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# Federal Reserve Release

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*H.2*

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

*No. 6*

*Week Ending February 5, 2005*

**Bank Holding Companies**

Webster Financial Corporation, Waterbury, Connecticut -- to acquire Eastern Wisconsin Bancshares, Inc., Howards Grove, Wisconsin, and its subsidiary, State Bank of Howards Grove.

- Approved, February 3, 2005

**Board Operations**

Office of Board Members -- appointment of Robert M. Pribble as Special Assistant to the Board.

- Approved, February 3, 2005

**Discount Rates**

Discount and Advance Rates -- increase in the primary credit rate from 3-1/4 percent to 3-1/2 percent by twelve Federal Reserve Banks.

- Approved, February 2, 2005

**Forms**

Forms -- final Board review to extend without revision the Home Mortgage Disclosure Act Loan/Application Register (FR HMDA-LAR).

- Approved, February 1, 2005

**Enforcement**

Banco de Chile, Santiago, Chile -- issuance of a consent cease and desist order against Banco de Chile and its Miami branch.

- Announced, February 2, 2005

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

**Bank Branches, Domestic**

Chicago

Chemical Bank and Trust Company, Midland, Michigan -- to establish a mobile branch to operate primarily in Shiawassee and Genesee Counties.

- Approved, January 31, 2005

Secretary

First State Bank N.M., Taos, New Mexico -- to establish a branch at 6900 South 900 East, Midvale, Utah.

- Approved, February 1, 2005

Richmond

NBRS Financial, Rising Sun, Maryland -- to establish a branch at 101 North Main Street, Bel Air.

- Approved, February 3, 2005

Richmond

River City Bank, Mechanicsville, Virginia -- to establish a branch at 8051 Mechanicsville Turnpike.

- Approved, February 1, 2005

Dallas

Texas Star Bank, Van Alstyne, Texas -- to establish a branch at 302 Preston Road, Celina.

- Approved, February 2, 2005

**Bank Holding Companies**

Atlanta

American Enterprise Bankshares, Inc., Jacksonville, Florida -- to become a bank holding company and to acquire American Enterprise Bank of Florida.

- Approved, February 2, 2005

**Bank Holding Companies**

Atlanta

Copiah Bancshares, Inc., Hazlehurst, Mississippi -- to become a bank holding company and to acquire Copiah Bank, National Association.

- Withdrawn, February 4, 2005

San Francisco

Frontier Financial Corporation, Everett, Washington -- to acquire up to 20 percent of Skagit State Bank, Burlington.

- Approved, February 4, 2005

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- to acquire First National Banks-West Co., Evanston, Wyoming, and First National Bank-West.

- Approved, January 31, 2005

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire, through its subsidiary, Metavante Corporation, Prime Associates, Inc., Clark, New Jersey, and thereby engage in data processing and management consulting activities.

- Approved, February 4, 2005

Cleveland

S&T Bancorp, Inc., Indiana, Pennsylvania -- to acquire up to 9.9 percent of the shares of IBT Bancorp, Inc., Irwin, and thereby acquire Irwin Bank & Trust Company.

- Approved, February 4, 2005

Chicago

Wintrust Financial Corporation, Lake Forest, Illinois -- to acquire First Northwest Bancorp, Inc., Arlington Heights, and First Northwest Bank.

- Approved, January 31, 2005

**Bank Mergers**

Cleveland

Community First Bank & Trust, Celina, Ohio -- to merge with Citizens First State Bank, Hartford City, Indiana, and thereby establish branches.

- Approved, February 3, 2005

**Bank Mergers**

Secretary

First American Bank, Decatur, Alabama -- to merge with National Bank of Commerce of Birmingham, Birmingham, and thereby establish branches.  
- Approved, January 31, 2005

**Change In Bank Control**

St. Louis

Marshfield Investment Company, Springfield, Missouri -- change in bank control.  
- Permitted, February 2, 2005

Dallas

Mesa Financial Corporation, Sweetwater, Texas -- change in bank control.  
- Permitted, February 4, 2005

**Competitive Factors Reports**

San Francisco

First National Bank of Northern California, South San Francisco, California -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Sequoia National Bank, San Francisco.  
- Submitted, February 1, 2005

St. Louis

Liberty Bank of Arkansas, Jonesboro, Arkansas -- report on competitive factors of the proposed merger with TrustBanc, Mountain Home.  
- Submitted, February 3, 2005

San Francisco

Sequoia National Bank, San Francisco, California -- report on competitive factors of the proposed merger with SNB Interim National Bank.  
- Submitted, February 1, 2005

Kansas City

Sunflower Bank, National Association, Salina, Kansas -- report on competitive factors of the proposed merger with First National Bank-Colorado, Fowler, Colorado.  
- Submitted, February 2, 2005

**Competitive Factors Reports**

San Francisco

Sunwest Bank, Tustin, California -- report on competitive factors of the proposed merger with Sunwest Acquisition Corporation.

- Submitted, February 2, 2005

New York

Valley National Bank, Passaic, New Jersey -- report on competitive factors of the proposed merger with Shrewsbury State Bank, Shrewsbury.

- Submitted, January 31, 2005

San Francisco

Western Sierra National Bank, Cameron Park, California -- report on competitive factors of the proposed merger with Gold Country Bank, N.A., Marysville.

- Submitted, February 4, 2005

Atlanta

Wilson Bank & Trust, Lebanon, Tennessee -- report on competitive factors of the proposed mergers with Community Bank of Smith County, Carthage, and Dekalb Community Bank, Smithville.

- Submitted, February 2, 2005

**Extensions Of Time**

Richmond

CapitalBank, Greenwood, South Carolina -- extension to October 13, 2005, to establish a branch at 1620 Woodruff Road, Greenville.

- Granted, February 1, 2005

Chicago

Citizens Bank, Flint, Michigan -- extension to May 13, 2005, to merge with F&M Bank-Wisconsin, Kaukauna, Wisconsin, and thereby establish branches.

- Granted, February 3, 2005

St. Louis

First Banks, Inc., St. Louis, Missouri -- extension to May 3, 2005, to acquire up to 24.99 percent of the shares of Community West Bancshares, Goleta, California, and thereby acquire Goleta National Bank.

- Granted, February 4, 2005

**Extensions Of Time**

St. Louis

FSB Bancshares, Inc., Henderson, Tennessee -- extension to May 3, 2005, to acquire up to 35 percent of the shares of Merchants and Planters Bancshares, Inc., Toone, and thereby acquire Merchants and Planters Bank.  
- Granted, February 2, 2005

**Financial Holding Companies**

San Francisco

Northeast Portland Community Development Trust, Portland, Oregon, and Albina Community Bancorp -- elections to become financial holding companies.  
- Effective, February 3, 2005

Dallas

Richland State Bancorp, Inc., Rayville, Louisiana -- election to become a financial holding company.  
- Effective, February 2, 2005

**Regulations And Policies**

FOMC

Short-term Interest Rates -- increase in the target for the federal funds rate from 2-1/4 percent to 2-1/2 percent.  
- Approved, February 2, 2005

**District 1**  
**Federal Reserve Bank of Boston**

**Applications and notifications filed during the week ending Saturday, February 5, 2005**

**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)	BankFive, MHC and BankFive Corporation, both of Fall River, Massachusetts – application to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Fall River Five Cents Savings Bank, also of Fall River, Massachusetts	Newspaper – N/Avail Fed Reg – 03/03/2005

**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, February 5, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Manufacturers and Traders Trust Company request to establish a branch office at AT System Atlantic, 147 Stewart Road, Hanover Township, Luzerne County, Pennsylvania.	Newspaper – 02/14/2005

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

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

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

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

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

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

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

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

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

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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 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, February 5, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Premier Bank, Doylestown, PA, to establish a branch office at Southeast corner of York & Streets Road, Warminster Township, Bucks County, PA.	Newspaper – 02/14/2005

#### 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)	Community Banks, Inc., Harrisburg, PA, to acquire 100% of the outstanding shares of PennRock Financial Services Corp., Blue Ball, PA, and thereby indirectly acquire Blue Ball National Bank, Blue Ball, PA	Newspaper – 03/03/2005 Fed Reg – 03/03/2005

#### 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.

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

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

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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, February 5, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 9550 State Route 14, Streetsboro, OH.	Newspaper – 01/14/2005
*Branch	Fifth Third Bank, Cincinnati, OH to establish a temporary branch at 7000 Hampton Center, Suite D, Morgantown, WV.	Newspaper – 02/04/2005
*Branch	Notification by Whitaker Bank, Lexington, Kentucky, to establish a de novo branch facility at 777 Morton Boulevard, Hazard, Kentucky, pursuant to the expedited procedures of Section 208.6 of Regulation Y.	Newspaper – 02/10/2005

\*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)	Central Bancshares, Inc., Lexington, KY to acquire First Bank, Inc., Louisville, KY pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper – N/Avail Fed Reg – 02/21/2005

\*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>
1017425	The Killbuck Savings Bank Company 165 North Main Street P. O. Box 407 Killbuck, Ohio 44637	09/20/2004	02/01/2005	S	X	

**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 5, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Prosperity Bank & Trust, Springfield, Virginia, to provide a courier service to pick up non-cash deposits from business customers at locations in of Springfield, Burke, McLean, Chantilly, Sterling, Woodbridge, and Fairfax, Virginia.*	Newspaper – 02/28/2005
18(c)	Farmers & Mechanics Bank, Frederick, Maryland, to merge with The Fidelity Bank, Hagerstown, Maryland.*	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>
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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**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 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, February 5, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Foreign	The Victoria Mutual Building Society, Kingston 10, Jamaica, to establish a representative office in Miami, Florida.	Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Enterprise Banking Company, Inc., Stockbridge, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Dorsey State Bank, Abbeville, Georgia.*	Newspaper – 10/31/2004 Fed Reg – 10/25/2004
3(a)(3)	Privee Financial, Inc., Miami, Florida, to acquire 100 percent of the outstanding shares of Sequoia National Bank, San Francisco, California.*	Newspaper – 02/25/2005 Fed Reg – 02/25/2005
3(a)(3)	Privee LLC, Miami, Florida, to acquire 100 percent of the outstanding shares of Sequoia National Bank, San Francisco, California.*	Newspaper – 02/25/2005 Fed Reg – 02/25/2005
3(a)(3)	Remo DuQuoin LLC, Miami, Florida, to acquire 100 percent of the outstanding shares of Sequoia National Bank, San Francisco, California.*	Newspaper – 02/25/2005 Fed Reg – 02/25/2005
CIC	Frontier National Corporation, Sylacauga, Alabama, prior change in control notice filed by the CM/FS Reeves Investment, L.P., Frances Skinner Reeves, Charles Monroe Reeves, Craig Jody Berlin, all of West Point, Georgia; Steven deRalph Townson, Chelsea, Alabama; Steven Jeffrey Eisen, Nashville, Tennessee; Harold Beryl Kushner, Birmingham, Alabama; and Christopher Noel Zodrow, Auburn, Alabama; to acquire 32.00 percent of the outstanding shares of Frontier National Corporation, Sylacauga, Alabama, and its subsidiary, Frontier Bank, LaGrange, Georgia.	Newspaper – N/Avail Fed Reg – 02/15/2005

\*Subject to provisions of the Community Reinvestment Act

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

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

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

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

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

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>
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 5, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	DeMotte State Bank, DeMotte, Indiana, to establish a branch facility to be located at 175 N. Main Street, Kouts, Indiana.*	Newspaper – 02/15/2005

\* Subject to the provisions of the Community Reinvestment Act

#### Section II – Applications subject to both news paper 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 51 percent of the voting shares of Peoples State Bank, Jeffersonville, Georgia.*	Fed Reg – 02/22/2005 Newspaper – N/Avail
CIC	Notice by Michael J. Rivers, Winona, Minnesota, to acquire approximately 22.07 percent of the voting shares of Central Wisconsin Financial Services, Inc., Wausau, Wisconsin, and thereby indirectly acquire Bank of Wausau, Wausau, Wisconsin.	Fed Reg – 02/22/2005 Newspaper – N/Avail
3(a)(3)	Centrue Financial Corporation, Kankakee, Illinois, to acquire 100 percent of the voting stock of Illinois Community Bancorp, Inc., Effingham, Illinois, and thereby indirectly acquire Illinois Community Bank, Effingham, Illinois.*	Fed Reg – 02/22/2005 Newspaper – 02/19/2005
3(a)(3)	LeRoy C. Darby, Inc. Employee Stock Ownership Plan With 401(k) Provisions, Monona, Iowa, to acquire an additional 17 shares of common stock, or 11.33 percent, of LeRoy C. Darby, Inc., Monona, Iowa, for an aggregate ownership of up to 36 percent, and thereby indirectly acquire Peoples State Bank, Elkader, Iowa, and Union State Bank, Monona, Iowa.*	Fed Reg – 03/04/2005 Newspaper – N/Avail
3(a)(3)	LeRoy C. Darby, Inc., Monona, Iowa, and LeRoy C. Darby, Inc. Employee Stock Ownership Plan With 401(k) Provisions, Monona, Iowa, to acquire 100 percent of PSB Bancshares, Ltd., Postville, Iowa, and thereby indirectly acquire Postville State Bank, Postville, Iowa.*	Fed Reg – 03/04/2005 Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Douglas M. Kratz, Bettendorf, Iowa, and Perry B. Hansen, Rapids City, Illinois, to acquire more than 24.99 percent of the voting shares of Ridgestone Financial Services, Inc., Brookfield, Wisconsin, and thereby indirectly acquire Ridgestone Bank, Brookfield, Wisconsin.	Fed Reg – 02/22/2005 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>
Membership	American State Bank, Osceola, Iowa, to become a member of the Federal Reserve System.
4(c)(8)	Logan Investment Corp., Keokuk, Iowa, proposes to engage de novo in extending credit and servicing loans.

## 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>
210434	Northern Trust Company 50 S. LaSalle Street Chicago, Illinois 60675 (312) 630-6000	05/17/2004	01/26/2005	O	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, February 5, 2005

#### 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	First National Bancorp, Inc., Green Forest, Arkansas, to acquire 9.9 percent of Legacy National Bank, Springdale, Arkansas (in formation). (Previously submitted during the week ending January 29, 2005.)*	Newspaper – 02/26/2005 Fed Reg – 02/28/2005
3A1	FSB Bancorp, Inc., Houston, Texas, to become a bank holding company by acquiring 100 percent of Evergreen Bancshares, Inc., Crossett, Arkansas, and thereby indirectly acquire First State Bank, Crossett, Arkansas. (Previously submitted during the week ending January 1, 2005.)*	Newspaper – 02/27/2005 Fed Reg – 01/31/2005
CIC	Notice by Richard T. Gregg and Jenny D. Gregg, both of Nixa, Missouri, to gain control of Southwest Missouri Bancshares, Inc., Ozark, Missouri. (Previously submitted during the week ending January 29, 2005.)	Newspaper – 02/16/2005 Fed Reg – 02/22/2005

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, February 5, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Bank Corporation, Chaska, Minnesota to establish a branch facility at 525 Lake Drive, Chanhassen, Minnesota.*	Newspaper – 02/14/2005
Branch	First Interstate Bank, Billings, Montana, to establish a branch facility to be located in Wal-Mart, at 2032 Dell Range Boulevard, Cheyenne, Wyoming.*	Newspaper – 02/08/2005

\* 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 William E. Blomster, Keri Hilgendorf and Lance Blomster all of Fairmont, Minnesota acting in concert to gain control of B & M Bancshares, Inc., Fairmont, Minnesota and thereby indirectly gain control of State Bank of Fairmont, Fairmont, Minnesota.	Fed Reg – 02/16/2005 Newspaper – 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>
2634191	Glacier Bank Kalispell, Montana	07/12/2004	01/31/2005	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, February 5, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Bank 7, Medford, Oklahoma, to purchase certain assets and assume certain liabilities of the branch of Guarantee State Bank, Lawton, Oklahoma, located at 1039 NW 63 <sup>rd</sup> Street, Oklahoma City, Oklahoma, and incident thereto, to establish a branch.	Newspaper – 02/18/2005
Branch	American Heritage Bank, Sapulpa, Oklahoma, to establish a branch at 502 East Indiana Avenue, Kiefer, Oklahoma.	Newspaper – 02/10/2005

#### 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)	Frontier Holdings, LLC, Madison, Nebraska, to become a bank holding company through the direct acquisition of 100 percent of the voting shares of Bank of Madison, Madison, Nebraska.	Newspaper – 02/17/2005 Fed Reg – 02/21/2005
3(a)(1)	Frontier Management, LLC, Madison, Nebraska, to become a bank holding company by virtue of its control of the affairs of Frontier Holdings, LLC, Madison, Nebraska.	Newspaper – 02/17/2005 Fed Reg – 02/21/2005
3(a)(3)	First Liberty Capital Corporation Employee Stock Ownership Plan, Hugo, Colorado, to acquire an additional 1.65 percent, for a total of 29.8 percent of the voting shares of First Liberty Capital Corporation, Hugo, Colorado, parent of The First National Bank of Hugo, Hugo, Colorado.	Newspaper – 02/22/2005 Fed Reg – 02/28/2005
CIC	Notification by Shawn D. Penner, Wichita, Kansas, individually and as general partner of Shamrock Partners, L.P., Wichita, Kansas, to retain control of Equity Bancshares, Inc., parent of Equity Bank, a National Association, both of Andover, Kansas.	Newspaper – N/Avail Fed Reg – 02/17/2005
CIC	Notification by Bill D. Inhofe, Muskogee, Oklahoma, to acquire control of Boynton Holding Company, parent of Territory Bank, both in Muskogee, Oklahoma.	Newspaper – N/Avail Fed Reg – 02/22/2005

**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>
Membership	First National Bank of Yuma (to be known as Colorado Community Bank), Yuma, Colorado, to become a member of the Federal Reserve System.

**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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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>
None						

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

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

# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, February 5, 2005

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

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

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

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

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

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

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

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

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## Section V – Availability of CRA public evaluations

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

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

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**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, February 5, 2005

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

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

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

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

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

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

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

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

## Section V – Availability of CRA public evaluations

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

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

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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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