
Federal Reserve Release



H.2

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

No. 22

Week Ending May 28, 2005

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

Bank Branches, Domestic

Kansas City

The Bank at Broadmoor, Colorado Springs, Colorado -- to establish a mobile branch at 155 Lake Avenue.
- Approved, May 23, 2005

Richmond

Chesapeake Bank, Kilmarnock, Virginia -- to establish a branch at 5700 Williamsburg Landing Drive, Williamsburg.
- Approved, May 25, 2005

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at 5000 Arizona Mills Circle, Tempe, Arizona.
- Approved, May 27, 2005

Chicago

The Friendship State Bank, Friendship, Indiana -- to establish a branch at 221 West Main Street, Vevay.
- Approved, May 27, 2005

Atlanta

LandMark Bank of Florida, Sarasota, Florida -- to establish a branch at 8444 South Tamiami Trail.
- Approved, May 26, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 523 Ridge Road, Lantana, Florida, and 9863 Lake Worth Road, Lake Worth.
- Approved, May 26, 2005

Chicago

Town Bank, Delafield, Wisconsin -- to establish a branch at 200 West Summit Avenue, Wales.
- Approved, May 25, 2005

Bank Holding Companies

Dallas

CSAB Holdings, L.L.C., Dallas, Texas -- to become a bank holding company and to acquire 36 percent of the shares of Parkway National Bancshares, Inc., Plano, and indirectly acquire Parkway National Bancshares of Delaware, Inc., Wilmington, Delaware, and Parkway Bank, N.A., Plano.
- Approved, May 25, 2005

Dallas

FBC Bancshares, Inc., Conroe, Texas, and FBC Delaware Corporation, Wilmington, Delaware -- to become bank holding companies and to acquire First Bank of Conroe, National Association.
- Approved, May 26, 2005

Atlanta

Habersham Bancorp, Cornelia, Georgia -- to acquire Liberty Bank & Trust, Toccoa.
- Approved, May 26, 2005

St. Louis

Mercantile Bancorp, Inc., Quincy, Illinois -- to increase its ownership from 13.75 percent to up to 21 percent of the shares of NorthStar Bancshares, Inc., Kansas City, Missouri, and thereby increase its indirect control of NorthStar Bank, National Association.
- Approved, May 25, 2005

Dallas

Olney Bancshares of Texas, Inc., Olney, Texas, and Olney Bancorp of Delaware, Inc., Wilmington, Delaware -- to acquire Rose Rock Bank, Oklahoma City, Oklahoma, a de novo bank.
- Approved, May 27, 2005

Chicago

Peotone Bancorp, Inc., Peotone, Illinois -- to acquire up to 20.06 percent of the shares of SouthwestUSA Corporation, Las Vegas, Nevada, and thereby acquire SouthwestUSA Bank.
- Approved, May 23, 2005

Bank Holding Companies

Richmond

Square 1 Financial, Inc., Pinehurst, North Carolina -- to become a bank holding company and to acquire Square 1 Bank, Durham.
- Approved, May 27, 2005

St. Louis

Trubank Securities Trust, St. Louis, Missouri -- to become a bank holding company and to acquire 16 percent of the shares of Truman Bancorp, Inc., and thereby acquire Truman Bank.
- Withdrawn, May 26, 2005

Atlanta

Vision Bancshares, Inc., Panama City, Florida -- relief from a commitment.
- Withdrawn, May 27, 2005

San Francisco

WSB Financial Group, Inc., Bremerton, Washington -- to become a bank holding company and to acquire Westsound Bank.
- Withdrawn, May 26, 2005

Bank Mergers

Atlanta

Bank of Alabama, Birmingham, Alabama -- to merge with United Bank of the Gulf Coast, Sarasota, Florida.
- Withdrawn, May 27, 2005

Change In Bank Control

Secretary

Union Bank Corporation, Upton, Wyoming -- change in bank control.
- Permitted, May 26, 2005

Competitive Factors Reports

Minneapolis

Citizens State Bank of Clara City, Clara City, Minnesota -- report on competitive factors of the proposed merger with First State Bank, Lake Lillian.
- Submitted, May 27, 2005

Competitive Factors Reports

Atlanta

Citizens Tri-County Bank, Dunlap, Tennessee -- report on competitive factors of the proposed acquisition of certain assets and assumption of deposit liabilities of the McMinnville branches of Cumberland Bank, Franklin.

- Submitted, May 25, 2005

Atlanta

Glennville Bank, Glennville, Georgia -- report on competitive factors of the proposed merger with GB Interim, Inc.

- Submitted, May 25, 2005

St. Louis

Great Southern Bank, Reeds Spring, Missouri -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of three branches of Peoples Bank of the Ozarks, Nixa.

- Submitted, May 23, 2005

Atlanta

Habersham Bank, Clarkesville, Georgia -- report on competitive factors of the proposed merger with Liberty Bank & Trust, Toccoa, as part of a corporate reorganization.

- Submitted, May 25, 2005

Atlanta

Peoples Bank, Palm Harbor, Florida -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Sarasota branch of Bank of Alabama, Birmingham, Alabama.

- Submitted, May 26, 2005

Atlanta

Peoples Bank, Palm Harbor, Florida -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the St. Petersburg branch of First Tennessee Bank National Association Memphis, Memphis, Tennessee.

- Submitted, May 26, 2005

Competitive Factors Reports

Atlanta

Peoples Bank, Palm Harbor, Florida -- report on competitive factors of the proposed acquisition of substantially all the assets and assumption of substantially all the liabilities of United Bank of the Gulf Coast, Sarasota.

- Submitted, May 26, 2005

Atlanta

Peoples Bank, Palm Harbor, Florida -- report on competitive factors of the proposed acquisition of substantially all the assets and assumption of substantially all the liabilities of United Bank and Trust Company, St. Petersburg.

- Submitted, May 26, 2005

Extensions Of Time

Kansas City

The Citizens Bank of Edmond, Edmond, Oklahoma -- extension to October 16, 2005, to establish a branch at 855 West Covell Road.

- Granted, May 27, 2005

Financial Holding Companies

Richmond

Capital One Financial Corporation, McLean, Virginia -- election to become a financial holding company.

- Effective, May 27, 2005

Kansas City

Centennial Bank Holdings, Inc., Denver, Colorado -- election to become a financial holding company.

- Effective, May 26, 2005

Boston

Washington Trust Bancorp, Inc., Westerly, Rhode Island -- election to become a financial holding company.

- Effective, May 24, 2005

Membership

Atlanta

First Farmers and Merchants National Bank, Columbia, Tennessee -- to retain membership in the Federal Reserve System on conversion to a state charter.
- Approved, May 26, 2005

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on May 3, 2005.
- Published, May 24, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, May 28, 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

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, May 28, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*3A3	New York Community Bancorp, Inc., Westbury, New York, to acquire, through its wholly owned subsidiary, New York Community Bank, Flushing, New York, 100 percent of the voting shares of New York Commercial Bank, New York, New York.	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>
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>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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, May 28, 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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<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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, May 28, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Sky Bank, 10 E. Main Street, Salineville, OH to establish branch facility at Bexley Financial Center, 2631 East Main St., Bexley, OH 43209	Newspaper – N/Avail
*Branch	Sky Bank, 10 E. Main Street, Salineville, OH to establish branch facility at Hilliard Financial Center, 2164 Hilliard Rome Rd., Columbus, OH 43026	Newspaper – N/Avail
*Branch	Sky Bank, 10 E. Main Street, Salineville, OH to establish a branch facility at Lewis Center Financial Center, 8509 Owenfield Dr., Powell, OH 43065	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

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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, May 28, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Waccamaw Bank, Whiteville, North Carolina, to establish a branch at 4945 Southport-Supply Road Southeast, Southport, North Carolina.*	Newspaper – 06/14/2005
Branch	Highlands Union Bank, Abingdon, Virginia, to establish a branch at 739 Dolly Parton Parkway, Suite C, Sevierville, Tennessee.*	Newspaper – N/Avail
Branch	First Capital Bank, Glen Allen, Virginia, to establish a branch at 801 South Adams Street, Petersburg, Virginia.*	Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice of Change in Control filed by James R. Camp, Joseph C. Camp, and Margaret A. Sterbutzel, to retain 91.03% of the voting shares of Morgantown Bancshares, Inc., Morgantown, West Virginia.*	Fed Reg – 05/31/2005 Newspaper – 05/22/2005

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>
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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, May 28, 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>
CIC	FCB Bancshares, Inc., Cullman, Alabama, prior change in control notice filed by John Joseph Mullins, to acquire an additional 1.75 percent of the outstanding shares of FCB Bancshares, Inc., along with its subsidiary, Premier Bank of the South, all of Cullman, Alabama. Pro forma total ownership will equal 25.93 percent.	Newspaper – 06/08/2005 Fed Reg – 06/13/2005
3(a)(1)	Mountain Valley Bancshares, Inc., Cleveland, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Mountain Valley Community Bank, Cleveland, Georgia.*	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	Omni Financial Services, Inc., Atlanta, Georgia, to acquire 100 percent of the outstanding shares of Omni Interim, N.A., Dalton, Georgia.*	Newspaper – N/Avail Fed Reg – N/Avail

*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>LrgBk</i>	<i>SmBk</i>
3208049	MidSouth Bank 1 East College Street Murfreesboro, Tennessee 37133 (615) 278-7102	01/31/2005	04/04/2005	S		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, May 28, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Comerica Bank, Detroit, Michigan, to establish three branch facilities at the following locations: 1)3880 FM 1960 West, Houston, Texas; 2) 11990 FM 1960 West, Houston, Texas; and 3) 115 Louis Henna Blvd., Round Rock, Texas.*	Newspaper – N/Avail
Branch	The Friendship State Bank, Friendship, Indiana, to establish a branch facility to be located at 221 W. Main Street, Vevay, Indiana.*	Newspaper – 05/13/2005
Branch	Sand Ridge Bank, Highland, Indiana, to establish a branch facility to be located at 1005 W. State Street, Hastings, Michigan.*	Newspaper – 05/27/2005
18C & Branch	Templeton Savings Bank, Templeton, Iowa, to purchase the assets and assume the liabilities of the Manning, Iowa branch office of American Interstate Bank, Elkhorn, Nebraska, and to establish a branch at 223 Main Street, Manning, 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)	Albany Bancshares, Inc., Albany, Illinois, to acquire 100 percent of the voting shares of Hillsdale Development Corporation, Hillsdale, Illinois, and thereby indirectly acquire Old Farmers & Merchants State Bank, Hillsdale, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notice by Terence P. Greenley, Sigourney, Iowa and Frances S. Fleck, Sigourney, Iowa (husband and wife) to gain control of Fountain View Bancorp., Inc., and thereby indirectly Keokuk County State Bank, Sigourney, Iowa.	Fed Reg – 05/20/2005 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>
4(c)(8)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire, indirectly through a newly formed acquisition subsidiary, LAH Merger Corp., 100 percent of the voting shares of Med-i-Bank, Inc., Waltham, Massachusetts, and thereby engage in data processing activities.	Fed Reg – N/Avail

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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, May 28, 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>
3A1	Trubank Securities Trust, St. Louis, Missouri, to become a bank holding company by acquiring 25 percent of Truman Bancorp, Inc., St. Louis, Missouri, and there indirectly acquire Truman Bank, St. Louis, Missouri.*	Newspaper – N/Avail Fed Reg – N/Avail
3A3	First Horizon National Corporation, Memphis, Tennessee, to acquire 100 percent of United Bank and Trust Company, Saint Petersburg, Florida. (Previously submitted during the weeks ending May 14, 2005 and May 21, 2005.)*	Newspaper – 06/14/2005 Fed Reg – 06/17/2005

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

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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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, May 28, 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>
CIC	Severson Family Limited Partnership, Apple Valley, Minnesota, and Larry S. Severson, Lakeville, Minnesota as general partner, to become part of a group acting in concert, and thereby acquire control of Financial Services of St. Croix Falls, St. Croix Falls, Wisconsin.	Fed Reg – 05/23/2005 Newspaper – 06/07/2005
3(a)(5)	Menahga Bancshares, Inc., Menahga, Minnesota, to acquire 100 percent of Sebeka Bancshares, Inc., Sebeka, Minnesota, and thereby indirectly acquire Security State Bank of Sebeka, Sebeka, Minnesota.*	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notice by Dennis W. West, Rice Lake, Wisconsin to gain control of Rice Lake Bancorp., Inc., Rice Lake, Wisconsin, and thereby indirectly gain control of Dairy State Bank, Rice Lake, Wisconsin and First Bank & Trust, Menomonie, Wisconsin.	Fed Reg – 06/13/2005 Newspaper – N/Avail
3(a)(1)	St. Joseph Bancshares Acquisitions, Inc., St. Joseph, Minnesota, to become a bank holding company by acquiring 100 percent of St. Joseph Bancshares, Inc., St. Joseph, Minnesota, and thereby indirectly acquire 100 percent of First State Bank of St. Joseph, St. Joseph, Minnesota.*	Fed Reg – N/Avail 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

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>
132152	First State Bank of Warner Warner, South Dakota	02/28/2005	05/26/2005	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, May 28, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Centennial Bank of the West, Fort Collins, Colorado, to merge with First MainStreet Bank, N.A., Longmont, Colorado, and incident thereto, to establish five branches.	Newspaper – 06/09/2005
Branch	Gold Bank, Leawood, Kansas, to establish a branch on the east side of Highway 41 (South Shore Branch), Apollo Beach, Florida.	Newspaper – 05/30/2005

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)(3)	Centennial Bank Holdings, Inc., Fort Collins, Colorado, to acquire 100 percent of the voting shares of First MainStreet Financial, Ltd., Longmont, Colorado, parent of First MainStreet Bank, N.A., Longmont, Colorado.	Newspaper – 06/09/2005 Fed Reg – 06/17/2005
3(a)(3)	Ameribank Holding Company, Collinsville, Oklahoma, to acquire up to 100 percent of the voting shares of Boynton Holding Company, Inc., parent of Territory Bank, both of Muskogee, Oklahoma.	Newspaper – 06/18/2005 Fed Reg – 06/20/2005
CIC	Notice by Mark L. Smith and Ann E. Smith, both of Brookfield, Missouri, to acquire control of First Missouri Bancshares, Inc., parent of First Missouri National Bank, both in Brookfield, Missouri.	Newspaper – N/Avail Fed Reg – 06/15/2005

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>
Withdrawal from Membership	Farmers and Merchants Bank, Crescent, Oklahoma, requests to withdraw from membership in the Federal Reserve System.
Investment in Bank Premises	1 st Bank and Trust, Broken Bow, Oklahoma, to increase its investment in bank premises.

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

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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>
386450	Five Points Bank of Hastings 2815 Osborne Drive West Hastings, Nebraska 68901	02/22/2005	05/23/2005	S		X
579252	Gold Bank 11301 Nall Avenue Leawood, Kansas 66211	01/24/2005	05/24/2005	S	X	

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

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 28, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas Star Bank, Van Alstyne, Texas, to establish a branch to be located at 101 Gene Autry Drive, Tioga, Texas 76271.*	Newspaper – 06/10/2005

* 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)(1)	Pilot Point Bancorp, Inc., ESOP, Pilot Point, Texas, to become a bank holding company by acquiring 26.05 percent of Pilot Point Bancorp, Inc., Pilot Point, Texas, and indirectly acquire PointBank, Pilot Point, Texas.	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

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>
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, May 28, 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

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</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	
