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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. 42*

*Week Ending October 18, 2003*

### **Testimony And Statements**

Renomination of Governor Bernanke -- statement by Governor Bernanke before the Senate Committee on Banking, Housing, and Urban Affairs on his nomination to a full term as a member of the Board.

- Published, October 14, 2003

Renomination of Vice Chairman Ferguson -- statement by Vice Chairman Ferguson before the Senate Committee on Banking, Housing, and Urban Affairs on his renomination as Vice Chairman of the Board.

- Published, October 14, 2003

### **Bank Holding Companies**

Wells Fargo & Company, San Francisco, California -- to acquire Pacific Northwest Bancorp, Seattle, Washington, and its subsidiary, Pacific Northwest Bank, and Two Rivers Corporation, Grand Junction, Colorado, and its subsidiary, Bank of Grand Junction.

- Approved, October 15, 2003

### **Reserve Bank Operations**

Federal Reserve Bank of New York -- appointment of Timothy F. Geithner as President and Chief Executive Officer.

- Announced, October 15, 2003

### **Enforcement**

First American Bank, Carpentersville, Illinois -- written agreement with the Federal Reserve Bank of Chicago and the Illinois Office of Banks and Real Estate.

- Announced, October 15, 2003

Six Rivers National Bank, Eureka, California -- issuance of a final decision and orders of prohibition against Gene Ulrich, former senior vice president, and Susan Diehl McCarthy, former vice president.

- Approved, October 14, 2003

**BS&R** Banking Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**OSDM** Office of Staff Director for Management

**Bank Branches, Domestic**

Minneapolis

American Bank of Montana, Bozeman, Montana -- to retain a branch at 140 Baker Avenue, Whitefish.

- Approved, October 14, 2003

Kansas City

The Bank of Durango, Durango, Colorado -- to establish a mobile branch at 125 Sawyer Drive.

- Approved, October 14, 2003

Philadelphia

East Penn Bank, Emmaus, Pennsylvania -- to establish a branch at 502 State Road, Borough of Emmaus.

- Approved, October 14, 2003

Philadelphia

Landmark Community Bank, Pittston, Pennsylvania -- to establish a branch at 1318-1320 Wyoming Avenue, Borough of Forty Fort.

- Approved, October 16, 2003

Dallas

PlainsCapital Bank, Lubbock, Texas -- to operate a mobile messenger service for depositors of a proposed branch at 6000 Western Place, Fort Worth.

- Approved, October 16, 2003

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 5202 Cottage Hill Road, Mobile.

- Approved, October 16, 2003

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at Rattlesnake Hammock Road and C.R. 951, Naples, Florida.

- Approved, October 15, 2003

### **Bank Branches, Domestic**

#### Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 2989 PGA Boulevard, Palm Beach Gardens, Florida.  
- Approved, October 17, 2003

#### Dallas

TexasBank, Fort Worth, Texas -- to establish a branch at 102 North Main Street, Weatherford.  
- Approved, October 16, 2003

### **Bank Holding Companies**

#### St. Louis

Citizens Bancshares of Sparta, Inc., Sparta, Missouri -- to become a bank holding company through the acquisition of The Citizens Bank of Sparta.  
- Withdrawn, October 16, 2003

#### Chicago

East Dubuque Bancshares, Inc., Dubuque, Iowa -- to become a bank holding company on conversion of its subsidiary, East Dubuque Savings Bank, East Dubuque, Illinois, from a federal savings bank to a state-chartered bank.  
- Approved, October 15, 2003

#### Richmond

Fidelity & Trust Financial Corporation, Chevy Chase, Maryland -- to become a bank holding company through the acquisition of Fidelity & Trust Bank, Bethesda, a de novo bank, and for Fidelity & Trust Bank to become a member of the Federal Reserve System.  
- Approved, October 17, 2003

#### Kansas City

First Nebraska Bancs, Inc., Sidney, Nebraska, and Lisco State Company, Lisco -- to acquire Haxtun Community Bank, Haxtun, Colorado; and for Thomas H. Olson Family Limited Partnership, Lisco, to become a bank holding company through retention of shares of First Nebraska Bancs, Inc. and to engage in retail insurance sales in a town of less than 5,000.  
- Approved, October 15, 2003

### **Bank Holding Companies**

#### Kansas City

Liberty First Bancshares, Inc., Liberty, Missouri -- to become a bank holding company through the acquisition of Liberty First Bank, a de novo bank; and for Country Bancshares, Inc., Jamesport, to acquire shares of Liberty First Bancshares, Inc.  
- Approved, October 16, 2003

#### St. Louis

Mid-Missouri Bancshares, Inc., Springfield, Missouri -- to acquire shares of Town and Country Bank of the Ozarks, Republic.  
- Approved, October 17, 2003

#### Dallas

Sterling Bancshares, Inc., Houston, Texas -- to acquire South Texas Capital Group, Inc., San Antonio, and Plaza Bank.  
- Approved, October 16, 2003

#### Atlanta

Vision Bancshares, Inc., Gulf Shores, Alabama -- commitment waiver request.  
- Withdrawn, October 16, 2003

#### Chicago

Wintrust Financial Corporation, Lake Forest, Illinois -- to acquire Village Bancorp, Inc., Arlington Heights, and Village Bank and Trust of Arlington Heights.  
- Approved, October 16, 2003

### **Change In Bank Control**

#### St. Louis

Calvert Financial Corporation, Jefferson City, Missouri -- change in bank control.  
- Permitted, October 17, 2003

#### Atlanta

Citizens Bancshares, Inc., Ville Platte, Louisiana -- change in bank control.  
- Permitted, October 17, 2003

### **Change In Bank Control**

#### Chicago

Union Bancorporation, Defiance, Iowa -- change in bank control.  
- Permitted, October 15, 2003

### **Competitive Factors Reports**

#### Kansas City

Allen Bank and Trust Company, Harrisonville, Missouri -- report on competitive factors of the proposed merger with AB Interim Bank.  
- Submitted, October 15, 2003

#### St. Louis

Citizens National Bank of Albion, Albion, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain deposit liabilities of the Mount Erie branch of First National Bank in Olney, Olney.  
- Submitted, October 14, 2003

#### Kansas City

The Farmers State Bank of Bucklin, Bucklin, Kansas -- report on competitive factors of the proposed merger with Bucklin Bankshares, Inc.  
- Submitted, October 17, 2003

#### Kansas City

Farmers State Bank, Maywood, Nebraska -- report on competitive factors of the proposed merger with State Bank of Trenton, Trenton.  
- Submitted, October 15, 2003

#### Boston

Fleet National Bank, Providence, Rhode Island -- report on competitive factors of the proposed acquisition of Progress Bank, Blue Bell, Pennsylvania.  
- Submitted, October 14, 2003

#### Chicago

Lake City Bank, Warsaw, Indiana -- report on competitive factors of the proposed merger with ICM Bank & Trust Company, Evansville.  
- Submitted, October 17, 2003

### **Competitive Factors Reports**

#### New York

Marathon National Bank of New York, Astoria, New York -- report on competitive factors of the proposed acquisition of Interbank of New York, New York.  
- Submitted, October 14, 2003

#### St. Louis

Partners Bank, Glen Carbon, Illinois -- report on competitive factors of the proposed merger with PB Interim Bank.  
- Submitted, October 17, 2003

#### St. Louis

The Quad County State Bank, Viburnum, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Effingham State Bank, Effingham, Illinois.  
- Submitted, October 8, 2003 (AC)

#### Chicago

State Financial Bank, National Association, Hales Corners, Wisconsin -- reports on competitive factors of the proposed mergers with Anchor Bank, Third Lake, Illinois, and Hawthorn Bank, Mundelein.  
- Submitted, October 16, 2003

### **Extensions Of Time**

#### San Francisco

Mitsubishi Tokyo Financial Group, Inc., Tokyo, Japan -- extension to January 23, 2004, for The Mitsubishi Trust and Banking Corporation to acquire the remaining shares of Spectrum Capital, Ltd., Greenwich, Connecticut, and thereby engage in making, acquiring, and servicing loans, leasing personal property, and acting as agent, broker, or advisor in the leasing of such property.  
- Granted, October 16, 2003

#### Boston

The Siwooganock Holding Company, Inc., Lancaster, New Hampshire -- extension to December 31, 2003, to become a bank holding company through the acquisition of Siwooganock Bank, and to acquire shares of Lancaster National Bank.  
- Granted, October 15, 2003

**International Operations**

Dallas

PlainsCapital Bank, Lubbock, Texas -- to establish a branch in Grand Cayman, Cayman Islands.

- Approved, October 16, 2003



# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 18, 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)(3) & 3(a)(5)	Boston Private Financial Holdings, Inc., Boston, Massachusetts - to acquire 100 percent of the voting shares of First State Bancorp, Granada Hills, California and thereby indirectly acquire First State Bank of California, Granada Hills, California	Newspaper - 11/18/2003 Feg Reg – 11/17/2003

### 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>	<i>Ending date of comment period</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, October 18, 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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**SN = Substantial noncompliance**

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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, October 18, 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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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, October 18, 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)	Application by Town Square Financial Corporation, Ashland, KY, to acquire Town Square Bank, Inc., Ashland, KY.	Newspaper - N/Avail Fed Reg - 10/28/2003
3(a)(3)	Application by S&T Bancorp, Inc., Indiana, PA, to acquire up to 9.9% of the outstanding voting shares of IBT Bancorp, Inc., Irwin, PA.	Newspaper - 10/24/2003 Fed Reg - N/Avail
3(a)(3)	Application by S&T Bancorp, Inc., Indiana, PA, to acquire up to 9.9% of the outstanding voting shares of CBT Financial Corp., Clearfield, PA.	Newspaper - 10/31/2003 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.

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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>
2668598	Portage Community Bank 1311 East Main Street Ravenna, Ohio 44266	07/28/2003	10/15/2003	O		X

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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, October 18, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Union Bank & Trust Company, Bowling Green, Virginia, to establish a branch at 4690 Pouncey Tract Road, Glen Allen, Virginia.*	Newspaper – 10/27/2003
Branch	SuffolkFirst Bank, Suffolk, Virginia, to establish a branch at 1000 North Main Street, Suffolk, Virginia.*	Newspaper – 10/31/2003

\*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>
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**

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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>
2652092	EagleBank 7815 Woodmont Avenue Bethesda, Maryland 20814	07/28/2003	10/12/2003	S		X
34425	Bank of Lancaster 100 South Main Street Kilmarnock, Virginia 22482	08/04/2003	10/16/2003	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

<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, October 18, 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)	First National Bankshares of Florida, Inc., Naples, Florida, to become a bank holding company by acquiring First National Bank of Florida, Naples, Florida.*	Newspaper-N/Avail Fed Reg-N/Avail
CIC	St. Francisville Bancshares, Inc., St. Francisville, Louisiana, prior change in control notification filed by Mr. William C. Lemoine and Ms. Polly R. Lemoine, both of St. Francisville, Louisiana, to increase their collective ownership from 20.27 percent to 25.99 percent of the outstanding shares of St. Francisville Bancshares, Inc.	Newspaper-N/Avail Fed Reg-N/Avail

\*Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	First National Bankshares, Inc., Naples, Florida, to acquire First National Wealth Management Company, Naples, Florida (in organization), and thereby engage in trust activities.	Fed Reg-N/Avail
4(c)(8)	First National Bankshares, Inc., Naples, Florida, to acquire Roger Bouchard Insurance, Inc., Clearwater, Florida, and thereby engage in insurance agency activities.	Fed Reg-N/Avail

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

<i>Type</i>	<i>Application</i>
COM	Vision Bancshares, Inc., Gulf Shores, Alabama, commitment waiver request.

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

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

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**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>
278733	Citizens Bank of Cochran 303 NE Dykes Street Post Office Box 427 Cochran, Georgia 31014	06/23/2003	10/13/2003	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, October 18, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	First Midwest Bank, Itasca, Illinois, to merge with CoVest Banc, National Association, Des Plaines, Illinois, and thereby to establish branches at 749 Lee Street, Des Plaines, Illinois, 2601 West Schaumburg, Schaumburg, Illinois, and 770 West Dundee Road, Arlington Heights, Illinois.*	Newspaper – N/Avail
Branch	Town & Country Bank, Buffalo, Illinois, to establish a branch facility to be located at 107 Highland Drive, Forsyth, Illinois.*	Newspaper – 10/20/2003

\* 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>
3(a)(5)	Chemical Financial Corporation, Midland, Michigan, to acquire 100 percent of the voting shares of Caledonia Financial Corporation, Caledonia, Michigan, and thereby indirectly acquire State Bank of Caledonia, Caledonia, Michigan.*	Fed Reg – 11/03/2003 Newspaper – 11/07/2003
3(a)(3) & 5D3	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire 100 percent of CoVest Bancshares, Inc., Des Plaines, Illinois, and thereby indirectly acquire CoVest Banc, National Association, Des Plaines, Illinois, and by First Midwest Bank, Itasca, Illinois, to retain the deposits of CoVest Banc, National Association, Des Plaines, Illinois under applicable SAIF coverage.*	Fed Reg – 10/27/2003 Newspaper – N/Avail
3(a)(5)	Northern States Financial Corporation, Waukegan, Illinois, to acquire 100 percent of the voting shares of Round Lake Bankcorp, Inc., Round Lake, Illinois, and thereby indirectly acquire First State Bank of Round Lake, Round Lake, Illinois.*	Fed Reg – 11/10/2003 Newspaper – 11/10/2003
3(a)(3)	Wintrust Financial Corporation, Lake Forest, Illinois, to acquire 100 percent of the voting shares of Beverly Bank & Trust Company, National Association (in organization), Chicago, Illinois.*	Fed Reg – 11/07/2003 Newspaper – 11/01/2003

\* 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>
4(c)(8)	Cedar Investment Company, Waverly, Iowa, proposes to engage in the permissible nonbanking activity of extending credit and servicing loans.
Reg. K	The Northern Trust Company, Chicago, Illinois, and The Northern Trust International Banking Corporation, Chicago, Illinois, notification of intent to make investments in several foreign organizations.

### 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>
952846	Iowa State Bank 409 Hwy. 61 So. P.O. Box 287 Wapello, Iowa 52653-0287 (319) 523-5200	06/09/2003	10/15/2003	S		X

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

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859543	Security State Bank 615 S. Division Street P.O. Box 606 Stuart, Iowa 50251 (515) 523-2203	06/23/2003	10/17/2003	S	X
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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 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, October 18, 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>
3A1	Freedom Bancshares of Southern Missouri, Inc., Cassville, Missouri, to become a bank holding company by acquiring 100 percent of Freedom Bank of Southern Missouri, Cassville, Missouri. (Previously submitted during the week ending October 11, 2003.)*	Newspaper – 11/08/2003 Fed Reg – 11/13/2003
CIC	Notice by Bale South Central Family Limited Partnership, Horse Cave, Kentucky ("Partnership"), to gain control of South Central Bancshares of Kentucky, Inc., Horse Cave, Kentucky ("Bancshares"). Partnership is a proposed "qualified family partnership." Its general partner will be the Bale South Central Trust, Horse Cave, Kentucky ("Trust"). The trustees of the Trust will be Thomas M. Bale, Cave City, Kentucky; Lester D. Bale, Horse Cave, Kentucky; William O. Bale, LaFollette, Tennessee; Ellen L. Bale, Glasgow, Kentucky; and Ruth H. Bale, Bowling Green, Kentucky. Bancshares is a multi-bank holding company with a controlling ownership interest in First Deposit Bancshares, Inc., Tompkinsville, Kentucky, which owns South Central Savings Bank, FSB, Elizabethtown, Kentucky, and South Central Bank of Monroe County, Tompkinsville, Kentucky. Bancshares also holds a controlling ownership interest in United Central Bancshares, Inc., Bowling Green, Kentucky, which owns South Central Bank of Bowling Green, Inc., Bowling Green, Kentucky. Bancshares also holds a controlling ownership interest in First United Bancshares, Inc., Glasgow, Kentucky, which owns South Central Bank of Barren County, Inc., Glasgow, Kentucky. Bancshares also holds a controlling ownership interest in South Central Bank of Daviess County, Inc., Owensboro, Kentucky.	Newspaper – N/Avail Fed Reg – 11/06/2003

\* 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>
4c8	City Bancorp, Springfield, Missouri, to indirectly engage in management consulting activities through the acquisition of 25 percent of Mobius Technology Consulting Group, LLC, Springfield, Missouri.	Fed Reg – 11/07/2003

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

<i>Type</i>	<i>Application</i>
3A1	Iuka Bancshares, Inc., Iuka, Illinois, to become a bank holding company by acquiring 100 percent of The Iuka State Bank, Iuka, 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.

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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*Institution* *Location*

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None

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, October 18, 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>
CIC	Change in control notice by Robert M. Weiss, Shorewood, Minnesota, to acquire control of Excelsior Financial Services, Inc., Shorewood, Minnesota, and thereby indirectly acquire control of Beacon Bank, Shorewood, Minnesota.	Fed Reg- 10/15/2003 Newspaper –10/22/2003

#### 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.

<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>
157650	Crow River State Bank, Delano, Minnesota	06/30/2003	10/15/2003	S		X

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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, October 18, 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)(3)	ColoEast Bankshares, Inc., Lamar, Colorado, to acquire 100 percent of the voting shares of First National Bank of Tribune, Tribune, Kansas.	Newspaper - 11/17/2003 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 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>
563756	First State Bank 1405 16 <sup>th</sup> Street Wheatland, Wyoming 82201-2222	07/28/2003	10/16/2003	O		X

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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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, October 18, 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>
CIC	Mr. Milton Allen Shields, III, La Feria, TX, only notificant, to acquire an interest in Alamo Corporation of Texas, Alamo, TX	Fed Reg – 11/05/2003 Newspaper – N/Avail
3(a)(3)	Western Bancshares, Inc., Van Horn, TX, and Western Financial of Texas, Inc., Wilmington, DE, to acquire First National Bank, Lubbock, TX*	Fed Reg – 10/24/2003 Newspaper – 10/22/2003

\*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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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, October 18, 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 Pacific Bancorp, Portland, Oregon, to become a bank holding company by acquiring 100 percent of American Pacific Bank, Portland, Oregon.*	Newspaper – N/Avail Fed Reg – 11/14/2003

\*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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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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