
Federal Reserve Release



H.2

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

No. 6

Week Ending February 7, 2004

Testimony And Statements

Monetary Policy Objectives -- statement by Chairman Greenspan before the House Committee on Financial Services on February 11, and the Senate Committee on Banking, Housing, and Urban Affairs on February 12, 2004.

- Authorized, February 5, 2004

Forms

Forms -- Initial review of proposals to extend without revision the Survey to Obtain Information on the Relevant Market in Individual Merger Cases (FR 2060), Transfer Agent Registration and Amendment Form (FR TA-1), and Written Security Program for State Member Banks (FR 4004).

- Proposed, January 29, 2004 (AC)

Regulations And Policies

Fair and Accurate Transactions Act -- joint interagency final rules to establish effective dates for certain provisions of the FACT Act, including those that preempt state laws that regulate areas governed by the Fair Credit Reporting Act (Docket Nos. R-1172 and R-1175).

- Approved, February 4, 2004

Financial Institutions Examinations -- report to Congress on interagency efforts to coordinate examinations as required by section 305 of the Riegle Community Development and Regulatory Improvement Act.

- Approved, February 4, 2004

Monetary Policy -- report to Congress.

- Authorized, February 4, 2004

Policy Statement on Payments System Risk -- notice of intended changes concerning the accounts of government-sponsored enterprises and certain international organizations that would modify the posting rules for interest and redemption payments on their securities and align the treatment of their corporate account activity with that of other account holders that do not have regular access to the Federal Reserve's discount window (Docket No. OP-1182).

- Approved, February 4, 2004

Enforcement

Credit Lyonnais, S.A., Paris, France -- issuance of a consent cease and desist order against Dominique Bazy, a former executive.

- Announced, February 4, 2004

H.2 Actions under delegated authority

February 1, 2004 to February 7, 2004

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

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

Bank Branches, Domestic

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish branches at 2013 Collier Parkway, Land O Lakes, Florida, and 3815 South Orlando Drive, Sanford.

- Approved, February 4, 2004

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish branches at U.S. 19 in Berkeley Manor Commercial Center, Spring Hill, Florida, and 2626 Enterprise Road, Orange City.

- Approved, February 5, 2004

Kansas City

Anadarko Bank and Trust Company, Anadarko, Oklahoma -- to establish a branch at 328 East 4th Street, Carnegie.

- Approved, February 5, 2004

Richmond

Citizens Bank and Trust Company, Blackstone, Virginia -- to establish a branch at 10001 Courtview Lane, Chesterfield.

- Approved, February 3, 2004

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at 1004 Marlandwood Road, Temple, Texas.

- Approved, February 2, 2004

Chicago

First Commercial Bank, Chicago, Illinois -- to establish branches at 6033 North Sheridan Road and 2935 West Peterson Avenue.

- Withdrawn, February 3, 2004

Dallas

First State Bank Texas, Keene, Texas -- to establish a branch at 224 West Katherine P. Raines Drive, Cleburne.

- Approved, February 4, 2004

Bank Branches, Domestic

New York

HSBC Bank USA, Buffalo, New York -- to establish a branch at 601 Montgomery Street, San Francisco, California.
- Approved, February 2, 2004

Chicago

Isabella Bank and Trust, Mount Pleasant, Michigan -- to establish a branch at Waldron Way and Perry Street, Big Rapids.
- Returned, February 5, 2004

Richmond

James Monroe Bank, Arlington, Virginia -- to establish a branch at 3914 Centreville Road, Chantilly.
- Approved, February 4, 2004

Atlanta

LandMark Bank of Florida, Sarasota, Florida -- to establish a branch at 5201 Bahia Vista Street.
- Approved, February 2, 2004

Richmond

Peoples Community Bank, Montross, Virginia -- to establish a branch at 2875 Kings Highway, Oak Grove.
- Approved, February 4, 2004

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at Highways 252 and 1488, The Woodlands, Texas.
- Approved, February 6, 2004

Bank Holding Companies

Atlanta

Bancshares of Florida, Inc., Naples, Florida -- to acquire Horizon Financial Corp., Pembroke Pines, and Horizon Bank, FSB.
- Withdrawn, February 6, 2004

Bank Holding Companies

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire First State Bancorp, Granada Hills, California, and First State Bank of California.
- Approved, February 2, 2004

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire an interest in Bingham, Osborn & Scarborough, LLC, San Francisco, California, and thereby engage in investment advisory activities.
- Approved, February 2, 2004

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire an interest in Dalton, Greiner, Hartman, Maher & Co., LLC, New York, New York, and DGHM Management, and thereby engage in investment advisory activities.
- Approved, February 2, 2004

Cleveland

PSB Holdings, Inc., New Matamoras, Ohio -- to become a bank holding company through the acquisition of The Peoples Savings Bank.
- Approved, February 3, 2004

Richmond

Southern Financial Bancorp, Inc., Warrenton, Virginia -- to acquire Essex Bancorp, Inc., Norfolk, and Essex Savings Bank, FSB.
- Approved, February 6, 2004

Chicago

Will County Bancorp, Inc., Shorewood, Illinois -- to become a bank holding company through the acquisition of Bank of Shorewood.
- Approved, February 3, 2004

Change In Bank Control

Chicago

East Dubuque Bancshares, Inc., East Dubuque, Illinois -- change in bank control.
- Permitted, February 5, 2004

Change In Bank Control

San Francisco

Heritage Bancorp, Reno, Nevada -- change in bank control.
- Permitted, February 6, 2004

Atlanta

United Bank Corporation, Barnesville, Georgia -- change in bank control.
- Permitted, February 6, 2004

Competitive Factors Reports

Kansas City

American Interstate Bank, Elkhorn, Nebraska -- report on competitive factors of the proposed merger with American Interstate Bank, Manning, Iowa.
- Submitted, February 3, 2004

San Francisco

American Investment Bank, National Association, Salt Lake City, Utah -- report on competitive factors of the proposed merger with American Investment Financial.
- Submitted, February 3, 2004

Boston

Banknorth, National Association, Portland, Maine -- report on competitive factors of the proposed merger with Foxborough Savings Bank, Foxborough, Massachusetts.
- Submitted, February 5, 2004

Atlanta

Citizens Bank of Frostproof, Frostproof, Florida -- report on competitive factors of the proposed merger with American Bank and Trust, Lake Wales, Florida.
- Submitted, February 6, 2004

Richmond

Farmers and Merchants Bank of South Carolina, Holly Hill, South Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of certain deposit liabilities of the Cameron branch of South Carolina Bank and Trust, National Association, Orangeburg.
- Submitted, February 3, 2004

Competitive Factors Reports

Richmond

First Community Bank, National Association, Bluefield, Virginia -- report on competitive factors of the proposed merger with People's Community Bank, Johnson City, Tennessee.
- Submitted, February 3, 2004

Atlanta

Hibernia National Bank, New Orleans, Louisiana -- report on competitive factors of the proposed merger with Coastal Banc, State Savings Bank, Houston, Texas.
- Submitted, February 5, 2004

Atlanta

United Heritage Bank, Orlando, Florida -- report on competitive factors of the proposed merger with Community United Bank of Florida, Lake Mary.
- Submitted, February 4, 2004

Extensions Of Time

Minneapolis

Citizens Bancshares of Hutchinson, Inc., Hutchinson, Minnesota -- extension to May 3, 2004, to engage in the activities of financial planning and providing investment services through Citizens Investment Services, LLC.
- Granted, February 2, 2004

Chicago

First Midwest Bancorp, Inc., Itasca, Illinois -- extension to May 5, 2004, to acquire CoVest Bancshares, Inc., Des Plaines, and CoVest Banc, National Association; and for First Midwest Bank, Itasca, to merge with and retain the deposits of CoVest Banc, National Association, Des Plaines, and thereby establish branches.
- Granted, February 5, 2004

Chicago

First Midwest Bank, Itasca, Illinois -- extension to April 21, 2004, to establish branches at 19305 Sandlake Road, Lindenhurst, and 11155 180th Street, Orland Park.
- Granted, February 2, 2004

Extensions Of Time

Kansas City

Heritage Bank, Louisville, Colorado -- extension to June 18, 2004, to establish a branch at 8080 Weld County Road 13, Firestone.

- Granted, February 6, 2004

Membership

Dallas

Sun Bank, Sunray, Texas -- withdrawal from membership in the Federal Reserve System.

- Granted, February 5, 2004

Regulations And Policies

Secretary

Regulation CC -- technical amendments to appendix A to reflect restructuring of check processing operations in the Richmond and Kansas City Federal Reserve Districts.

- Approved, February 6, 2004

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 7, 2004

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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</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						

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, February 7, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	JP Morgan Chase Bank, New York, New York, to establish a branch office at 925 Highway 6, Sugarland, Texas.	Newspaper – 03/06/2004

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	Lindrew Properties and Barry M. Snyder of Buffalo, New York, and Andrew Snyder and Linsey Snyder of New York, New York, together a group acting in concert, to acquire shares of Great Lakes Bancorp, Inc., Buffalo, New York, the holding company of Greater Buffalo Savings Bank, Buffalo, New York.	Newspaper – 02/13/2004 Feg 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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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, February 7, 2004

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	American Bank Incorporated, Allentown, PA, to acquire up to 9.99% of PSB Bancorp, Inc., Philadelphia, PA.	Newspaper – 03/04/2004 Fed Reg – 03/03/2004

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, February 7, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Provident Bank, Cincinnati, Ohio, to establish a branch at the Union Centre Shopping Center, which is located at the southeast corner of the intersection of Union Center Boulevard and State Route 747, West Chester Township, Ohio.	Newspaper – 02/03/2004

*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>
*4(c)(8)	Application by First Commonwealth Financial Corporation, Indiana, GA Financial, Inc., Pittsburgh, Pennsylvania.	Newspaper – N/Avail Fed Reg – N/Avail
*Branch	The Genoa Banking Company, Genoa, Ohio, to establish a branch at 9920 Old US 20, Rossford, Ohio.	Newspaper – N/Avail Fed Reg – N/Avail

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

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	

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, February 7, 2004

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)(5)	Provident Bankshares Corporation, Baltimore, Maryland, to merge with Southern Financial Bancorp, Inc., Warrenton, Virginia.*	Fed Reg – 02/27/2004 Newspaper – 02/23/2004
4(c)(8)	Provident Bankshares Corporation, Baltimore, Maryland, to acquire 100% of the voting shares of Essex Savings Bank, F.S.B., Norfolk, Virginia.*	Fed Reg – 02/27/2004 Newspaper – 02/23/2004

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, February 7, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	1 st United Bank, Boca Raton, Florida, to merge with First Western Bank, Cooper City, Florida.*	Newspaper – 02/21/2004
Branch	1 st United Bank, Boca Raton, Florida, to establish a branch located at 215 South Olive Avenue, West Palm Beach, Florida.*	Newspaper – N/Avail
Branch	1st United Bank, Boca Raton, Florida to establish a branch located at 307 Evernia Street, West Palm Beach, Florida, to be known as the 1st United Bank of West Palm Beach Office.*	Newspaper – N/Avail
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 8624 Lee Vista Boulevard, Orlando, Florida, to be known as the Vista Lakes Branch.*	Newspaper – N/Avail
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 6730 W. Gulf to Lake Highway, Crystal River, Florida, to be known as the Crystal River Branch.*	Newspaper – N/Avail
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 5028 Murfreesboro Road, La Vergne, Tennessee, to be known as the La Vergne Branch.*	Newspaper – N/Avail
Branch	Red River Branch, Alexandria, Louisiana, to establish a branch located at 600 Jackson Street, Alexandria, Louisiana, to be known as the Downtown Banking Center.*	Newspaper – 02/12/2004
Branch	Rivoli Bank & Trust, Macon, Georgia, to establish a branch located at 1551 Bass Road, Macon, Georgia, to be known as the Bass Road Office.*	Newspaper – 02/07/2004

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	CBB Bancorp, Cartersville, Georgia, to become a bank holding company by acquiring 100 percent of Century Bank of Bartow County, Cartersville, Georgia.*	Newspaper – N/Avail Fed Reg – N/Avail

*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	Sunset Bancorp, Inc., Sunset, Louisiana, after-the-fact change in control notice by Ms. Thelma Virginia Cummings Guilbeau, Sunset, Louisiana, to retain 25 percent of the outstanding shares of Sunset Bancorp, and its subsidiary, Bank of Sunset and Trust Company, both of Sunset, Louisiana.	Newspaper – 02/26/2004 Fed Reg – 02/20/2004

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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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>
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, February 7, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Commercial Bank, Chicago, Illinois, to establish branch facilities to be located at 2935 W. Peterson Avenue, Chicago, Illinois and 6033 N. Sheridan Road, Chicago, Illinois.*	Newspaper – N/Avail
Branch	Harris Trust and Savings Bank, Chicago, Illinois, to establish a branch facility to be located at 1300 South Wabash Street, Chicago, Illinois.*	Newspaper – N/Avail
18C & Branches	Iowa State Bank, Hull, Iowa, to purchase the assets and assume the liabilities of the Paullina, Iowa branch office of American Interstate Bank, Manning, Iowa, and thereby to establish a branch at 105 North Main, Paullina, Iowa.*	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)	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 100 percent of the voting shares of First Carolina State Bank, Rocky Mount, North Carolina.*	Fed Reg – 02/02/2004 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
440446	West Chester Savings Bank 1060 W. Monroe St. Washington, Iowa 52353 (319) 653-2265	09/22/2003	02/05/2004	S		X

Section VI – CRA examinations scheduled for Second Quarter of 2004

<i>Institution</i>	<i>Location</i>
Marquette Bank	Chicago, Illinois
Northern Trust Company	Chicago, Illinois
Old Second Bank Kane County	Elburn, Illinois
First Midwest Bank	Itasca, Illinois
First State Bank of Round Lake	Round Lake Beach, Illinois
The Shelby County State Bank	Shelbyville, Illinois
Hinsbrook Bank & Trust	Willowbrook, Illinois

Section VI – CRA examinations scheduled for Second Quarter of 2004

<i>Institution</i>	<i>Location</i>
Home Federal Bank	Columbus, Indiana
Salin Bank & Trust Co.	Indianapolis, Indiana
Bank of Iowa	Oskaloosa, Iowa
Comerica Bank – Detroit	Detroit, Michigan
Johnson Bank	Racine, Wisconsin

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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, February 7, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 2462 Taylor Road, Wildwood, Missouri.*	Newspaper – 02/17/2004

* 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

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</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						

Section VI – CRA examinations scheduled for Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, February 7, 2004

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)	Central Banking Services, Inc., St. Cloud, Minnesota, proposes to acquire 100% of the voting shares of St. Joseph Bancshares, Inc., St. Joseph, Minnesota, and thereby indirectly acquire 100% of the voting shares of First State Bank of St. Joseph, St. Joseph, Minnesota.*	Fed Reg – 02/06/2004 Newspaper – 02/11/2004
3(a)(1)	Pinehurst Bancorp, Inc., St. Paul, Minnesota, to become a bank holding company by acquiring 100% of Pinehurst Bank, St. Paul, Minnesota, a de novo bank.*	Fed Reg – 03/03/2004 Newspaper – N/Avail
3(a)(3)	Forstrom Bancorporation, Inc., Clara City, Minnesota, proposes to acquire 100% of the voting shares of First State Agency of Lake Lillian, Inc., Lake Lillian, Minnesota, and thereby indirectly acquire First State Bank, Lake Lillian, Lake Lillian, Minnesota.*	Fed Reg – 03/08/2004 Newspaper – N/Avail
CIC	Change in control notice by Claire L. Erickson and Marilyn J. Kron, Hudson, Wisconsin, to gain control of Waseca Bancshares, Inc., Waseca, Minnesota.	Fed Reg – 02/23/2004 Newspaper – 02/25/2004
CIC	Retroactive change in control notice by Erik McBride Thompson, Las Vegas, Nevada, to retain control of Milan Agency, Inc., Milan, Minnesota, and thereby indirectly retain control of Prairie Sun Bank in Milan, Milan, Minnesota.	Fed Reg – 02/17/2004 Newspaper – 01/28/2004

*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.

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:

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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.

<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>
630555	American Bank of Montana, Bozeman, Montana	10/06/2003	02/05/2004	O		X
763556	Plaza Park State Bank, Waite Park, Minnesota	09/29/2003	02/05/2004	S		X

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

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, February 7, 2004

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	Notification by David D. and Kristine A. Gale, Lincoln, Nebraska; David E. Rogers, Omaha, Nebraska; Jon C. and Deonne L. Bruning, Lincoln, Nebraska; Edward J. and Marliss G. Miller, Nebraska City, Nebraska; Paul and Andrea Mengedoth, Overland Park, Kansas; Roger and Mary Bruning, Lincoln, Nebraska; and Jennifer and David Brown, Mountain View, California, to acquire control of Davenport Community Bancshares, Inc., parent of Jennings State Bank, both of Davenport, Nebraska.	Newspaper – 02/17/2004 Fed Reg – 02/11/2004

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

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>
12058	Bank of Holden 123 W. 2 nd Holden, Missouri 64040-1383	11/17/2003	02/06/2004	S		X

Section VI – CRA examinations scheduled for 2nd Quarter of 2004

<i>Institution</i>	<i>Location</i>
Union Colony Bank	Greeley, Colorado
First American State Bank	Greenwood Village, Colorado
FirstBank of Vail	Vail, Colorado
Cottonwood Valley Bank	Cedar Point, Kansas
Peoples Bank	Coldwater, Kansas
Bank of Blue Valley	Overland Park, Kansas
Local Oklahoma Bank	Oklahoma City, Oklahoma
Farmers State Bank	Pine Bluffs, 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, February 7, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	PlainsCapital Bank, Lubbock, TX, to establish a branch at 400 Sundance Parkway, Round Rock, TX 78664*	Newspaper – 02/19/2004
Branch	TexasBank, Fort Worth, TX, to establish a branch at 610 W. Randol Mill Road, Arlington, TX 76011*	Newspaper – N/Avail
18C	TexasBank, Fort Worth, TX, to acquire Northwest National Bank of Arlington, Arlington, TX*	Newspaper – N/Avail
Branch	Tradition Bank, Houston, TX, to establish two branches at 2117 Fry Road, Katy, TX 77449 and 701 Pin Oak, Katy, TX 77494*	Newspaper – N/Avail
18C	Tradition Bank, Houston, TX, to acquire Katy Bank, N.A., Katy, TX*	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)(1)	E J Financial Corp., Dallas, TX, to acquire Franklin National Bankshares, Inc., Mount Vernon, TX, Franklin National Delaware Bankshares, Inc., Dover, DE, and Franklin National Bank, Mount Vernon, TX* (previously reported the week ending January 31, 2004)	Fed Reg – 02/27/2004 Newspaper – 02/28/2004
3(a)(3)	Tradition Bancshares, Inc., Houston, TX, to acquire Katy Bank, N.A., Katy, TX*	Fed Reg – 03/05/2004 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>
3(a)(1)	SWNB Bancorp, Inc., Houston, TX, and SWNB Nevada Corporation, Las Vegas, NV, to acquire Southwestern National Bank, Houston, TX*
3(a)(1)	SWNB Nevada Corporation, Las Vegas, NV, to acquire Southwestern National Bank, Houston, TX*

*Subject to the provisions of the Community Reinvestment Act

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, February 7, 2004

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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					<i>LrgBk</i>	<i>SmBk</i>
91866	The Vintage Bank 1500 Soscol Avenue Napa, California 94558 (707) 257-8585	10/06/2003	02/02/2004	S		X

Section VI – CRA examinations scheduled for Quarter of

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