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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. 4*

*Week Ending January 25, 2003*

### **Banks, Foreign**

Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A., Rabobank Nederland, Utrecht, The Netherlands -- commenter's request for reconsideration of the Board's approval of the application to acquire VIB Corp, El Centro, California, and Valley Independent Bank.  
- Denied, January 22, 2003

### **Regulations And Policies**

Regulation H -- amendments to implement certain disclosure and reporting requirements for state member banks that directly issue public securities.  
- Approved, January 22, 2003

### **Enforcement**

The Bank of Yellville, Yellville, Arkansas -- issuance of an order of assessment of a civil money penalty.  
- Announced, January 23, 2003

Central State Bank, Calera, Alabama -- issuance of an order of assessment of a civil money penalty.  
- Announced, January 23, 2003

La Salle State Bank, La Salle, Illinois -- issuance of an order of assessment of a civil money penalty.  
- Announced, January 23, 2003

Simmons First Bank of Russellville, Russellville, Arkansas -- issuance of an order of assessment of a civil money penalty.  
- Announced, January 23, 2003

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

**Bank Branches, Domestic**

Chicago

First Midwest Bank, Itasca, Illinois -- to establish branches at 19305 Sandlake Road, Lindenhurst, and at the intersection of 179th Street and Wolf Road, Orland Park.

- Approved, January 21, 2003

**Bank Holding Companies**

Chicago

Advantage National Bancorp, Inc., Elk Grove Village, Illinois -- to become a bank holding company through the acquisition of Advantage National Bank.

- Approved, January 24, 2003

Atlanta

Eagle National, Inc., Stockbridge, Georgia -- to become a bank holding company through the acquisition of Eagle National Bank.

- Withdrawn, January 21, 2003

General Counsel

First Interstate BancSystem, Inc, Billings, Montana -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.

- Granted, January 23, 2003

St. Louis

FSB Bancshares, Inc., Knoxville, Tennessee -- to become a bank holding company through the acquisition of First State Bank, Henderson.

- Approved, January 24, 2003

Kansas City

Hometown Banc Corp, Grand Island, Nebraska -- to acquire shares of Five Points Bank of Hastings, Hastings, on its conversion from a federal savings bank to a state-chartered commercial bank.

- Approved, January 24, 2003

### **Banks, National**

#### Philadelphia

MBNA America Bank, National Association, Wilmington, Delaware -- to make an additional investment in MBNA Canada Bank, Gloucester, Canada.

- Withdrawn, January 22, 2003

### **Banks, State Member**

#### Director, BS&R

Old Kent Bank, Cincinnati, Ohio -- transfer agent registration in connection with the merger with Fifth Third Bank.

- Withdrawn, January 23, 2003

### **Change In Bank Control**

#### St. Louis

Dix Bancshares, Inc., Dix, Illinois -- change in bank control.

- Permitted, January 22, 2003

#### Chicago

Unionbancorp, Inc., Ottawa, Illinois -- changes in bank control.

- Permitted, January 24, 2003

### **Competitive Factors Reports**

#### Atlanta

Englewood Bank, Englewood, Florida -- report on competitive factors of the proposal to retain control of Englewood Bank.

- Submitted, January 22, 2003

#### Minneapolis

Midwest Bank, National Association, Parkers Prairie, Minnesota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Baxter branch of Liberty Savings Bank, FSB, St. Cloud.

- Submitted, January 21, 2003

### **Competitive Factors Reports**

#### Richmond

Planters Bank and Trust Company of Virginia, Staunton, Virginia -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Harrisonburg branch of Second Bank & Trust Company, Culpeper.  
- Submitted, January 24, 2003

### **Extensions Of Time**

#### Kansas City

AmeriBank Holding Company, Inc., Collinsville, Oklahoma -- extension to May 7, 2003, to establish AmeriBank Mortgage Company, LLC and thereby engage in mortgage origination activities.  
- Granted, January 24, 2003

#### Dallas

Beltline Bancshares, Inc., Dallas, Texas, and Security Bank Holding Company, Wilmington, Delaware -- extension to April 22, 2003, to become bank holding companies through the acquisition of Security Bank, National Association, Garland.  
- Granted, January 21, 2003

### **Financial Holding Companies**

#### New York

Intervest Bancshares Corporation, New York, New York -- election to become a financial holding company.  
- Effective, January 23, 2003

#### Chicago

Kosciusko Financial, Inc., Mentone, Indiana -- election to become a financial holding company.  
- Effective, January 21, 2003

### **Enforcement**

#### Director, BS&R

Banco Popular de Puerto Rico, Hato Rey, Puerto Rico -- termination of a written agreement with the Federal Reserve Bank of New York.  
- Authorized, January 10, 2003 (AC)

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 25, 2003

### 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**

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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, January 25, 2003

#### 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**

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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 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, January 25, 2003

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

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

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

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

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

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

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

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

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

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<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, January 25, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) Branch	Application by Chippewa Valley Bank, Rittman, OH to merge with The Savings Bank & Trust Company, Orrville, OH and incident thereto establish 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	Change in control notice filed by David B. Cook, et al of intent to retain control of up to 10.49 percent of the outstanding voting shares of HFB Financial Corporation, Middlesboro, KY.	Fed Reg – N/Avail Newspaper-N/Avail
3(a)(5)	Application by Wayne Bancorp, Inc., Wooster, OH to acquire Banc Services Corp., Orrville, OH.*	Fed Reg – N/Avail Newspaper-2/17/2003

\*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**

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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.

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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						

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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, January 25, 2003

#### 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>
4(c)(8)	Friedman, Billings, Ramsey Group, Inc. (currently known as Forest Merger Corporation), and FBR TRS Holdings, Inc., both of Arlington, Virginia, to acquire more than 5% of the voting shares of Hawthorne Financial Corporation, El Segundo, California, and thereby indirectly acquire Hawthorne Savings, F.S.B., El Segundo, California.	Fed Reg - 02/18/2003 Newspaper - 02/11/2003

#### 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

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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>
3058329	Frederick County Bank 30 West Patrick Street Frederick, Maryland 21701	11/18/2002	01/22/2003	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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*Institution*

*Location*

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None

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## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, January 25, 2003

#### 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 the intersection of Windward Parkway and Westfield Drive, Alpharetta, Georgia, to be known as the Windward Parkway West Office.*	Newspaper-01/29/2003
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at Freedom Parkway, east of Georgia Highway 400, Cumming, Georgia, to be known as the Keith Bridge Office.*	Newspaper-01/29/2003
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1205 West Pratt Street, Baltimore, Maryland, to be known as the West Pratt Safeway In-Store Office.*	Newspaper-01/30/2003
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at the Dallas Highway, west of Barrett Parkway, Marietta, Georgia, to be known as the West Cobb Office.*	Newspaper-01/29/2003
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at the intersection of Holcomb Bridge and Ellard Drive, Alpharetta, Georgia, to be known as the Ellard Village Office.*	Newspaper-01/29/2003

\*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>
CIC	First Citizens Bankshares, Inc., Glennville, Georgia, prior change in control notification filed by Jeannie Kicklighter Beck, to acquire 1.5 percent of the outstanding shares of First Citizens Bankshares, Inc., Glennville, Georgia. Total pro forma ownership will be 26.1 percent.	Newspaper-N/Avail Fed Reg-02/12/2003
3(a)(1)	Morton Bancorp, Inc., Morton, Mississippi, to become a bank holding company by acquiring Bank of Morton, Morton, Mississippi.*	Newspaper-N/Avail Fed Reg-02/21/2003



**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)	SouthTrust Corporation, Birmingham, Alabama, to merge with Founders Bancshares, Inc., and its subsidiary, Founders National Bank, both of Dallas, Texas.*	Newspaper-02/20/2003 Fed Reg-02/14/2003

\*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>
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>
None						

**Section VI – CRA examinations scheduled for**

**Quarter of**

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*Institution*

*Location*

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None

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, January 25, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Savings Bank, Robins, Iowa, to establish a branch office to be located at 2600 Edgewood Drive SW, Cedar Rapids, Iowa.*	Newspaper – 01/27/2003
18C & Branches	Unionbank, Streator, Illinois, to merge with Unionbank/Central, Princeton, Illinois, and thereby to establish branches at 601 South Main Street, Princeton, Illinois; 109 W. Maple Street, Manlius, Illinois; 1839 North Main Street, Princeton, Illinois; 10 Main Street, Tampico, Illinois, and 100 Main Street, Tiskilwa, Illinois.*	Newspaper – 01/22/2003

\* 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 the Eldred 2002 Family Trust, Beloit, Wisconsin, and Co-Trustees Helen M. Eldred, Beloit, Wisconsin, Susan E. Boettcher, Wauwatosa, Wisconsin, Steven M. Eldred, Beloit, Wisconsin, and Richard J. Langer, Madison, Wisconsin, to acquire control of Centre 1 Bancorp, Inc., Beloit, Wisconsin, and thereby indirectly acquire First National Bank and Trust Company of Beloit, Beloit, Wisconsin.	Fed Reg – 02/10/2003 Newspaper – N/Avail
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
3(a)(3)	Standard Bancshares, Inc., Hickory Hills, Illinois, to acquire 100 percent of the voting shares of East Side Bancorporation, Inc., Chicago, Illinois, and thereby indirectly acquire BankChicago, Chicago, Illinois.*	Fed Reg – 02/21/2003 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**

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					<i>LrgBk</i>	<i>SmBk</i>
939436	Unionbank/Northwest 215 Jefferson Hanover, Illinois 61041 (815) 591-2201	08/12/2002	01/21/2003	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, January 25, 2003

### 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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---

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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						

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, January 25, 2003

#### 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)	American Eagle Financial Corporation, Albertville, Minnesota, to become a bank holding company by acquiring 100% of Riverview Community Bank, Otsego, Minnesota, a <i>de novo</i> bank.*	Fed Reg – 02/20/2003 Newspaper – 02/21/2003
3(a)(3)	Bitterroot Holding Company, Lolo, Montana, to acquire 32.86% of the voting shares of West One Bank, Kalispell, Montana, a <i>de novo</i> bank.*	Fed Reg – 02/14/2003 Newspaper – 02/18/2003
3(a)(3)	Ravalli County Bankshares, Inc., Hamilton, Montana, to acquire 32.86% of the voting shares of West One Bank, Kalispell, Montana, a <i>de novo</i> bank.*	Fed Reg – 02/14/2003 Newspaper – 02/18/2003

\* 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>
COM	U.S. Bancorp, Minneapolis, Minnesota, requests relief from a commitment.

**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>
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, January 25, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Pinnacle Bank, Papillion, Nebraska, to merge with First National Bank of Elwood, Elwood, Nebraska and to operate under the charter and title of Pinnacle Bank, Papillion, Nebraska.	Newspaper - 02/01/2003
Branch	Community Banks of Southern Colorado, Rocky Ford, Colorado, to establish a mobile branch at 123 First Street, Pueblo, Colorado.	Newspaper - 02/22/2003

### 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)	Sundance State Bank Profit Sharing, Employee Stock Ownership Plan and Trust, Sundance, Wyoming, to become a bank holding company through the acquisition of 28 percent of the voting shares of Sundance Bankshares, Inc., parent of Sundance State Bank, both of Sundance, Wyoming.	Newspaper - 02/17/2003 Fed Reg - 02/24/2003

### 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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
938653	First United Bank 8095 E. Belleview Avenue Englewood, Colorado 80111	10/21/2002	01/20/2003	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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*Institution*

*Location*

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None

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, January 25, 2003

### 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**

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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, January 25, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	The Wakashio Bank, Ltd., Tokyo, Japan, to establish branch offices in Los Angeles, California, San Francisco, California, and New York, New York, that will be opened under the name of Sumitomo Mitsui Banking Corporation.*	Newspaper – 02/20/2003

\* 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 Alan Wilber Rolley, Dallas, Texas, and Blake Alan Rolley, Flagstaff, Arizona, acting in concert, to increase their ownership up to 33.06 percent of Arizona Bancshares, Inc., Flagstaff, Arizona.*	Newspaper – N/Avail Fed Reg – 02/04/2003
3(a)(1)	The Wakashio Bank, Ltd., Tokyo, Japan, to become a bank holding company by acquiring 100 percent of Manufacturers Bank, Los Angeles, California.*	Newspaper – 02/20/2003 Fed Reg – 02/21/2003
3(a)(1)	Five Star Bancorp, Rocklin, California, to become a bank holding company by acquiring 100 percent of Five Star Bank, Rocklin, California.*	Newspaper – 02/26/2003 Fed Reg – 02/28/2003

\* 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**

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

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