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# Federal Reserve Release

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

*No. 16*

*Week Ending April 19, 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

Delafield State Bank, Delafield, Wisconsin -- to establish branches at 123 West Washington Avenue, Madison, and 222 North Midvale Boulevard.

- Approved, April 17, 2003

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 2825 Smith Avenue, Baltimore, Maryland.

- Approved, April 17, 2003

**Bank Holding Companies**

Kansas City

Bancorp V, Inc., Olathe, Kansas -- to become a bank holding company through the acquisition of shares of Bank of Leeton, Leeton, Missouri.

- Approved, April 15, 2003

Atlanta

Central Georgia Banking Company, Cochran, Georgia -- to become a bank holding company through the acquisition of State Bank of Cochran.

- Returned, April 18, 2003

Secretary

Dickinson Financial Corporation II, Kansas City, Missouri, and Dickinson Financial Corporation -- waiver of application to acquire Founders Bancshares, Inc., Chesterfield, in connection with the merger of Founders Bank, and Dickinson's subsidiary bank, Bank Midwest, National Association, Kansas City.

- Granted, April 17, 2003

New York

DnB Holding ASA, Oslo, Norway -- to retain its investment in DnB Asset Management (US) Inc., New York, New York, and thereby continue to engage in certain financial and investment advisory activities.

- Approved, April 16, 2003

### **Bank Holding Companies**

#### Minneapolis

First National Agency Company of Deer River Inc., Deer River, Minnesota -- relief from a commitment.

- Withdrawn, April 15, 2003

#### Director, BS&R

First Star Bancorp, Inc., Bethlehem, Pennsylvania -- transfer agent registration.

- Withdrawn, April 14, 2003

#### St. Louis

Security First Bancshares, Inc., O'Fallon, Illinois -- to become a bank holding company through the acquisition of shares of Bank of O'Fallon.

- Approved, April 14, 2003

#### Secretary

SunTrust Banks, Inc., Atlanta, Georgia -- to acquire Lighthouse Financial Services, Inc., Hilton Head, South Carolina, and Lighthouse Community Bank.

- Approved, April 17, 2003

#### Director, BS&R

West Bancorporation, Inc., West Des Moines, Iowa -- transfer agent registration.

- Withdrawn, April 14, 2003

### **Banks, State Member**

#### Director, BS&R

Bank of Hawaii, Honolulu, Hawaii -- transfer agent registration.

- Approved, April 14, 2003

#### Director, BS&R

Bank of Louisville, Louisville, Kentucky -- transfer agent registration.

- Withdrawn, April 14, 2003

### **Change In Bank Control**

#### Dallas

Clyde Financial Corporation, Clyde, Texas -- change in bank control.

- Permitted, April 14, 2003

### **Change In Bank Control**

#### St. Louis

First Paris Holding Company, Paris, Arkansas -- change in bank control.  
- Permitted, April 15, 2003

### **Competitive Factors Reports**

#### Kansas City

Bank of the Wichitas, Snyder, Oklahoma -- report on competitive factors of the proposed merger with Wichita Bancshares, Inc.  
- Submitted, April 14, 2003

#### Richmond

Colombo Bank, Rockville, Maryland -- report on competitive factors of the proposed merger with Independence Federal Savings Bank, Washington, D.C.  
- Submitted, April 15, 2003

#### Dallas

The Eden State Bank, Eden, Texas -- report on competitive factors of the proposed acquisition of the Big Lake branch of Big Lake Bank, N.A., Big Lake.  
- Submitted, April 18, 2003

#### Kansas City

Farmers Exchange Bank, Cherokee, Oklahoma -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Helena and Wakita branches of Gold Bank, Hennessey.  
- Submitted, April 14, 2003

#### Atlanta

Jefferson Bancshares, MHC, Morristown, Tennessee -- report on competitive factors of the proposed merger with Jefferson Federal Savings & Loan Association.  
- Submitted, April 16, 2003

#### San Francisco

Riverview Bancorp, Inc., Vancouver, Washington -- report on competitive factors of the proposed acquisition of Today's Bancorp, Inc., and merger of Today's Bank and Riverview Community Bank.  
- Submitted, April 15, 2003

### **Competitive Factors Reports**

#### Dallas

Southwest Bank of Texas, N.A., Houston, Texas -- report on competitive factors of the proposed merger with MaximBank, Dickinson.

- Submitted, April 18, 2003

### **Extensions Of Time**

#### Kansas City

Bank of Oklahoma, National Association, Tulsa, Oklahoma -- extension to June 1, 2003, to establish a branch in Grand Cayman, Cayman Islands.

- Granted, April 17, 2003

#### Atlanta

Compass Bank, Birmingham, Alabama -- extension to May 9, 2003, to establish mobile branches to serve Birmingham, Huntsville, Mobile, Montgomery, and Tuscaloosa, Alabama; Phoenix, Scottsdale, Tempe, and Tucson, Arizona; Denver, Boulder, Colorado Springs, and Fort Collins, Colorado; Gainesville, Jacksonville, Pensacola, Fort Walton Beach, and Saint Augustine, Florida; Albuquerque, New Mexico; and Austin, Dallas, Fort Worth, Houston, and San Antonio, Texas.

- Granted, April 16, 2003

#### Kansas City

First United Bank, Englewood, Colorado -- extension to July 22, 2003, to establish a branch at 6500 West 104th Avenue, Westminster.

- Granted, April 15, 2003

#### Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to June 30, 2003, to increase its interest in Prairieland Bancorp, Inc., and thereby acquire Farmers and Merchants State Bank.

- Granted, April 15, 2003

### **Financial Holding Companies**

#### Chicago

First Farmers Financial Corporation, Converse, Indiana -- election to become a financial holding company.

- Effective, April 17, 2003

**Financial Holding Companies**

Chicago

West Pointe Bancshares, Inc., Oshkosh, Wisconsin -- election to become a financial holding company.

- Effective, April 17, 2003

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 19, 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)	PeoplesBancorp, MHC, Holyoke, Massachusetts - to become a mutual bank holding company through the acquisition of 100% of the voting shares of PeoplesBank, successor to Peoples Savings Bank, both of Holyoke, Massachusetts	Newspaper - 05/22/2003 Fed Reg - N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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, April 19, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C	Manufacturers and Traders Trust Company, Buffalo, New York, to merge Allfirst Financial Center National Association, Millsboro, Delaware, with and into M&T Bank, Buffalo, New York.	Newspaper – 5/7/2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A1	Sleepy Hollow Bancorp, Inc., to become a one bank holding company with respect to Sleepy Hollow Bank, both of Sleepy Hollow, New York.	Newspaper – 5/7/2003 Fed Reg – 5/12/2003
3A1	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to become a bank holding company with respect to 473 Broadway Holding Corporation and the Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper – N/Avail Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>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 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, April 19, 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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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, April 19, 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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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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**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, April 19, 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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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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**NI = Needs to improve**

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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, April 19, 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 4310 Ebenezer Road, Perry Hall, Maryland, to be known as Perry Hall Square Office.*	Newspaper-04/27/2003
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at the intersection of Eagles Landing Parkway & Country Club Drive, Stockbridge, Georgia, to be known as The Shoppes at Eagles Landing.*	Newspaper-04/27/2003
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 481 Prosperity Lake Drive, St. Augustine, Florida, to be known as the St. John's Office.*	Newspaper-04/22/2003
18(c)	SunTrust Bank, Atlanta, Georgia, to merge with Lighthouse Community Bank, Hilton Head Island, South Carolina.*	Newspaper-05/12/2003

\*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)(3)	Alabama National BanCorporation, to acquire 100 percent of the outstanding shares of Millennium Bank, Gainesville, Florida.*	Newspaper-05/05/2003 Fed Reg-05/19/2003
3(a)(3)	SunTrust Banks, Inc., Atlanta, Georgia, to acquire Lighthouse Community State Bank, Hilton Head Island, South Carolina.*	Newspaper-05/12/2003 Fed Reg-05/12/2003
3(a)(1)	Triangle Financial Group, Inc., Loganville, Georgia, to become a bank holding company by acquiring The Community Bank, Loganville, Georgia.*	Newspaper-04/30/2003 Fed Reg-05/16/2003

**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>
CIC	Pinnacle Financial Corporation, Elberton, Georgia, after-the-fact change in control filed by L. Jackson McConnell, Sr., Patricia McConnell, The L. Jackson McConnell, Jr. Family Trust, the L. Jackson McConnell Sr. Retained Annuity Trust, L. Jackson McConnell, Jr. as custodian for Lawson C. McConnell, L. Jackson McConnell, Jr. as custodian for Mary Margaret McConnell, all of Elberton, Georgia, The Kathleen L. Korotzer Family Trust, Kathleen L. Korotzer as custodian for Turner J. Korotzer, Kathleen L. Korotzer as custodian for Nicholas C. Korotzer, all of Walnut Creek, California, Alice M. Eberhardt, Linton W. Eberhardt, III, The Linton W. Eberhardt, IV Family Trust, the Laura Eberhardt Stille Family Trust, and the Alice M. Eberhardt Retained Annuity Trust, all of Royston, Georgia, to retain 58.5 percent of the outstanding stock of Pinnacle Financial Corporation, and its subsidiary, Pinnacle Bank, both of Elberton, Georgia.	Newspaper-04/23/2003 Fed Reg-04/18/2003

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\*Subject to provisions of the Community Reinvestment Act

**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**

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

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

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

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, April 19, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	Comerica Bank, Detroit, Michigan, to merge with Comerica Bank-Texas, Dallas, Texas and Comerica Bank-California, San Jose, California, and thereby to establish 158 branches.*	Newspaper – N/Avail
Branch	First American Bank, Fort Dodge, Iowa, to establish a branch facility to be located at 1901 E.P. True Parkway, West Des Moines, Iowa.*	Newspaper – 04/24/2003
18(c) & Branches	First Midwest Bank, Itasca, Illinois, to purchase the branch office of The Northern Trust Company, Chicago, Illinois, located at 8501 West Higgins Road, Chicago, Illinois, and thereby to establish a branch at the same location.*	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 Commerce Bancorp Rabbi Trust, Berkeley, Illinois, to increase ownership from 9.97 percent to 10.21 percent of Commerce Bancorp, Inc., Berkeley, Illinois, and thereby indirectly acquire control of National Bank of Commerce, Berkeley, Illinois.	Fed Reg – 04/28/2003 Newspaper – N/Avail
3(a)(3)	MainSource Financial Group, Greensburg, Indiana, to acquire 100 percent of the voting shares of First Community Bancshares, Inc., Bargersville, Indiana, and thereby indirectly acquire First Community Bank & Trust, Bargersville, Indiana.*	Fed Reg – 05/09/03 Newspaper – N/Avail
3(a)(3)	National Bancshares, Inc., Bettendorf, Iowa, to acquire at least 400,000 shares, or 33.56 percent of Benchmark Bancorp, Inc., Aurora, Illinois, and thereby indirectly Benchmark Bank, Aurora, Illinois.*	Fed Reg – 04/18/2003 Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Peotone Bancorp, Inc., Peotone, Illinois, to acquire 24.99 percent of the outstanding common stock of Bank of the San Juans Bancorporation, Durango, Colorado, and thereby indirectly acquire Bank of the San Juans, Durango, Colorado.*	Fed Reg – 05/16/2003 Newspaper – N/Avail
3(a)(1)	PNB Bancshares, Inc., Pekin, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Pekin National Bank, Pekin, Illinois.*	Fed Reg – 05/15/2003 Newspaper – 05/09/2003
CIC	Notice by Myron Lee (Sam) Scott to acquire an additional 867 shares, or 11.55 percent and thereby increase control to 21.14 percent of Scott Bancshares, Inc., Bethany, Illinois, and thereby indirectly control Scott State Bank, Bethany, Illinois; Maroa Forsythe Community Bank, Maroa, Illinois; and State Bank of Niantic, Niantic, Illinois.	Fed Reg – 05/01/2003 Newspaper – N/Avail
CIC	Notice by Francis E. Powers, to acquire 49.78 percent of the voting shares of Union Bancorporation, Defiance, Iowa, and thereby indirectly acquire Defiance State Bank, Defiance, Iowa.	Fed Reg – 04/17/2003 Newspaper – 04/15/2003

\* 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>
3(a)(1) Notice	CB Holding Corp., Aledo, Illinois, to become a bank holding company through the acquisition of 100 percent of the voting shares of Country Bank, Aledo, Illinois.

## 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>
836544	Columbus Junction State Bank 134 Main Street Columbus Junction, Iowa 52738 (319) 728-2436	12/02/2002	04/15/2003	S		X
75633	Harris Trust and Savings Bank 111 W. Monroe Street Chicago, Illinois 60603 (312) 461-2121	04/29/2002	04/18/2003	O	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 8

## Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, April 19, 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>	
4c8	Cass Information Systems, Inc., Bridgeton, Missouri, proposes to indirectly engage in data processing activities by acquiring 100 percent of the series B preferred stock of Imaging Acceptance Corporation, Warrenton, Virginia.	

## 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.

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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 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, April 19, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Big Sky Western Bank, Big Sky, Montana, to establish a branch facility at 106 East Babcock, Bozeman Montana.*	Newspaper – 04/15/2003

\*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	Change in control notice by the Robert E. Meyerson Revocable Trust and the Suzanne L. Meyerson Revocable Trust, to gain control of Cattail Bancshares, Inc., Atwater, Minnesota, and thereby indirectly gain control of State Bank of Kimball, Kimball, Minnesota, and Atwater State Bank, Atwater, Minnesota.	Fed Reg- 04/15/2003 Newspaper- 04/16/2003
3A1	Centra Ventures, Inc., St. Cloud, Minnesota, proposes to acquire 100% of the voting shares of Falcon National Bank, Foley, Minnesota.*	Fed Reg- 05/16/2003 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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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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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 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, April 19, 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)	Gemini Bancshares, Inc., Monument, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Integrity Bank and Trust, Monument, Colorado.	Newspaper - N/Avail Fed Reg - N/Avail
3(a)(1)	Equity Bancshares, Inc., Wichita, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of National Bank of Andover, Andover, Kansas.	Newspaper - N/Avail Fed Reg - N/Avail
3(a)(1)	Bank of the San Juans Bancorporation, Durango, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of the San Juans, Durango, Colorado.	Newspaper - 05/08/2003 Fed Reg - 05/16/2003
3(a)(1)	One Rich Hill Land Ltd. Partnership, Tulsa, Oklahoma, to become a bank holding company through the retention of 25.44 percent of the voting shares of F&M Bancorporation, Tulsa, Oklahoma, parent of F&M Bank & Trust Company, Tulsa, Oklahoma.	Newspaper - 04/20/2003 Fed Reg - 05/16/2003
3(a)(1)	One Rich Hill Mining, LLC, Tulsa, Oklahoma, to become a bank holding company through the retention of 25.44 percent of the voting shares of F&M Bancorporation, Tulsa, Oklahoma, parent of F&M Bank & Trust Company, Tulsa, Oklahoma.	Newspaper - 04/20/2003 Fed Reg - 05/16/2003
3(a)(3)	Citizens Bancshares Employee Stock Ownership Plan, Fort Morgan, Colorado, to acquire up to 40 percent of the voting shares of Citizens Bancshares, Inc., parent of Citizens Bank of Edmond, both in Edmond, Oklahoma.	Newspaper - 05/10/2003 Fed Reg - 05/12/2003
3(a)(3)	The Farmers State Bank Employee Stock Ownership Plan, Fort Morgan, Colorado, to acquire up to 38 percent of the voting shares of F.S.B. Bancorporation of Fort Morgan, parent of Farmers State Bank, both in Fort Morgan, Colorado.	Newspaper - 04/20/2003 Fed Reg - 05/15/2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Jeffrey L. Gerhart, Newman Grove, Nebraska, to acquire control of First Newman Grove Bankshares Corporation, Newman Grove, Nebraska, parent of The First National Bank of Newman Grove, Newman Grove, Nebraska.	Newspaper - N/Avail Fed Reg - 05/05/2003
CIC	Notice by M. Brian Yarrington, Thermopolis, Wyoming, to acquire control of State Holding Company, parent of First State Bank of Thermopolis, both in Thermopolis, Wyoming.	Newspaper - 04/25/2003 Fed Reg - 04/22/2003

## 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>
Member	Peoples Bank, Coldwater, Kansas, to become a member of the Federal Reserve System.
Premises	Bank at Broadmoor, Colorado Springs, Colorado, to increase its investment in bank premises in the amount of \$188,480.

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

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

**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>
283054	Heritage Bank 1020 Century Drive Louisville, Colorado 80027	01/16/2003	04/17/2003	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, April 19, 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)	AIM Bancshares, Inc., Levelland, TX, to acquire The First National Bank of Littlefield, Littlefield, TX*	Fed Reg – 05/19/2003 Newspaper – N/Avail
3(a)(5)	First National Monahans Bancshares, Inc., Monahans, TX, to acquire First Haskell Bancorp, Inc., Lubbock, TX, and First National Bank, Lubbock, TX* (previously reported the week ending April 12, 2003)	Fed Reg – 05/19/2003 Newspaper – 05/10/2003

\*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>	<i>Ending date of comment period</i>
None		

## Section V – Availability of CRA public evaluations

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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, April 19, 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	Central California Bank, Sonora, California, to merge with Central Sierra Bank, San Andreas, California, and to acquire seven branches located in Amador, Calaveras, San Joaquin and Tuolumne counties, California.*	Newspaper – N/Avail
Branch	Farmers and Merchants Bank of Long Beach, Long Beach, California, to establish a branch facility to be located at 7125 Yorktown Avenue, Huntington Beach, California.*	Newspaper – 4/25/2003

\* 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>
3(a)(3)	Western Alliance Bancorporation, Las Vegas, Nevada, to acquire 100 percent of Torrey Pines Bank, San Diego, California (in organization).*	Newspaper – N/Avail Fed Reg – 05/05/2003

\* 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>
3(a)(5)(C)	Service 1 <sup>st</sup> Bancorp, Stockton, California, to become a bank holding company by acquiring 100 percent of Service 1 <sup>st</sup> Bank, Stockton, California.
COM	Sumitomo Mitsui Banking Corporation, Tokyo, Japan, requests permanent relief of commitments made in connection with their acquisition of SMBC Securities, Inc., New York, New York, which was approved March 6, 1991.
Investment	Franklin Resources, Inc., San Mateo, California, to establish an indirect subsidiary bank, Franklin Templeton Fiduciary Bank & Trust, Ltd., Nassau, Bahamas, pursuant to section 211.9(g) of Regulation K.

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

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

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

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