
Federal Reserve Release



H.2

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

No. 40

Week Ending October 5, 2002

Regulations And Policies

Regulation D -- final rule implementing the annual adjustment of the low reserve tranche and reserve requirement exemption for 2003 and announcing the deposit reporting cutoff level beginning September 2003.

- Approved, October 1, 2002

Enforcement

Broadstreet, Inc., Atlanta, Georgia, and AmTrade International Bank of Georgia -- issuance of a cease and desist order dated September 20, 2002.

- Announced, September 30, 2002

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

Bank Branches, Domestic

Chicago

First Community Bank, Harbor Springs, Michigan -- to establish a branch at 930 Spring Street, U.S. 131 South, Petoskey.

- Approved, October 4, 2002

Richmond

The Page Valley Bank, Luray, Virginia -- to establish a branch at 9972 Spotswood Trail, McGaheysville.

- Approved, October 2, 2002

Bank Holding Companies

Kansas City

Central Financial Corporation, Hutchinson, Kansas -- to acquire shares of Summit Bancshares, Inc., Prescott, Arizona.

- Approved, October 3, 2002

Minneapolis

Community Financial Corporation, Owatonna, Minnesota -- to become a bank holding company through the acquisition of Community Bank Owatonna, a de novo bank.

- Withdrawn, September 27, 2002 (AC)

Kansas City

Craco, Inc., Vinita, Oklahoma -- to retain shares of First Acquisition Corporation and thereby engage in leasing and lease financing on personal property.

- Withdrawn, October 1, 2002

Atlanta

Cypress Bankshares, Inc., Palm Coast, Florida -- to become a bank holding company through the acquisition of Cypress Bank.

- Approved, October 3, 2002

Bank Holding Companies

Chicago

DMB Corporation, Inc., DeForest, Wisconsin -- to acquire DMB LANtech Services, LLC and thereby engage in data processing activities.
- Withdrawn, September 30, 2002

Minneapolis

Lakeside Bank Holding Company, New Town, North Dakota -- to purchase an interest in Accudata Services, Inc., Park River, and thereby provide data processing services.
- Approved, October 4, 2002

Atlanta

Resource Bankshares, Inc., Mandeville, Louisiana -- to become a bank holding company through the acquisition of Resource Bank.
- Approved, September 30, 2002

Kansas City

Summit Bancshares, Inc., Prescott, Arizona -- to become a bank holding company through the acquisition of Summit Bank.
- Withdrawn, October 3, 2002

Richmond

United Community Bancorp, Hickory, North Carolina -- waiver of application in connection with the acquisition of Community Bancshares, Inc., Wilkesboro, and merger of their subsidiary banks, Catawba Valley Bank, Hickory, and Northwestern National Bank, Wilkesboro.
- Granted, October 2, 2002

San Francisco

Valley Commerce Bancorp, Visalia, California -- to become a bank holding company through the acquisition of Bank of Visalia.
- Approved, September 30, 2002

Bank Mergers

Minneapolis

Cornerstone State Bank, Le Sueur, Minnesota -- to purchase the assets and assume the deposit liabilities of the Belle Plaine and Green Isle branches of First National Bank of the North, Sandstone, and thereby establish branches.

- Approved, September 30, 2002

San Francisco

Heritage Bank of Commerce, San Jose, California -- to merge with Heritage Bank East Bay, Fremont.

- Approved, October 3, 2002

Banks, Nonmember, And Miscellaneous Institutions

Director, BS&R

BNY Information Services, Inc., East Syracuse, New York -- transfer agent registration.

- Withdrawn, October 2, 2002

Director, BS&R

IBJ Whitehall Bank & Trust Company, New York, New York -- transfer agent registration.

- Withdrawn, October 2, 2002

Change In Bank Control

Cleveland

F.N.B. Bancorporation, Inc., Fort Mitchell, Kentucky -- change in bank control.

- Withdrawn, October 1, 2002

Kansas City

Grant County Bank, Medford, Oklahoma -- change in bank control.

- Permitted, October 1, 2002

Atlanta

JBC Bancshares, Inc., Jasper, Georgia -- change in bank control.

- Withdrawn, October 3, 2002

Change In Bank Control

Chicago

West Plains Investors, Inc., Pleasant Plains, Illinois -- change in bank control.
- Permitted, October 4, 2002

Competitive Factors Reports

Chicago

American Bank and Trust Company, National Association, Davenport, Iowa -- report on competitive factors of the proposed merger with Kaneland Community Bank, Elburn, Illinois.
- Submitted, October 4, 2002

Boston

BankNorth, National Association, Portland, Maine -- report on competitive factors of the proposed merger with Warren Five Cents Savings Bank, Peabody, Massachusetts.
- Submitted, October 2, 2002

Kansas City

BTC Bank, Bethany, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Pattonsburg branch of First Bank of Missouri, Gladstone.
- Submitted, October 3, 2002

New York

EuroBank, Hato Rey, Puerto Rico -- report on competitive factors of the proposed merger with Banco Financiero de Puerto Rico, Ponce.
- Submitted, October 4, 2002

Secretary

First Gaston Bank of North Carolina, Gastonia, North Carolina -- report on competitive factors of the proposed purchase of the Dallas branch of RBC Centura Bank, Rocky Mount.
- Submitted, October 1, 2002

Competitive Factors Reports

Atlanta

The First National Bank of Ashford, Ashford, Alabama -- report on competitive factors of the proposed merger with Barbour County Bank, Eufaula.

- Submitted, October 2, 2002

Dallas

First State Bank, Socorro, New Mexico -- report on competitive factors of the proposed acquisition of the Socorro branch of State National Bank, El Paso, Texas.

- Submitted, October 3, 2002

Chicago

First USA Bank, National Association, Wilmington, Delaware -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of American National Bank and Trust Company of Chicago, Chicago, Illinois.

- Submitted, October 4, 2002

Philadelphia

Keystone Savings Bank, Bethlehem, Pennsylvania -- report on competitive factors of the proposed merger with Keystone Interim Two.

- Submitted, October 2, 2002

Philadelphia

Legacy Bank, Harrisburg, Pennsylvania -- report on competitive factors of the proposed merger with Northern State Bank, Towanda.

- Submitted, October 3, 2002

New York

Pathfinder Bank, Oswego, New York -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Lacona branch of Cayuga Bank, Auburn.

- Submitted, September 30, 2002

St. Louis

People's Community State Bank, Doniphan, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of the deposits of the Bunker branch of Town & Country Bank, Salem.

- Submitted, September 30, 2002

Competitive Factors Reports

Secretary

Union Bank of California, National Association, San Francisco, California -- report on competitive factors of the proposed acquisition of Valencia Bank & Trust, Santa Clarita.
- Submitted, October 4, 2002

Atlanta

United Community Bank, Blairsville, Georgia -- report on competitive factors of the proposed merger with United Community Bank of North Georgia, Blue Ridge; United Community Bank of Towns County, Hiawassee; United Community Bank of White County, Cleveland; United Community Bank of Metro, Marietta; United Community Bank of Rabun County, Clayton; United Community Bank of Dawson County, Dawsonville; and United Community Bank of West Georgia, Carrollton, as part of a corporate reorganization.
- Submitted, October 2, 2002

Extensions Of Time

Director, BS&R

Citigroup Inc., New York, New York -- extension to October 8, 2003, to conform or divest certain impermissible nonbanking activities.
- Granted, October 1, 2002

Director, BS&R

Fulton Financial Corporation, Lancaster, Pennsylvania -- extension to April 1, 2003, to divest an interest in certain property.
- Granted, October 2, 2002

Chicago

Orchid Financial Bancorp, Inc., Saint Charles, Illinois -- extension to January 5, 2003, to become a bank holding company through the acquisition of American Eagle Bank, South Elgin, a de novo bank.
- Granted, October 3, 2002

Financial Holding Companies

Director, BS&R

Natexis Banques Populaires, Paris, France, and Banque Federale des Banques Populaires -- elections to be treated as financial holding companies.
- Effective, October 2, 2002

Membership

San Francisco

Frontier Bank, Everett, Washington -- membership in the Federal Reserve System.
- Approved, October 1, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 5, 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, October 5, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Agency	DEPFA BANK plc, Dublin, Ireland, to establish an agency in New York, New York.	Newspaper - N/Avail
Branch	UBS AG, Zurich, Switzerland, to establish an additional (limited) branch in New York, New York.	Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>
3A1	Trustcompany Bancorp, Jersey City, New Jersey, to become a one-bank holding company with respect to the Trust Company of New Jersey, Jersey City, New Jersey.

Section V – Availability of CRA public evaluations

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

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

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, October 5, 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>
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, October 5, 2002

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 Bank, Cincinnati, OH to establish a branch at 109 Liberty Square, Hurricane, WV *	Newspaper - 10/10/2002
Branch	Notice by Fifth Third Bank, Cincinnati, OH to establish a branch at 128 Capital Street, Charleston, WV *	Newspaper - 10/10/2002

* 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.

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</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, October 5, 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)	BNC Bancorp, Thomasville, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Bank of North Carolina, Thomasville, North Carolina.*	Fed Reg - 10/31/2002 Newspaper - 10/31/2002
3(a)(5)	Royal Bank of Canada, Montreal, Quebec, Canada, and RBC Cenutra Bank, Inc., Rocky Mount, North Carolina, to acquire Admiralty BANCORP, Inc., Palm Beach Gardens, Florida.*	Fed Reg - N/Avail Newspaper - N/Avail

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Four Oaks Fincorp, Inc., Four Oaks, North Carolina, to engage <u>de novo</u> in mortgage banking through the acquisition of Four Oaks Mortgage Services, L.L.C., Four Oaks, North Carolina, a company that will hold a 49.99% interest in Four Oaks Mortgage Company, L. P., Clayton, North Carolina.	Fed Reg - 10/22/2002

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 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, October 5, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 101 East Washington Street, Greenville, South Carolina.*	Newspaper - 10/06/2002
Branch	Landmark Bank of Florida, Sarasota, Florida, to establish a branch located at 544 W. Washington Boulevard, Sarasota, Florida.*	Newspaper - 10/13/2002
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 2750 Carl T. Jones Drive, Lot #5, Huntsville, Alabama, to be known as the Jones Valley Branch.*	Newspaper - 10/10/2002

*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)(1)	Hazlehurst Investors, Inc., Hazlehurst, Georgia, to become a bank holding company by acquiring Bank of Hazlehurst, Hazlehurst, Georgia.*	Newspaper-10/25/2002 Fed Reg-10/30/2002
CIC	One American Corp., Vacherie, Louisiana, prior change in control notice by Joseph Bienvue Falgoust, Charles J. Falgoust, Dean T. Falgoust, Marian A. Falgoust, Michael A. Falgoust, Ronald J. Falgoust, Rose Mary Falgoust, Susan B. Falgoust, Falgoust Family Holdings, LLC, Blake J. Falgoust, Ronald A. Ordoyne, ,Joan Ordoyne, as custodian for Luke Falgoust, Joan Ordoyne, as custodian for Laura Falg oust, Francois P. Falgoust, Ulger Landry, Denny Guillot to collectively increase their ownership by up to 1.5 percent of the outstanding shares of One American Corp., and its subsidiary First American Bank and Trust, both of Vacherie, Louisiana. Total ownership will equal 12.58 percent.	Newspaper-10/15/2002 Fed Reg-10/16/2002

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)(5)	Synovus Financial Corp., Columbus, Georgia, to merge with United Holdings, Inc., St. Petersburg, Florida, and thereby acquire its subsidiaries, United Bank and Trust Company, St. Petersburg, Florida, and United Bank of the Gulf Coast, Sarasota, Florida.	Newspaper-10/30/2002 Fed Reg-10/30/2002

*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>
State Member Other	SunTrust Bank requests approval to invest more than 5 percent of its capital stock and surplus in community development projects. Specifically, SunTrust proposed to invest approximately \$554.7 million in community development projects, which represents 5.12 percent of SunTrust Bank's June 30, 2002 capital stock and surplus.

Section V – Availability of CRA public evaluations

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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, October 5, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Harris Trust and Savings Bank, Chicago, Illinois, to establish a branch facility to be located at 558 West Diversey Parkway, Chicago, Illinois.*	Newspaper – 10/03/2002
Branch	Harris Trust and Savings Bank, Chicago, Illinois, to establish a branch facility to be located at 4801 West North Avenue, Chicago, Illinois.*	Newspaper – 10/03/2002
Branch	Unionbank, Streator, Illinois, to establish a branch facility to be located at 208 East Veteran's Parkway, Yorkville, Illinois.*	Newspaper – 10/05/2002

* 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) & 3(a)(1)	BTC Financial Corporation, Des Moines, Iowa, to acquire 100 percent of Midamerica Financial Corporation, Des Moines, Iowa, and thereby indirectly acquire Bankers Trust Company, N.A. (in organization), Cedar Rapids, Iowa and by Midamerica Financial Corporation, Des Moines, Iowa, to become a bank holding company by acquiring 100 percent of Bankers Trust Company, N.A. (in organization), Cedar Rapids, Iowa.*	Fed Reg – 11/01/2002 Newspaper – N/Avail
CIC	Notice by Steven M. Eldred, Beloit, Wisconsin, as voting trustee of the Helen M. Eldred Voting Trust and the John M. Eldred Voting Trust; and the Eldred Family Limited Partnership I and Eldred Family Limited Partnership II, both located in Beloit, Wisconsin, to gain control of Centre 1 Bancorp, Inc., Beloit, Wisconsin, and thereby indirectly acquire First National Bank and Trust Company of Beloit, Beloit, Wisconsin.	Fed Reg – 10/22/2002 Newspaper – N/Avail
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 – 10/15/2002

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	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 – 10/02/2002
3(a)(5)	First Mutual Bancorp of Illinois, Inc., Harvey, Illinois, to acquire 90 percent of the voting shares of Security Bancorp of Dupage, Inc., Naperville, Illinois, and thereby indirectly acquire Security Bank of Dupage, Naperville, Illinois.*	Fed Reg – 11/01/2002 Newspaper – N/Avail
CIC	Notice by Lawrence Gohlke, Neshkoro, Wisconsin, Richard Gohlke, Neshkoro, Wisconsin and Geoffrey Sawtelle, Neshkoro, Wisconsin, to gain control of Golden Sands Bankshares, Inc., Neshkoro, Wisconsin, and thereby indirectly acquire Farmers Exchange Bank of Neshkoro, Neshkoro, Wisconsin.	Fed Reg – 10/17/2002 Newspaper – 10/09/2002
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
CIC	Notice by Mark B. Richardson, Thetford Center, Vermont and Kimberly A. Richardson, Atlanta, Georgia, to purchase 46 percent each of Oakwood Bancorp, Inc., Springfield, Illinois, and thereby indirectly acquire United Community Bank, Oakwood, Illinois.	Fed Reg – 10/22/2002 Newspaper – 10/04/2002
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

* 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)	Crystal Valley Financial Corporation, Middlebury, Indiana, proposes to acquire a 19.79 percent limited partner interest in a partnership that will develop and own a low-income housing tax credit project containing 144 units, and thereby engage in community development activities.	Fed Reg – N/Avail

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)	Privatebancorp, Inc., Chicago, Illinois, to acquire 80 percent of Lodestar Investment Counsel, LLC, Chicago, Illinois, and thereby engage in financial and investment advisory activities.	Fed Reg – 10/17/2002

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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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>
2235244	Bank Iowa 420 8 th Street S.E. Altoona, Iowa 50009 (515) 967-7283	05/20/2002	10/02/2002	S		X

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, October 5, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Arvest Bank, Fayetteville, Arkansas, to relocate an existing branch office from 9000 South Western Avenue, Oklahoma City, Oklahoma, to 9350 South Western Avenue, Oklahoma City, Oklahoma.*	Newspaper – 10/11/2002
Branch	Pulaski Bank and Trust Company, Little Rock, Arkansas, to establish a branch facility to be located at 5111 Highway 5 North, Bryant, Arkansas.*	Newspaper – 10/15/2002

* 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>
3A3	Mercantile Bancorp, Inc., Quincy, Illinois, to increase its ownership from 19.86 percent up to 29 percent of New Frontier Bancshares, Inc., St. Charles, Missouri, and thereby indirectly increase its ownership of New Frontier Bank, St. Charles, Missouri.* (Previously submitted during the week ending September 28, 2002)	Newspaper – 10/26/2002 Fed Reg – 10/30/2002
3A3	The Templar Fund, Inc., St. Louis, Missouri, to acquire at least 36.77 percent and up to 40.83 percent of Truman Bancorp, Inc., St. Louis, Missouri, and thereby indirectly acquire Truman Bank, St. Louis, Missouri.*	Newspaper 11/01/2002 Fed Reg – 10/31/2002

* 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>
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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, October 5, 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)(3)	State Bankshares, Inc., Fargo, North Dakota, to acquire 100% of State Bank of Moorhead, Moorhead, Minnesota.*	Fed Reg – 11/01/2002 Newspaper – N/Avail
CIC	The Albert N. Roberts and Emma L. Roberts Revocable Trust, Albert N. Roberts and Emma L. Roberts, Co-trustees, Polson, Montana, to gain control of Flathead Lake Bancorporation, Inc., Polson, Montana, and thereby indirectly gain control of First Citizens Bank of Polson, Polson, Montana.	Fed Reg – 10/11/2002 Newspaper – 10/16/2002
CIC	Marie Gillespie, LaGrange Park, Illinois, as trustee of the Lake Bank Shares, Inc. Employee Stock Ownership Plan, Emmons, Minnesota, to gain control of Lake Bank Shares, Inc., Emmons, Minnesota, and thereby indirectly gain control of Security Bank of Minnesota, Albert Lea, Minnesota, and First State Bank of Emmons, Emmons, Minnesota.	Fed Reg – 10/21/2002 Newspaper – N/Avail
CIC	Robert B. Whitlock, Minneapolis, Minnesota, to retain control of Lake Bank Shares, Inc. Employee Stock Ownership Plan, Emmons, Minnesota, and thereby indirectly retain control of Lake Bank Shares, Inc., Emmons, Minnesota, which owns Security Bank Minnesota, Albert Lea, Minnesota, and First State Bank of Emmons, Emmons, Minnesota.	Fed Reg – 10/21/2002 Newspaper – N/Avail
CIC	Jonathon H. Berg, M.D., Northwood, North Dakota, as trustee of the Herbert A. Lund Revocable Trust, to gain control of Lake Bank Shares, Inc., Emmons, Minnesota, and thereby indirectly gain control of Security Bank of Minnesota, Albert Lea, Minnesota, and First State Bank of Emmons, Emmons, Minnesota.	Fed Reg – 10/21/2002 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)	State Bankshares, Inc., Fargo, North Dakota, to acquire 100% of Northern Capital Holding Company, Fargo, North Dakota, and thereby engage in providing trust services, financial and investment advisory services, transactional services for customer investments, and payroll services and processing.	Fed Reg - 11/01/2002

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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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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, October 5, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Jackson Hole, Jackson, Wyoming, to establish a branch at 3285 West Village Drive, Teton Village, Wyoming.	Newspaper - 10/10/2002

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)(3)	Adbanc, Inc., Ogallala, Nebraska, to acquire up to 100 percent of the voting shares of VBI, Inc., parent of Vista Bank, both of Colorado Springs, Colorado.	Newspaper - 10/19/2002 Fed Reg - 10/04/2002
3(a)(3)	Davis Bancorporation, Inc., Davis, Oklahoma, to acquire an additional 5 percent, for a total of 22.05 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial -Delaware, Inc., Wilmington, Delaware, which is the parent of City National Bank, Kilgore, Texas.	Newspaper - 10/25/2002 Fed Reg - 10/25/2002
4(c)(8)	Davis Bancorporation, Inc., Davis, Oklahoma, to acquire an additional 5 percent, for a total of 17.78 percent of the voting shares of FBC Financial Corporation, Claremore, Oklahoma, parent of 1 st Bank Oklahoma, Claremore, Oklahoma and thereby engage in the operation of a savings association.	Newspaper - 10/25/2002 Fed Reg - 10/25/2002
CIC	Male Family Investments II, L.P., Augusta, Kansas, to acquire control of Prairie Capital, Inc., Augusta, Kansas, parent of Prairie State Bank, Augusta, Kansas.	Newspaper - 10/15/2002 Fed Reg - 10/21/2002

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>
4(c)(8)	Gold Banc Corporation, Inc., Leawood, Kansas, to acquire 100 percent of the voting shares of George K. Baum Trust Company, a Missouri non-depository trust company.

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

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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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, October 5, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas State Bank, McAllen, TX, to establish a branch located at 1000 Main Street, Houston, TX, 77002*	Newspaper - 10/11/2002

*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>
CIC	Arthur Temple, III, Lufkin, TX, (as trustee of the Arthur Temple, III, Generation Skipping Trust and certain other trusts) to acquire an interest in Diboll State Bancshares, Inc., Diboll, TX (previously reported the week ending September 28, 2002)	Fed Reg – 10/15/2002 Newspaper – 10/17/2002
CIC	Lewis W. and Bonnie C. Donaghey, Trenton, TX, to acquire an interest in Trenton Bankshares, Inc., Trenton, TX	Fed Reg – N/Avail Newspaper – N/Avail

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>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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, October 5, 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.

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SN = Substantial noncompliance

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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						

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

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