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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. 48*

*Week Ending November 30, 2002*

**Forms**

Forms -- extension with revision of the Financial Statements of U.S. Nonbank Subsidiaries of U.S. Bank Holding Companies (FR Y-11 and FR Y-11S), Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations (FR 2314 and FR 2314S), and Reports of Foreign Banking Organizations (FR Y-7, FR Y-7N, FR Y-7NS, and FR Y-7Q).

- Approved, November 25, 2002

**Regulations And Policies**

Regulation W (Transactions between Member Banks and their Affiliates) -- preamble to the final regulation.

- Approved, November 26, 2002

## H.2 Actions under delegated authority

November 24, 2002 to November 30, 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

The Bank of Currituck, Moyock, North Carolina -- to establish a branch at 3105 North Croatan Highway, Kill Devil Hills.

- Approved, November 27, 2002

#### Richmond

Farmers & Mechanics Bank, Frederick, Maryland -- to establish branches at 5279 Buckeystown Pike; 1800 Rockville Pike, Rockville; and 401 North Washington Street.

- Approved, November 27, 2002

#### Cleveland

Fifth Third Bank, Northern Kentucky, Inc., Covington, Kentucky -- to establish branches at 338 Richwood Road, Richwood, and 377 Mount Zion Road, Florence.

- Approved, November 27, 2002

#### Richmond

Guaranty Bank, Charlottesville, Virginia -- to establish a branch at 124 Main Street, Lovingston.

- Approved, November 27, 2002

#### Chicago

Harris Bank St. Charles, Saint Charles, Illinois -- to establish a branch at Thornwood Avenue and Randall Road, South Elgin.

- Approved, November 29, 2002

### **Bank Holding Companies**

#### Chicago

Backlund Investment Co., Peoria, Illinois -- to acquire Astoria Investment Company, Astoria, and Farmers State Bank; Bartonville Investment Co., Peoria, and Bartonville Bank, Bartonville; Backlund-White, Inc., Peoria, and Glasford State Bank, Glasford; Backlund-Scott Company, Wyoming, and Wyoming Bank & Trust Company; and Dunlap Bank, Dunlap; and to acquire shares of Hopedale Investment Company, Hopedale, and Community Bank of Hopedale.

- Approved, November 25, 2002

### **Bank Holding Companies**

#### San Francisco

BankWest Nevada Corporation, Las Vegas, Nevada -- to acquire Alliance Bank of Arizona, Phoenix, Arizona, a de novo bank.

- Approved, November 26, 2002

#### Minneapolis

Eagle Community Bancshares, Inc., Brooklyn Park, Minnesota -- to become a bank holding company through the acquisition of Eagle Community Bank, Maple Grove, a de novo bank.

- Approved, November 27, 2002

#### Philadelphia

Franklin Financial Services Corporation, Chambersburg, Pennsylvania -- to acquire shares of American Home Bank, National Association, Lancaster.

- Approved, November 25, 2002

#### Cleveland

KeyCorp, Cleveland, Ohio, and Buffalo Acquiror Sub, Inc. -- to acquire Union Bankshares, Ltd., Denver, Colorado, and Union Bank & Trust.

- Approved, November 25, 2002

#### Chicago

Privatebancorp, Inc., Chicago, Illinois -- to acquire Lodestar Investment Counsel, LLC and thereby engage in financial and investment advisory activities.

- Withdrawn, November 27, 2002

#### Atlanta

Southwest Florida Community Bancorp, Inc., Fort Myers, Florida -- to acquire shares of Sanibel Captiva Community Bank, Sanibel, a de novo bank.

- Approved, November 26, 2002

#### Minneapolis

State Bankshares, Inc., Fargo, North Dakota -- to acquire Northern Capital Holding Company and thereby engage in providing trust services, financial and investment advisory services, transactional services for customer investments, and payroll services and processing; and to acquire State Bank of Moorhead, Moorhead, Minnesota.

- Approved, November 27, 2002

### **Bank Holding Companies**

#### San Francisco

Utah Community Bancorp, Sandy, Utah -- to become a bank holding company through the acquisition of Utah Community Bank.

- Returned, November 27, 2002

### **Change In Bank Control**

#### Dallas

SNB Bancshares, Inc., Sugar Land, Texas -- change in bank control.

- Permitted, November 27, 2002

#### San Francisco

Viking Financial Services Corporation, Seattle, Washington -- change in bank control.

- Permitted, November 25, 2002

### **Competitive Factors Reports**

#### Chicago

Bank One, National Association, Chicago, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Bank One, National Association, Columbus, Ohio.

- Submitted, November 25, 2002

#### Richmond

Branch Banking and Trust Company, Winston-Salem, North Carolina -- report on competitive factors of the proposed merger with Equitable Bank, Wheaton, Maryland.

- Submitted, November 29, 2002

#### Kansas City

The Denison State Bank, Holton, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Holton branch of Intrust Bank, National Association, Wichita.

- Submitted, November 27, 2002

### **Competitive Factors Reports**

#### Chicago

Farmers-Merchants National Bank of Paxton, Paxton, Illinois -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Piper City branch of Pontiac National Bank, Pontiac.

- Submitted, November 25, 2002

#### New York

First Bank of Central Jersey, North Brunswick, New Jersey -- report on competitive factors of the proposed merger with Synergy Interim Savings Bank, Cranford.

- Submitted, November 29, 2002

#### St. Louis

First Harrison Bank, Corydon, Indiana -- report on competitive factors of the proposed merger with Hometown National Bank, New Albany.

- Submitted, November 26, 2002

#### Atlanta

Mercantile Bank, Orlando, Florida -- report on competitive factors of the proposed merger with Central Bank of Tampa, Tampa.

- Submitted, November 27, 2002

#### Chicago

The National Bank of Waupun, Waupun, Wisconsin -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Rosendale and Fair Water branches of M&I Marshall & Ilsley Bank, Milwaukee.

- Submitted, November 25, 2002

#### Atlanta

Sanibel Captiva Community Bank, Sanibel, Florida -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Sanibel branch of First Community Bank of Southwest Florida, Fort Myers.

- Submitted, November 27, 2002

#### New York

Synergy Bank, Cranford, New Jersey -- report on competitive factors of the proposed merger with First Bank of Central Jersey, North Brunswick.

- Submitted, November 29, 2002

### **Competitive Factors Reports**

#### New York

UBS PaineWebber Trust Company, National Association, Weehawken, New Jersey -- report on competitive factors of the proposed merger with UBS PaineWebber Trust Company (Tennessee), Nashville, Tennessee.  
- Submitted, November 29, 2002

#### Minneapolis

Waumandee State Bank, Waumandee, Wisconsin -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Arcadia branch of Wisconsin State Bank, Random Lake.  
- Submitted, November 25, 2002

### **Extensions Of Time**

#### New York

Banco Popular North America, New York, New York -- extension to July 4, 2003, to establish a branch at 148 Ferry Street, Newark, New Jersey.  
- Granted, November 27, 2002

#### Kansas City

First Capital Investments, LLC, Lee's Summit, Missouri -- extension to February 28, 2003, to acquire an interest in 1st Financial Bancshares, Inc., Overland Park, Kansas.  
- Granted, November 27, 2002

#### Atlanta

Generations Bancshares, Inc., Blairsville, Georgia -- extension to March 9, 2003, to become a bank holding company through the acquisition of Generations Bank, a de novo bank.  
- Granted, November 27, 2002

#### Kansas City

Lauritzen Corporation, Omaha, Nebraska -- extension to March 9, 2003, to acquire additional shares of First National of Nebraska, Inc.  
- Granted, November 26, 2002

### **Financial Holding Companies**

#### Kansas City

King Bancshares, Inc., Kingman, Kansas -- election to become a financial holding company.

- Effective, November 26, 2002

#### Cleveland

National Bancshares Corporation, Orrville, Ohio -- election to become a financial holding company.

- Effective, November 27, 2002

#### Chicago

Washington Bancorp, Washington, Iowa -- election to become a financial holding company.

- Effective, November 26, 2002

### **International Operations**

#### Director, BS&R

Citigroup Inc., New York, New York -- waiver of remainder of notification period for Citibank Overseas Investment Corporation, New Castle, Delaware, to invest in subsidiaries in Ireland and Luxembourg, and modification of aggregate investment limit.

- Granted, November 25, 2002

### **Regulations And Policies**

#### Director, C&CA

Regulation Z (Truth in Lending) -- publication for comment of proposed revisions to the official staff commentary.

- Approved, November 26, 2002

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 30, 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>  |  |
|-------------|---|--|
| Reg K       | Citizens Financial Group, Inc., Providence, Rhode Island - seeks specific consent to invest in two foreign companies pursuant to section 211.9(g) |  |

## 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, November 30, 2002

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

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

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of<br/>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

*Institution*

*Location*

None

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, November 30, 2002

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

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

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of<br/>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 4

## Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, November 30, 2002

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

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| <i>Type</i> | <i>Application</i> | <i>Ending date of<br/>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<br/>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<br/>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, November 30, 2002

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

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

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

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

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

| <i>Type</i> | <i>Application</i>   |  |
|-------------|--|--|
| Member      | SuffolkFirst Bank, Suffolk, Virginia, an organizing bank,<br>for membership in the Federal Reserve System. |  |

## 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, November 30, 2002**

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

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch      | Capital City Bank, Tallahassee, Florida, to establish a branch located at 10290 Regency Park Blvd., Port Richey, Florida.*                           | Newspaper-11/30/2002                 |
| Branch      | SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 2310 Dallas Highway, Marietta, Georgia, to be known as the West Cobb Branch.* | Newspaper-11/23/2002                 |

\*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         | Community Bank of South Florida, Inc., Homestead, Florida, after-the-fact notification filed by Mr. George H. Eicher, Mrs. Mary Ethel Eicher, and Mr. George P. Eicher to collectively retain 10.33 percent of the outstanding shares of Community Bank of South Florida, Inc., and its subsidiary, Community Bank of Florida, both of Homestead, Florida. | Newspaper-N/Avail<br>Fed Reg-12/13/2002    |
| 3(a)(1)     | First Commerce Bankshares, Inc., Douglasville, Georgia, to become a bank holding company by acquiring First Commerce Community Bank (In Organization), Douglasville, Georgia.*   | Newspaper-12/28/2002<br>Fed Reg-N/Avail    |
| 3(a)(1)     | Neighbors Bancshares, Inc., Roswell, Georgia, to become a bank holding company by acquiring Neighbors Bank, Roswell, Georgia (in organization).*   | Newspaper-12/13/2002<br>Fed Reg-12/13/2002 |
| 3(a)(5)     | Synovus Financial Corp., Columbus, Georgia, to merge with FNB Newton Bankshares, Inc., and thereby acquire its subsidiary, First Nation Bank, both of Covington, Georgia.*   | Newspaper-12/14/2002<br>Fed Reg-12/09/2002 |
| 3(a)(1)     | Tropical Bancshares of Florida, Inc., Englewood, Florida, to become a bank holding company by acquiring Englewood Bank, Englewood, Florida.*   | Newspaper-12/21/2002<br>Fed Reg-12/27/2002 |
| 4(c)(8)     | Vision Bancshares, Inc., Gulf Shores, Alabama, to acquire Vision Bank, FSB, Panama City, Florida (in organization), and thereby engage in operating a savings association.*  | Newspaper-12/25/2002<br>Fed Reg-12/23/2002 |

\* 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>   |
|-------------|--|
| COM         | Visions Bancshares, Inc., Gulf Shores, Alabama, commitment waiver request.   |
| COM         | Bancshares of Florida, Inc., Naples, Florida (formerly Citizens Bancshares of Southwest Florida), commitment waiver request. |

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None               |                 |

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, November 30, 2002

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

| <i>Type</i>    | <i>Application</i>  | <i>Ending date of comment period</i> |
|----------------|---|--------------------------------------|
| Branch         | American Trust & Savings Bank, Dubuque, Iowa, to establish a branch at the corner of Old Farley Road and Pleasant Grove Road, Farley, Iowa.*  | Newspaper – 12/05/2002               |
| 18C & Branches | M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with Southwest Bank of Phoenix, Phoenix, Arizona and thereby to establish a branch at 2222 East Camelback Road, Phoenix, Arizona.* | 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>           |
|-------------|--|--|
| CIC         | Notice by Mark Charles Hewitt, Ventura, Iowa, to increase his ownership in Arneson Bancshares, Inc., Clear Lake, Iowa, from 19.71 percent to 43.21 percent.  | Fed Reg – 12/13/2002<br>Newspaper – N/Avail    |
| 3(a)(3)     | FBOP Corporation, Oak Park, Illinois, to acquire an additional 50 percent for a total ownership of 100 percent of the voting shares of PNB Financial Corp., Chicago, Illinois, and thereby indirectly acquire Park National Bank and Trust of Chicago, Chicago, Illinois.* | Fed Reg – 12/23/2002<br>Newspaper – 12/20/2002 |
| 3(a)(1)     | FEB Bancshares, Inc., Neshkoro, Wisconsin, to become a bank holding company by acquiring 100 percent of Golden Sands Bankshares, Inc., Neshkoro, Wisconsin, and thereby indirectly acquire Farmers Exchange Bank of Neshkoro, Neshkoro, Wisconsin.*                        | Fed Reg – N/Avail<br>Newspaper – 12/21/2002    |
| 3(a)(3)     | Herky Hawk Financial Corp., Monticello, Iowa, to acquire 100 percent of Munter Agency, Inc., Strawberry Point, Iowa, and thereby indirectly acquire Union Bank & Trust Company, Strawberry Point, Iowa.*   | Fed Reg – 11/22/2002<br>Newspaper – 11/23/2002 |

**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)     | MB Financial, Inc., Chicago, Illinois, to acquire 100 percent of South Holland Bancorp, Inc., South Holland, Illinois, and thereby indirectly acquire South Holland Trust & Savings Bank, South Holland, Illinois.*   | Fed Reg – N/Avail<br>Newspaper – N/Avail       |
| 3(a)(3)     | Prairieland Employee Stock Ownership Plan, Bushnell, Illinois, to increase its ownership of Prairieland Bancorp, Inc., Bushnell, Illinois, from 44.73 percent to 49.77 percent, and thereby indirectly acquire Farmers and Merchants State Bank, Bushnell, Illinois.* | Fed Reg – 12/13/2002<br>Newspaper – 12/16/2002 |
| CIC         | Notice by Wayne W. Whalen and Paula Wolff, to retain ownership of 17.80 percent of the common stock of Unionbancorp, Inc., Ottawa, Illinois, and thereby indirectly retain control of Unionbank, Streator, Illinois.  | Fed Reg – N/Avail<br>Newspaper – N/Avail       |
| CIC         | Notice by Dennis J. McDonnell and Kathleen A. McDonnell, to retain control of Unionbancorp, Inc., Ottawa, Illinois, and thereby indirectly acquire Unionbank, Streator, Illinois.   | Fed Reg – N/Avail<br>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> |
|-------------|--------------------|
| 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<br/>number</i> | <i>Institution/Location</i> | <i>Examination<br/>date</i> | <i>CRA<br/>public date</i> | <i>CRA<br/>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 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, November 30, 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>           |
|-------------|--|--|
| CIC         | Notice by the Magers Family Control Group consisting of 1) William G. Magers, Springfield, Missouri 2) William Bryan Magers, Springfield, Missouri 3) Randall Wood Magers, Springfield, Missouri 4) Magers Enterprises II, LLLP (“Partnership”), W. Bryan and Randall W. Magers, General Partners, Springfield, Missouri and 5) Magers Family Irrevocable Trust (“Trust”), W. Bryan and Randall W. Magers, Trustees, Springfield, Missouri, to gain control of Marshfield Investment Company, Springfield, Missouri (“Company”). In connection with this proposal, William Bryan Magers and Randall Wood Magers, Springfield, Missouri, individually and as general partners of Partnership and Trustees of Trust, will increase their aggregate voting control of Company's voting stock. (Previously submitted during the week ending November 23, 2002) | Newspaper – 12/11/2002<br>Fed Reg – 12/13/2002 |
| 3A1         | First Federal Financial Corporation of Kentucky, Elizabethtown, Kentucky, to become a bank holding company by acquiring 100 percent of First Federal Savings Bank of Elizabethtown, Elizabethtown, Kentucky, upon its conversion from a federally chartered savings bank to a state chartered bank.*   | Newspaper – N/Avail<br>Fed Reg – 12/12/2002    |
| 3A1         | FSB Bancshares, Inc., Knoxville, Tennessee, to become a bank holding company by acquiring 100 percent of First State Bank, Henderson, Tennessee.*  | Newspaper – N/Avail<br>Fed Reg – 1/02/2003     |

\* 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> |
| 2356710            | Bank of Rogers<br>Rogers, Arkansas | 8/12/2002               | 11/29/2002             | 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, November 30, 2002

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

| <i>Type</i>  | <i>Application</i>   | <i>Ending date of comment period</i> |
|--------------|--|--------------------------------------|
| 18c & Branch | First Interstate Bank, Billings, Montana, to merge with United States National Bank of Red Lodge, Red Lodge, Montana, and incident thereto establish a branch facility in Red Lodge, Montana.* | Newspaper – 12/21/2002               |

\* 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)     | State Bankshares, Inc., Fargo, North Dakota, to acquire 100% of State Bank of Moorhead, Moorhead, Minnesota.*   | Fed Reg – 11/01/2002<br>Newspaper – 11/18/2002 |
| CIC         | Notice by Patrick A. Wick, Turtle Lake, Wisconsin to acquire control of Turtle Bancshares, Inc., Turtle Lake, Wisconsin, and thereby indirectly acquire control of Bank of Turtle Lake, Turtle Lake, Wisconsin.   | Fed Reg – 12/02/2002<br>Newspaper – 12/11/2002 |
| CIC         | Change in control notice by Todd Haugan, Long Lake, Minnesota, Tom P. Kell, Duluth, Minnesota and Richard Lefcowitz, Minong, Wisconsin to retain control of Superior Financial Holding, Inc., Two Harbors, Minnesota, and thereby indirectly retain control of the Lake Bank, National Association, Two Harbors, Minnesota. | Fed Reg – 11/19/2002<br>Newspaper – N/Avail    |
| 3(a)(1)     | Olmsted Holding Corporation, Byron, Minnesota, proposes to become a bank holding company by acquiring 100% of Olmsted National Bank, Rochester, Minnesota.*   | Fed Reg – N/Avail<br>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>  |
|-------------|---|
| 4(c)(8)     | Eagle Investment Company, Inc., Glenwood, Minnesota, to engage de novo in extending credit and servicing loans.   |
| 4(c)(8)     | Minnwest Corporation, Minnetonka, Minnesota, to acquire 100% of Minnwest investments & Insurance Center, Inc. with offices in Dawson, Luverne, Montevideo, and Ortonville, Minnesota, and thereby indirectly engage in insurance agency and securities brokerage activities |

**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**

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| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None               |                 |

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# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, November 30, 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)     | Bancorp V, Inc., Olathe, Kansas, to become a bank holding company through the acquisition of 97.2 percent of the voting shares of Bank of Leeton, Leeton, Missouri.   | Newspaper - N/Available<br>Fed Reg - 12/27/2002  |
| 3(a)(1)     | Heritage Bancshares, Inc., Topeka, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Heritage Bank, Topeka, Kansas (in organization).                             | Newspaper - N/Available<br>Fed Reg - N/Available |
| 3(a)(1)     | New West Banks of Colorado, Inc., Greeley, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of New West Bank, Greeley, Colorado (in organization).                | Newspaper - 12/24/2002<br>Fed Reg - 12/23/2002   |
| CIC         | Notice by Ronald R. Bramlage, Junction City, Kansas and Frederick Robert Bramlage, Manhattan, Kansas, to retain control of Fort Riley Bancshares, Inc., parent of Fort Riley National Bank, both of Fort Riley, Kansas. | Newspaper - 12/11/2002<br>Fed Reg - 12/17/2002   |

### 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>   |
|-------------|--|
| Member      | Heritage Bank, Topeka, Kansas (in organization), to become a member of the Federal Reserve System. |

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

| <i>RSSD 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> |
| 236751             | First State Bank of Taos<br>120 W. Plaza<br>Taos, New Mexico 87571-5923 | 08/26/2002              | 11/28/2002             | O                 | X                |             |

**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, November 30, 2002

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

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

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of<br/>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 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, November 30, 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>           |
|-------------|---|--|
| CIC         | Joyce Anne Chiles, Centerville, Washington, William John Firstenburg and Bruce Edward Firstenburg, Vancouver, Washington, to acquire additional voting shares of First Independent Investment Group, Inc., Vancouver, Washington, and thereby indirectly acquire voting shares of First Independent Bank, Vancouver, Washington.* | Newspaper – 11/28/2002<br>Fed Reg – 12/03/2002 |
| 3(a)(3)     | Franklin Resources, Inc., San Mateo, California, to acquire 11.8 percent of ITLA Capital Corporation, La Jolla, California.*  | Newspaper – N/Avail<br>Fed Reg – N/Avail       |

\* Subject to the provisions of the Community Reinvestment Act)

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

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

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

| <i>Type</i> | <i>Application</i>   | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| 3(a)(5)(c)  | Auburn Community Bancorp to become a bank holding company by acquiring 100 percent of Auburn Community Bank, both of Auburn, California. |                                      |

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

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## Section VI – CRA examinations scheduled for First Quarter of 2003

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| <i>Institution</i>        | <i>Location</i>         |
|---------------------------|-------------------------|
| County Bank               | Merced, California      |
| Desert Community          | Victorville, California |
| First State Bank          | Flagstaff, Arizona      |
| Heritage Bank of Commerce | San Jose, California    |
| Pacific Mercantile        | Costa Mesa, California  |
| Placer Sierra             | Auburn, California      |
| Sun Country               | Victorville, California |
| Valley Independent        | El Centro, California   |

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