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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. 17*

*Week Ending April 26, 2003*

**Board Operations**

Records Systems and Privacy Act -- request for comment on proposed amendments to two systems of records, Recruiting and Placement Records and General Personnel Records, under the Privacy Act.

- Approved, April 21, 2003

**Enforcement**

First Farmers Bank and Trust, Converse, Indiana -- issuance of a consent order of assessment of a civil money penalty.

- Announced, April 22, 2003

Premier Bank, Denver, Colorado -- written agreement dated March 24, 2003, with the Federal Reserve Bank of Kansas City.

- Announced, April 21, 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**

Minneapolis

Big Sky Western Bank, Gallatin Gateway, Montana -- to establish a branch at 106 East Babcock Street, Bozeman.

- Approved, April 22, 2003

Secretary

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 1400 Howell Branch Road, Winter Park, Florida.

- Approved, April 25, 2003

**Bank Holding Companies**

Dallas

BSA Bankshares, Inc., Abilene, Texas, and BSA Delaware, Inc., Dover, Delaware -- to become bank holding companies through the acquisition of The Bevans State Bank of Menard, Menard.

- Approved, April 24, 2003

Kansas City

Central Financial Corporation, Hutchinson, Kansas -- to acquire shares of Mid-America Bancorp, Inc., Jewell, and thereby acquire Heartland Bank.

- Approved, April 24, 2003

Atlanta

Community Bancshares of Mississippi, Inc., Brandon, Mississippi -- to acquire shares of First Lucedale Bancorp, Inc., Lucedale, and First National Bank of Lucedale.

- Approved, April 19, 2003 (AC)

Atlanta

F.N.B. Corporation, Naples, Florida -- to merge with Charter Banking Corporation, Tampa, and thereby acquire its subsidiary, Southern Exchange Bank.

- Approved, March 15, 2003 (AC)

### **Bank Holding Companies**

#### Atlanta

Financial Investors of the South, Inc., Birmingham, Alabama -- to acquire shares of Consumer National Bank, Jackson, Mississippi.

- Approved, April 25, 2003

#### St. Louis

First American Bancshares, Inc., Iuka, Mississippi -- to become a bank holding company through the acquisition of First American National Bank.

- Approved, April 24, 2003

#### Kansas City

Guaranty Corporation, Denver, Colorado -- to acquire shares of Bank Capital Corporation, Phoenix, Arizona; and for Bank Capital Corporation to become a bank holding company through the acquisition of The Biltmore Bank of Arizona, a de novo bank.

- Approved, April 23, 2003

#### Chicago

PSB Group, Inc., Madison Heights, Michigan -- to become a bank holding company through the acquisition of Peoples State Bank, Hamtramck.

- Approved, April 25, 2003

#### Chicago

Standard Bancshares, Inc., Hickory Hills, Illinois -- to acquire Security Financial Bancorp, Inc., Saint John, Indiana, and Security Federal Bank & Trust.

- Approved, April 23, 2003

#### Kansas City

Steele Street State Bank Corporation, Denver, Colorado -- to become a bank holding company through the acquisition of Steele Street State Bank, a de novo bank.

- Withdrawn, April 24, 2003

#### Cleveland

Wayne Bancorp, Inc., Wooster, Ohio -- to acquire Banc Services Corp., Orrville, and to acquire Access Financial Corp., Massillon, and thereby engage in finance company activities.

- Approved, April 24, 2003

### **Bank Holding Companies**

#### Chicago

Wolf River Bancorp, Inc., Hortonville, Wisconsin -- to become a bank holding company through the acquisition of Wolf River Community Savings Bank.

- Approved, April 23, 2003

### **Bank Mergers**

#### Cleveland

Chippewa Valley Bank, Wadsworth, Ohio -- to acquire by merger The Savings Bank and Trust Company, Orrville, and thereby establish branches.

- Approved, April 24, 2003

#### Minneapolis

First State Bank Southwest, Pipestone, Minnesota -- to purchase the assets and assume the liabilities of the Edgerton and Leota branches of Bremer Bank, National Association, Marshall, and thereby establish a branch in Leota.

- Approved, April 24, 2003

#### Minneapolis

Security Bank of Minnesota, Albert Lea, Minnesota -- to merge with First State Bank of Emmons, Emmons, and thereby establish a branch.

- Approved, April 23, 2003

### **Bank Premises**

#### Kansas City

The Bank at Broadmoor, Colorado Springs, Colorado -- to increase its investment in bank premises.

- Approved, April 22, 2003

### **Banks, State Member**

#### Director, BS&R

The Bank of New York, New York, New York -- to acquire equity securities solely for the purpose of hedging its exposure arising from customer-driven equity derivative transactions.

- Approved, April 25, 2003

### **Change In Bank Control**

#### Kansas City

Elkcorp, Inc., Clyde, Kansas -- change in bank control.  
- Permitted, April 23, 2003

#### Minneapolis

First Hawley Bancshares, Inc., Hawley, Minnesota -- changes in bank control.  
- Permitted, April 25, 2003

### **Competitive Factors Reports**

#### Chicago

Bridgeview Bank and Trust, Bridgeview, Illinois -- report on competitive factors of the proposed merger with Uptown National Bank of Chicago, Chicago.  
- Submitted, April 23, 2003

#### San Francisco

Citizens Bank of Nevada County, Nevada City, California -- report on competitive factors of the proposed interim merger with Citizens Merger Sub.  
- Submitted, April 23, 2003

#### Boston

Enfield Federal Savings and Loan Association, Enfield, Connecticut -- report on competitive factors of the proposed merger with Windsor Locks Community Bank, FSL, Windsor Locks.  
- Submitted, April 21, 2003

#### Chicago

Kerndt Brothers Savings Bank, Lansing, Iowa -- report on competitive factors of the proposed merger with Farmers Savings Bank, West Union.  
- Submitted, April 23, 2003

#### Chicago

National City Bank of Michigan/Illinois, Bannockburn, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the two River Rouge, Michigan, branches of Shorebank, Chicago, Illinois.  
- Submitted, April 23, 2003

### **Competitive Factors Reports**

#### Dallas

Prosperity Bank, El Campo, Texas -- report on competitive factors of the proposed merger with BankDallas, SSB, Dallas.

- Submitted, April 23, 2003

#### Chicago

Standard Bank and Trust Company, Hickory Hills, Illinois -- report on competitive factors of the proposed merger with Security Federal Bank & Trust, Saint John, Indiana.

- Submitted, April 23, 2003

#### Chicago

Wolf River Community Savings Bank, Hortonville, Wisconsin -- report on competitive factors of the proposed merger with WR Interim Bank.

- Submitted, April 23, 2003

### **Extensions Of Time**

#### Kansas City

Arvest State Bank, Tulsa, Oklahoma -- extension to June 15, 2003, to establish a branch at 3233 South Yale Avenue.

- Granted, April 22, 2003

#### Dallas

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

- Granted, April 21, 2003

#### Dallas

Woodforest Financial Group, Inc., The Woodlands, Texas, and Sun Belt Bancshares Corporation, Wilmington, Delaware -- extension to July 23, 2003, to acquire shares of Main Street National Bank, Cleveland, Texas.

- Granted, April 23, 2003

### **Financial Holding Companies**

#### Richmond

Community First Financial Corporation, Lynchburg, Virginia -- election to become a financial holding company.

- Effective, April 24, 2003

#### Kansas City

Shamrock Bancshares, Inc., Coalgate, Oklahoma -- election to become a financial holding company.

- Effective, April 23, 2003

### **Membership**

#### St. Louis

Patriot Bank, Millington, Tennessee -- membership in the Federal Reserve System.

- Approved, April 24, 2003

#### Kansas City

Peoples Bank, National Association, Coldwater, Kansas -- membership in the Federal Reserve System.

- Approved, April 24, 2003

#### Richmond

Planters Bank and Trust Company of Virginia, Staunton, Virginia -- membership in the Federal Reserve System.

- Approved, April 25, 2003

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 26, 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 – 05/22/2003

### 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>
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 26, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18c	JPMorgan Chase Bank, New York, New York, to assume certain trust funds of Citizens Bank of Connecticut, New London, Connecticut, Citizens Bank of Massachusetts, Boston, Massachusetts, Citizens Bank New Hampshire, Manchester, New Hampshire, Citizens Bank of Pennsylvania, Philadelphia, Pennsylvania and Citizens Bank of Rhode Island, Providence, Rhode Island.	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>
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 – 05/28/2003 Fed Reg. – 05/22/2003

#### 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>
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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**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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## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, April 26, 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>	
3(a)(1)	Canton Bancorp, Inc., Canton, PA, to form a bank holding company by acquiring The First National Bank of Canton	

## 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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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 26, 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 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, April 26, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Sandy Spring Bank, Olney, Maryland, to establish a branch at 1100 West Patrick Street, Unit A, Frederick, Maryland.*	Newspaper – 05/03/2003
Branch	New Peoples Bank, Inc., Honaker, Virginia, to establish a branch at 2600 North John B. Dennis Highway, Kingsport, Tennessee.*	Newspaper – 05/05/2003
Branch	Rockingham Heritage Bank, Harrisonburg, Virginia, to establish a branch at 309 North Main Street, Bridgewater, Virginia.*	Newspaper – 05/05/2003
Branch	Highlands Union Bank, Abingdon, Virginia, to establish a branch at 100 West Main Street, Banner Elk, North Carolina.*	Newspaper – 05/27/2003

\*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>
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>
4(c)(8)	Mercantile Bankshares Corporation, Baltimore, Maryland, to acquire Townsend Building and Loan Association, Townsend, Delaware.

**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>
368429	NBRS Financial 6 Pearl Street Rising Sun, Maryland 21911	02/03/2003	04/20/2003	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, April 26, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2200 Aloma Avenue, Winter Park, Florida, to be known as the East Winter Branch.*	Newspaper-05/09/2003
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 3836 Murrell Road, Rockledge, Florida, to be known as the Murrell & Barnes Branch.*	Newspaper-05/09/2003
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 5555 Whittlesey Boulevard, Columbus, Georgia.*	Newspaper-04/29/2003

\*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	Bonifay Holding Company, Inc., Bonifay, Florida, after-the-fact notification filed by Guy F. Medley, Dothan, Alabama, and Michael A. Medley, Bonifay, Florida, to retain 26.75 percent of outstanding shares of Bonifay Holding Company, Inc., and its subsidiary, The Bank of Bonifay, both of Bonifay, Florida.	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>
3(a)(1)	Royal Palm Bancorp, Inc., Naples, Florida, notice to become a bank holding company by acquiring The Royal Bank of Florida, Naples, Florida.

**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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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>
1156388	First Community Bank 21 S. Charles Richard Beall Blvd. Debary, Florida 32713 (386) 668-6729	01/13/2003	04/24/2003	O		X

**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 26, 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
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 – 05/09/2003 Newspaper – 05/09/2003
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
3(a)(3)	Peotone Bancorp, Inc., Peotone, Illinois, and its subsidiary, Founders Group, Worth, 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

**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 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 – 04/27/2003

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

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

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

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

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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>
222147	Citizens Bank 328 S. Saginaw Street Flint, Michigan 48502 (810) 768-4715	07/01/2002	04/22/2003	O	X	
542649	Chemical Bank & Trust Co. 333 East Main Street Midland, Michigan 48640 (989) 839-5207	06/24/2002	04/22/2003	S	X	
157744	Linden State Bank 100 N. Meridian Linden, Indiana 47955 (765) 339-4646	01/06/2003	04/25/2003	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, April 26, 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>
3A3	Carlinville National Bank Shares, Inc., Carlinville, Illinois, to acquire 100 percent of Cornerstone Bank & Trust, National Association, Carrollton, Illinois.*	Newspaper – 05/24/2003 Fed Reg – 05/27/2003

\* 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.

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 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, April 26, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Bank Chaska, Chaska, Minnesota, to establish a branch facility at 432 Pond Promenade, Chanhassen, Minnesota.*	Newspaper – 05/02/2003

\*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 Danny Jo McLeod, Horace, North Dakota, to acquire control of Quality Bankshares, Inc., Fingal, North Dakota, and thereby indirectly acquire control of Fingal State Bank, Fingal, North Dakota.	Fed Reg- 05/13/2003 Newspaper- N/Avail
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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**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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## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, April 26, 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 - 05/03/2003 Fed Reg - 05/22/2003
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 - 05/23/2003 Fed Reg - 05/23/2003
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 - 05/06/2003 Fed Reg - 05/05/2003
CIC	Notice by Edward Carlson Rolfs, as co-trustee of CKI Management Trust, general partner of Central of Kansas, LP, Junction City, Kansas, to acquire control of Central of Kansas, Inc., Junction City, Kansas, parent of Central National Bank, Junction City, Kansas.	Newspaper - N/Avail Fed Reg - 05/13/2003
CIC	Notice by William Frederick Budde and Frank Frederick Budde, to acquire control of J&M Bancshares, Inc., parent of Walton State Bank, both in Walton, Kansas.	Newspaper - 05/14/2003 Fed Reg - 05/13/2003

**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.

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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.

<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>
163857	Farmers & Merchants Bank 116 S. Grand Crescent, Oklahoma 73028	01/27/2003	04/24/2003	S		X

**Section VI – CRA examinations scheduled for 3<sup>rd</sup> Quarter of 2003**

<i>Institution</i>	<i>Location</i>
Bank of Broadmoor	Castle Rock, Colorado
Colorado Bank and Trust Company of La Junta	La Junta, Colorado
Bank of Holyrood	Holyrood, Kansas
Peoples Bank	Lawrence, Kansas
St. Marys State Bank	St. Marys, Kansas
Platte Valley State Bank & Trust Company	Kearney, Nebraska
Pinnacle Bank	Pleasanton, Nebraska
Bank of Western Oklahoma	Elk City, Oklahoma
Territory Bank	Muskogee, Oklahoma
Bank of Nichols Hills	Oklahoma City, Oklahoma
Pioneer Bank and Trust Company	Ponca City, Oklahoma
First American Bank and Trust Company	Purcell, Oklahoma
Canadian State Bank	Yukon, Oklahoma
First State Bank	Wheatland, Wyoming

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

# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, April 26, 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* (previously reported the week ending April 19, 2003)	Fed Reg – 05/19/2003 Newspaper – 05/09/2003
3(a)(3)	Jere J. Ruff Family Limited Partnership II, Longview, TX, to acquire The First State Bank, Hallsville, TX* (Correction: The newspaper comment period ending date has been corrected to reflect 05/12/2003)	Fed Reg – 05/09/2003 Newspaper – 05/12/2003
3(a)(3)	Ruff Management, L.L.C., Longview, TX, and Ruff Partners, Ltd., Longview, TX, to acquire The First State Bank, Hallsville, TX* (Correction: The newspaper comment period ending date has been corrected to reflect 05/12/2003)	Fed Reg – 05/09/2003 Newspaper – 05/12/2003

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

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

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

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

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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.

<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>
426057	Riverbend Bank 2000 Handley Ederville Road Fort Worth, Texas 76118	01/13/2003	04/26/2003	2		X

**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, April 26, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C 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

\* 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 – 05/05/2003 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>
COM	Sumitomo Mitsui Banking Corporation, Tokyo, Japan, requests permanent relief of the commitments made in connection with its acquisition of SMBC Capital Markets, Inc., New York, New York, which was approved June 26, 1989.

## Section V – Availability of CRA public evaluations

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**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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