nevada.*	Newspaper – 09/15/2002

* 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)	Sumitomo Mitsui Financial Group, Inc., Tokyo, Japan, to become a bank holding company by acquiring 100 percent of Manufacturers Bank, Los Angeles, California.*	Newspaper – N/Avail Fed Reg – 9/23/2002

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
3(a)(5)(C)	Valley Commerce Bancorp, Visalia, California, to become a bank holding company by acquiring Bank of Visalia, Visalia, California.	
Membership	Frontier Bank, Everett, Washington, to become a member of the Federal Reserve System.	

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
803368	Comerica Bank – California 333 W. Santa Clara Street San Jose, CA 95113 (408) 556-5000	03/18/2002	09/16/2002	S	X	
256179	Utah Independent Bank 55 S. State Street Salina, Utah 84654 (435) 529-7459	05/27/2002	09/19/2002	O		X

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

Section VI – CRA examinations scheduled for Quarter of

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