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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. 23*

*Week Ending June 4, 2005*

**Bank Mergers**

The Citizens Bank, Batesville, Arkansas -- to purchase the assets and assume the liabilities of the Cave City branch of First National Bank and Trust Company, Mountain Home, and thereby establish a branch.

- Approved, June 1, 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**

Atlanta

BankEast, Knoxville, Tennessee -- to establish a branch at 10304 Chapman Highway, Seymour.  
- Approved, June 2, 2005

Atlanta

BankEast, Knoxville, Tennessee -- to establish branches at 8845 and 6000 Kingston Pike.  
- Approved, June 2, 2005

Kansas City

Colorado Community Bank, Yuma, Colorado -- to establish a branch at 3650 35th Avenue, Evans.  
- Approved, June 2, 2005

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 848 East 2nd Avenue, Durango.  
- Approved, June 1, 2005

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 0070 Benchmark Road, Avon.  
- Approved, June 3, 2005

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at Murphy Road and Highway 6, Houston, Texas.  
- Approved, June 1, 2005

San Francisco

Nara Bank, Los Angeles, California -- to establish a branch at 10055 Garden Grove Boulevard, Garden Grove.  
- Withdrawn, May 31, 2005

**Bank Branches, Domestic**

Richmond

Rockingham Heritage Bank, Harrisonburg, Virginia -- to establish a branch at 624 Chicago Avenue.

- Approved, June 1, 2005

**Bank Holding Companies**

Atlanta

BankEast Corporation, Knoxville, Tennessee -- to acquire Curtis Mortgage Company, Inc., and thereby engage in brokering residential and investor real estate loans in the secondary market.

- Approved, June 2, 2005

Atlanta

Business Bank of Florida, Corp., Melbourne, Florida -- to become a bank holding company and to acquire Florida Business Bank, formerly known as First Business Bank.

- Approved, June 3, 2005

Kansas City

Central Financial Corporation, Hutchinson, Kansas -- to acquire up to 9.93 percent of the shares of Fort Worth Bancshares, Inc., Fort Worth, Texas.

- Approved, June 3, 2005

St. Louis

ESB Bancorp, Inc., Elberfeld, Indiana -- to become a bank holding company and to acquire The Elberfeld State Bank.

- Approved, June 1, 2005

St. Louis

First National Bancorp, Inc., Green Forest, Arkansas -- to acquire additional shares of Legacy National Bank, Springdale.

- Approved, June 3, 2005

San Francisco

Oakland Venture Group, Los Angeles, California -- to become a bank holding company and to acquire Innovative Bancorp, Oakland, and Innovative Bank.

- Approved, June 2, 2005

**Bank Holding Companies**

Chicago

PrivateBancorp, Inc., Chicago, Illinois -- to acquire Bloomfield Hills Bancorp, Inc., Bloomfield Hills, Michigan, and thereby acquire The Private Bank.  
- Approved, June 2, 2005

Philadelphia

Royal Bancshares of Pennsylvania, Inc., Narberth, Pennsylvania -- to engage de novo in extending credit and servicing loans.  
- Approved, June 3, 2005

Kansas City

Second Capital Investments, LLC, Lees Summit, Missouri -- to become a bank holding company and to acquire up to 33.90 percent of the shares of 1st Financial Bancshares, Inc., Overland Park, Kansas.  
- Approved, May 31, 2005

**Bank Mergers**

Dallas

TexasBank, Fort Worth, Texas -- to merge with Northwest National Bank of Arlington, Arlington, and thereby establish a branch at 610 West Randol Mill Road.  
- Approved, June 2, 2005

**Bank Premises**

Kansas City

1st Bank & Trust, Broken Bow, Oklahoma -- to increase its investment in bank premises.  
- Approved, June 1, 2005

**Change In Bank Control**

New York

Amboy Bancorporation, Old Bridge, New Jersey -- to retain control of Amboy Bancorporation.  
- Permitted, May 31, 2005

**Competitive Factors Reports**

San Francisco

Alaska First Bank and Trust, National Association, Anchorage, Alaska -- report on competitive factors of the proposed consolidation of Stewart Bank, N.A., with Alaska First Bank and Trust.  
- Submitted, May 31, 2005

Kansas City

Central National Bank, Junction City, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of UMB National Bank of America, Salina.  
- Submitted, June 2, 2005

Chicago

Community Central Bank, Mount Clemens, Michigan -- report on competitive factors of the proposed merger with River Place Financial Corp., Detroit.  
- Submitted, May 31, 2005

Chicago

Great Western Bank, Clive, Iowa -- report on competitive factors of the proposed merger with the Albany, Missouri, branch of UMB Bank, N.A., Kansas City.  
- Submitted, May 31, 2005

Chicago

MainSource Bank, Greensburg, Indiana -- report on competitive factors of the proposed merger with The Madison Bank and Trust Company, Madison.  
- Submitted, May 31, 2005

Chicago

The Peoples State Bank of Mazomanie, Wisconsin, Mazomanie, Wisconsin -- report on competitive factors of the proposed merger with Community Bank Spring Green and Plain, Spring Green.  
- Submitted, May 31, 2005

**Extensions Of Time**

Kansas City

1st Bank & Trust, Broken Bow, Oklahoma -- extension to September 28, 2005, to establish a branch at 1912 East Washington, Idabel, and to increase its investment in bank premises.

- Granted, June 1, 2005

San Francisco

Western Sierra Bancorp, Cameron Park, California -- extension to August 28, 2005, to acquire Gold Country Financial Services, Inc., Marysville, and Gold Country Bank, National Association.

- Granted, May 31, 2005

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, June 4, 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.

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, June 4, 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	New York Community Bancorp, Inc., Westbury, New York, to acquire through its wholly owned subsidiary, New York Community Bank, Flushing, New York, 100% of the voting shares of New York Commercial Bank, Flushing, New York.	Newspaper – 05/26/2005 Fed Reg – 07/05/2005

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, June 4, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Orrstown Bank, Shippensburg, PA, to establish a branch office to be located at 3045 Market Street, Camp Hill Borough, Cumberland County, PA.	Newspaper – 06/15/2005

#### 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>	
Member	The First National Bank of Canton, Canton, PA, request to become a member of the Federal Reserve System, which will result in the bank changing its name to Bank of Canton.	

## Section V – Availability of CRA public evaluations

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

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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, June 4, 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 – 06/15/2005
*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 – 06/15/2005
*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 – 06/15/2005

\*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>
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 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, June 4, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Capital Bank, Glen Allen, Virginia, to establish a branch at 801 South Adams Street, Petersburg, Virginia.*	Newspaper – 05/28/2005
Branch	Bank of the Commonwealth, Norfolk, Virginia, to establish a branch at 9636 Cape View Avenue, Norfolk, Virginia.*	Newspaper – 06/04/2005
Branch	Highlands Union Bank, Abington, Virginia, to establish a branch at 739 Dolly Parton Parkway, Suite C, Sevierville, Tennessee.*	Newspaper – 06/20/2005

\*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>
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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**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>
94522	Benchmark Community Bank 100 South Broad Street Kenbridge, Virginia 23944	03/21/2005	06/03/2005	S	X	

**Section VI – CRA examinations scheduled for**

**Quarter of**

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

## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, June 4, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 6745 North Church Avenue, Mulberry, Florida, to be known as the Mulberry Wal-Mart Office.*	Newspaper – 06/11/2005
18(c)	Bank of Alabama, Birmingham, Alabama, to merge with United Bank of the Gulf Coast, Sarasota, Florida.*	Newspaper – 06/13/2005

\*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)	Heritage First Bancshares, Inc., Rome, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of DeKalb Bank, Crossville, Alabama.*	Newspaper – 05/14/2005 Fed Reg – 05/20/2005
4(c)(8)	Heritage First Bancshares, Inc., Rome, Georgia, to acquire 100 percent of the outstanding shares of Heritage First Bank, a federal savings association, Rome, Georgia, and thereby engage in operating a savings association.*	Newspaper – 05/14/2005 Fed Reg – 05/20/2005
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 – 06/18/2005 Fed Reg – 06/20/2005
CIC	Tattnall Bancshares, Inc., Reidsville, Georgia, prior change in control notice filed by E. Bert Register, III and the Trust to be established under the will of E.B. Register, Sr., E. Bert Register, III as Trustee, both of Reidsville, Georgia, to acquire 54.15 percent of the outstanding shares of Tattnall Bancshares, Inc., and its subsidiary bank, Tattnall Bank, Reidsville, Georgia. Pro forma total ownership will be 55.96 percent.	Newspaper – N/Avail Fed Reg – 07/05/2005

\*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, June 4, 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
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 – 06/30/2005 Newspaper – N/Avail
CIC	Notice by Marjorie E. Binder, Chicago, Illinois, to increase her ownership to 97.31 percent of AA common stock and 97.95 percent of B common stock of Bellwood Bancorporation, Inc., Bellwood, Illinois, and thereby indirectly acquire Greater Chicago Bank, Bellwood, 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 – 06/14/2005
3(a)(3)	Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, to increase its ownership from 35.98 percent to 51 percent of Oswego Bancshares, Inc., Oswego, Illinois, and thereby indirectly acquire Oswego Community Bank, Oswego, Illinois.*	Fed Reg – 07/05/2005 Newspaper – 06/26/2005

\* 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>
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 – 06/16/2005

**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, June 4, 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 Corporation of Wynne, Wynne, Arkansas, to acquire 100 percent of The Bank of Harrisburg, Harrisburg, Arkansas.*	Newspaper – 07/03/2005 Fed Reg – N/Avail
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. (Previously submitted during the week ending May 28, 2005.)*	Newspaper – 06/24/2005 Fed Reg – 06/27/2005

\* 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		

## Section V – Availability of CRA public evaluations

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**NI = Needs to improve**

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, June 4, 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)(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 – 06/30/2005 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 – 06/14/2005
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 – 06/30/2005 Newspaper – N/Avail
CIC	Notice by the John C. Elsenpeter 2004 Term Trust and Vicki J. Elsenpeter 2004 Term Trust, both of Walker, Minnesota, to gain control of Walker Ban Co., Walker, Minnesota, and thereby indirectly gain control of First National Bank of Walker, Walker, Minnesota and Lakes State Bank, Pequot Lakes, Minnesota.	Fed Reg – 06/22/2005 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>
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>
None						

**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, June 4, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	United Bank & Trust Company, Marysville, Kansas, to establish a branch at 1800 Claflin Road, Manhattan, Kansas.	Newspaper – 06/09/2005

### 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)	Sixth Bancshares, Inc., Salina, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Geneseo Bancshares, Inc., parent of Citizens State Bank, both in Geneseo, Kansas.	Newspaper – 07/03/2005 Fed Reg – N/Avail
3(a)(1)	FirsTier Bancorp, Cheyenne, Wyoming, to become a bank holding company through the acquisition of 100 percent of the voting shares of Union Bank Corporation, parent of Union State Bank, both in Upton, Wyoming.	Newspaper – N/Avail Fed Reg – N/Avail
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
CIC	Notice by Landon H. Rowland and Sarah F. Rowland, both of Kansas City, Missouri, to acquire control of Garden City Bancshares, Inc., parent of Garden City Bank, both in Garden City, Missouri.	Newspaper – N/Avail Fed Reg – 06/22/2005

### 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.

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>
736550	Union State Bank 545 Main Street Everest, Kansas 66424	02/28/2005	06/02/2005	S		X
925859	Chetopa State Bank & Trust Company 409 Maple Chetopa, Kansas 67336	02/22/2005	06/02/2005	O		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, June 4, 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)	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 – 06/30/2005
3(a)(3)	Greater Southwest Bancshares, Inc., Irving, Texas, to acquire 100 percent of The Bank of Vernon, Vernon, 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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, June 4, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Whitman, Colfax, Washington, to establish a branch facility to be located at 618 W. Riverside Avenue, Spokane, Washington.*	Newspaper – 06/06/2005
Branch	United Security Bank, Fresno, California, to establish a branch facility to be located at 7088 N. First Street, Fresno, California.*	Newspaper – 06/09/2005

\* 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)	Washington Bancorp, Inc., Lynnwood, Washington, to become a bank holding company by acquiring 100 percent of The Bank of Washington, Lynnwood, Washington.*	Newspaper – 06/21/2005 Fed Reg – 07/05/2005
3(a)(1)	WSB Financial Group, Inc., Bremerton, Washington, to become a bank holding company by acquiring 100 percent of Westsound Bank, Bremerton, Washington.*	Newspaper – 06/21/2005 Fed Reg – 07/05/2005

\* 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

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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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