
Federal Reserve Release



H.2

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

No. 52

Week Ending December 28, 2002

Bank Holding Companies

Ilini Corporation, Springfield, Illinois -- to acquire Illinois Community Bancorp, Inc., Effingham, and Illinois Community Bank.
- Denied, December 23, 2002

H.2 Actions under delegated authority

December 22, 2002 to December 28, 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

Atlanta

First Georgia Community Bank, Jackson, Georgia -- to establish a branch at 8920 Bill Gardner Parkway, Locust Grove.

- Approved, December 27, 2002

Richmond

First Virginia Bank-Colonial, Richmond, Virginia -- to establish a branch at 600 East Main Street.

- Approved, December 26, 2002

Richmond

First Virginia Bank-Hampton Roads, Norfolk, Virginia -- to establish a branch at U.S. Route 17 and U.S. Business Route 17, Gloucester.

- Approved, December 26, 2002

Kansas City

Pinnacle Bank, Papillion, Nebraska -- to establish a mobile branch to operate in Platte County.

- Approved, December 23, 2002

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 1555 Palm Beach Lakes Boulevard, West Palm Beach, Florida.

- Approved, December 26, 2002

Atlanta

Riverside Bank of the Gulf Coast, Cape Coral, Florida -- to establish a branch at 5950 Beneva Road, Sarasota.

- Approved, December 24, 2002

Atlanta

Riverside Bank of the Gulf Coast, Cape Coral, Florida -- to establish a branch at 13821 North Cleveland Avenue, North Fort Myers.

- Approved, December 27, 2002

Bank Branches, Domestic

Dallas

Texas Bank, Weatherford, Texas -- to establish a branch at 515 West Southlake Boulevard, Southlake.

- Approved, December 26, 2002

Bank Holding Companies

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- to acquire shares of Equitable Bank, Wheaton, Maryland.

- Approved, December 26, 2002

San Francisco

Eggemeyer Advisory Corp., Rancho Santa Fe, California -- to acquire additional shares of Union Acceptance Corporation, Indianapolis, Indiana, and thereby engage in nonbanking activities.

- Approved, December 24, 2002

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire P.N.B. Financial Corp., Chicago, and Park National Bank and Trust of Chicago.

- Approved, December 27, 2002

St. Louis

First Federal Financial Corporation of Kentucky, Elizabethtown, Kentucky -- to become a bank holding company through the acquisition of First Federal Savings Bank of Elizabethtown on its conversion to a state-chartered bank.

- Approved, December 24, 2002

Richmond

MountainBank Financial Corporation, Hendersonville, North Carolina -- to acquire TrustCo Holding, Inc., Greenville, South Carolina, and its subsidiaries, Trust Company of the South and Asset Management of the South, and thereby engage in trust company functions and investment advisory activities.

- Approved, December 24, 2002

Bank Holding Companies

San Francisco

New CCB, Inc., Sandy, Oregon -- to become a bank holding company through the acquisition of CCB Financial Corporation and Clackamas County Bank.

- Approved, December 26, 2002

Secretary

Wells Fargo & Company, San Francisco, California; Wells Fargo Funds Management, LLC; and Wells Capital Management Incorporated, Los Angeles -- to acquire certain lines of business of Montgomery Asset Management, LLC, San Francisco, and thereby engage in financial and investment advisory activities.

- Approved, December 23, 2002

Bank Mergers

Minneapolis

First Interstate Bank, Billings, Montana -- to merge with United States National Bank of Red Lodge, Red Lodge, and thereby establish a branch.

- Approved, December 26, 2002

Change In Bank Control

Atlanta

FBT Bancorp, Baton Rouge, Louisiana -- change in bank control.

- Returned, December 24, 2002

Minneapolis

GATO Holdings, Inc., Thief River Falls, Minnesota -- change in bank control.

- Permitted, December 23, 2002

St. Louis

Paris Bancshares, Inc., Paris, Missouri -- change in bank control.

- Withdrawn, December 23, 2002

Competitive Factors Reports

Chicago

Amcore Bank, National Association, Rockford, Illinois -- report on competitive factors of the proposed merger with Amcore Mortgage, Inc.

- Submitted, December 24, 2002

Competitive Factors Reports

San Francisco

Auburn Community Bank, Auburn, California -- report on competitive factors of the proposed merger with Auburn Merger Company.

- Submitted, December 23, 2002

Chicago

First State Bank of Forrest, Forrest, Illinois -- report on competitive factors of the proposed acquisition of the Onarga branch of Morris Building & Loan, SB, Morris.

- Submitted, December 24, 2002

San Francisco

Puyallup Valley Bank, Puyallup, Washington -- report on competitive factors of the proposed merger with Valley Bank, Auburn.

- Submitted, December 23, 2002

Extensions Of Time

Atlanta

Cypress Bankshares, Inc., Palm Coast, Florida -- extension to April 3, 2003, to become a bank holding company through the acquisition of Cypress Bank.

- Granted, December 11, 2002 (AC)

San Francisco

New Met Financial Corporation, Oakland, California -- extension to March 19, 2003, to become a bank holding company through the acquisition of Met Financial Corporation and its subsidiary, Metropolitan Bank.

- Granted, December 16, 2002 (AC)

International Operations

Richmond

Bank of America, National Association, Charlotte, North Carolina -- to increase its investment in BA Investments, George Town, Cayman Islands, through its Edge corporation, BankAmerica International Financial Corporation.

- Approved, December 26, 2002

International Operations

Director, BS&R

Mellon Bank, N.A., Pittsburgh, Pennsylvania -- waiver of remainder of notification period to invest in ABN AMRO Mellon Global Securities Services, BV, Netherlands.

- Granted, December 23, 2002

Regulations And Policies

Director, C&CA

Regulation C -- annual notice of asset-size exemption threshold for depository institutions data collection requirements under the Home Mortgage Disclosure Act.

- Approved, December 24, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, December 28, 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) & 3(a)(5)	Chittenden Corporation, Burlington, Vermont - to acquire 100% of the common stock of Granite State Bankshares, Inc., Keene, New Hampshire, and thereby indirectly acquire Granite Bank, Keene, New Hampshire	Newspaper - 01/22/2003 Fed Reg - 01/23/2003

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>	
Section 9	Franklin Savings Bank, Farmington, Maine - 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>
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, December 28, 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>
3A1,3A3,4C8	Mizuho Financial Group, Tokyo, Japan, to acquire indirect control of the existing U.S. subsidiary banks of Mizuho Holdings, Inc., Tokyo, Japan and to engage in certain nonbanking activities. Filers also request prior approval for Mizuho Asset Trust & Banking, Tokyo, Japan to acquire all the outstanding shares of Mizuho Trust & Banking (USA), New York New York.	Newspaper – N/Avail Fed. Reg. – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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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 2002

Institution

Location

None

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, December 28, 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		

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, December 28, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Application by First Southern Bancorp, Inc., Stanford, KY to acquire South Central Bancshares, Inc., Russellville, KY.	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>
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

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					<i>LrgBk</i>	<i>SmBk</i>
858210	The Farmers Citizens Bank, Bucyrus, Ohio	09/30/02	12/24/02	S		X
38526	Iron and Glass, Pittsburgh, Pennsylvania	10/21/02	12/26/02	S		X

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, December 28, 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.

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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>
223322	The First Bank and Trust Company 236 West Main Street Lebanon, Virginia 24266-9705	10/21/2002	12/27/2002	S		X

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, December 28, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 6704 Memorial Highway, Tampa, Florida, to be known as the Hillsborough Square Office.*	Newspaper-01/03/2003
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 15375 U.S. Highway 441, Eustis, Florida, to be known as the Eustis Village Office.*	Newspaper-01/03/2003

*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)	Buford Banking Company, Buford, Georgia, to become a bank holding company by acquiring Lanier Community Bank, Buford, Georgia (in organization).*	Newspaper-N/Avail Fed Reg-01/27/2003
3(a)(1)	Coast Financial Holdings, Inc., Bradenton, Florida, to become a bank holding company by acquiring Coast Bank of Florida, Bradenton, Florida.*	Newspaper-N/Avail Fed Reg-N/Avail
3(a)(3)	F.N.B. Corporation, Naples, Florida, to acquire up to 20% of outstanding voting shares of Sun Bancorp, Inc., and its subsidiary Sun Bank, both of Selinsgrove, Pennsylvania.*	Newspaper-N/Avail Fed Reg-01/27/2003
CIC	FBT Bancorp, Inc., Baton Rouge, Louisiana, prior change in control notice by L. Michael Ashbrook and Charles T. Bruce, to acquire in the aggregate up to approximately 40 percent of the outstanding shares of FBT Bancorp, Inc., Baton Rouge, Louisiana, and its subsidiary, Fidelity Bank and Trust Company, Baton Rouge, Louisiana.	Newspaper-01/06/2003 Fed Reg-01/09/2003
CIC	First Dozier Bancshares, Inc., after-the-fact change in control notice by The W.R. McGhee Trust and Willie B. Smith, Jr., as Trustee for said Trust, to retain 15.51 percent of the outstanding shares of First Dozier Bancshares, Inc., Dozier, Alabama.	Newspaper-01/14/2003 Fed Reg-01/03/2003

*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>
4(c)(8)	IBERIABANK Corporation, New Iberia, Louisiana, to acquire 40 percent of the outstanding shares of Cadence Holdings, Inc., L.L.C., Lafayette, Louisiana.	Fed Reg-N/Avail
4(c)(8)	Bancshares of Florida, Inc., Naples, Florida (formerly Citizens Bancshares of Southwest Florida), to acquire Florida Trust Company, Inc., Ft. Lauderdale, Florida, and thereby engage in trust company activities.	Fed Reg-N/Avail

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>LrgBk</i>	<i>SmBk</i>
270036	Orion Bank 3838 Tamiami Trail North Naples, Florida 34103 (941) 403-5121	09/16/2002	12/23/2002	S		X

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

Institution *Location*

None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, December 28, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Salin Bank and Trust Company, Indianapolis, Indiana, to establish a branch facility to be located at 6431 East State Boulevard, Fort Wayne, Indiana.*	Newspaper – 12/10/2002
18C & Branches	Unionbank, Streator, Illinois, to merge with Unionbank/Central, Princeton, Illinois and thereby to establish 5 branches.*	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 Newspaper – 12/05/2002
3(a)(1)	DB Acquisition Corp., Wausau, Wisconsin, to become a bank holding company through the acquisition of 100 percent of the voting shares of Dorchester Bancshares, Inc., Dorchester, Wisconsin, and thereby indirectly acquire Dorchester State Bank, Dorchester, Wisconsin.*	Fed Reg – 01/21/2003 Newspaper – 01/11/2003
CIC	Notice by Antonia Whalen, Clementine Whalen and Nathaniel Whalen, all of Chicago, Illinois, and Amanda Whalen, Portland, Oregon, acting in concert with their parents, Wayne W. Whalen and Paula Wolff, Chicago, Illinois, to retain ownership of the outstanding shares of Unionbancorp, Inc., Ottawa, Illinois, and thereby indirectly retain voting shares of Unionbank, Streator, Illinois; Unionbank/Central, Princeton, Illinois; Unionbank/West, Macomb, Illinois, and Unionbank/Northwest, Hanover, Illinois.	Fed Reg – 01/15/2003 Newspaper – 12/09/2002

* 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>
4(c)(8)	Bancroft State Bancshares, Inc., Bancroft, Wisconsin, proposes to form Hometown Insurance Agency L.L.C., Bancroft, Wisconsin, which will acquire all the assets of Rayome Insurance Agency, Inc., and thereby engage in insurance agency activity.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
3(a)(1) Notice	Advantage National Bancorp, Inc., Elk Grove Village, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Advantage National Bank, Elk Grove Village, Illinois.
Reg K	Notice by The Northern Trust Company, Chicago, Illinois and its Edge subsidiary, Northern Trust International Banking Corporation, New York, New York, to make an investments in excess of the general consent limit for a single subsidiary, pursuant to Sections 211.9(f) of Regulation K.

Section V – Availability of CRA public evaluations

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Section V – Availability of CRA public evaluations

<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>
711548	Chelsea State Bank 1010 S. Main Street Chelsea, Michigan 48118 (734) 475-1355	08/12/2002	12/26/2002	S		X

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

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, December 28, 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>
3A3	Century Bancshares, Inc., Gainesville, Missouri, to acquire 24.8 percent of Ozarks Heritage Financial Group, Inc., Gainesville, Missouri (in formation), and thereby indirectly acquire Bank of Plato, Plato, Missouri.*	Newspaper – 01/31/2003 Fed Reg – 01/28/2003
3A1	Ozarks Heritage Financial Group, Inc., Gainesville, Missouri, to become a bank holding company by acquiring 100 percent of Community First Financial Corporation, Plato, Missouri, and thereby indirectly acquire its subsidiary bank, Bank of Plato, Plato, Missouri.*	Newspaper – 01/31/2003 Fed Reg – 01/28/2003
CIC	Notice by the Davis Family Control Group to retain 76.74 percent of Dix Bancshares, Inc., Dix, Illinois. The group consists of 1.) Russell W. Davis, Mount Vernon, Illinois; 2.) David M. Davis, Mount Vernon, Illinois; 3.) James K. Davis, Salem, Illinois; 4.) the David M. Davis Family Trust; 5.) the James K. Davis Family Trust, and 6.) the Lynne M. Mills Family Trust. The notice is also for David M. Davis to acquire direct and indirect control of 53.90 percent of Dix Bancshares, Inc. and for James K. Davis to acquire direct and indirect control of 44.10 percent of Dix Bancshares, Inc.	Newspaper – 01/13/2003 Fed Reg – 01/16/2003
3A1	Frontenac Bancshares, Inc., Earth City, Missouri, to become a bank holding company by acquiring 100 percent of Frontenac Bank, Earth City, Missouri.*	Newspaper – N/Avail Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

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					<i>LrgBk</i>	<i>SmBk</i>
33147	Farmers Bank and Trust Company Blytheville, Arkansas	10/07/2002	12/24/2002	S		X
169653	First Bank St. Louis, Missouri	07/29/2002	12/26/2002	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, December 28, 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 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 Newspaper – N/Avail
CIC	Notice by Richard M. Wall, Burnsville, Minnesota; John K. Wall, Excelsior, Minnesota; and Elizabeth Wall Lee, Mendota Heights, Minnesota, as a group acting in concert, to gain control of Highland Bancshares, Inc., Bloomington, Minnesota, and thereby indirectly gain control of Highland Bank, St. Michael, Minnesota.	Fed Reg – 01/09/2003 Newspaper – 01/15/2003

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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, December 28, 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	Alan J. Erickson, North Platte, Nebraska and Ronald J. Erickson, Scottsbluff, Nebraska, to acquire control of NebraskaLand Financial Services, Inc., York, Nebraska, parent of NebraskaLand National Bank, North Platte, Nebraska.	Newspaper - 01/03/2003 Fed Reg - 01/10/2003

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
352857	WestStar Bank 108 S. Frontage Road West Vail, Colorado 81657	09/16/2002	12/26/2002	S	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, December 28, 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.

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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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, December 28, 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)	Utah Community Bancorp, Sandy, Utah, to become a bank holding company by acquiring 100 percent of Utah Community Bank, Sandy, Utah.*	Newspaper – N/Avail Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Member Withdrawal	Western Security Bank, Scottsdale, Arizona, voluntarily withdraws from membership in the Federal Reserve System.	

Section V – Availability of CRA public evaluations

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

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					<i>LrgBk</i>	<i>SmBk</i>
871769	Farmers & Merchants Bank of Long Beach 302 Pine Avenue Long Beach, California 90802 (562) 437-0011	08/12/2002	12/24/2002	S	X	

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

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None
