
Federal Reserve Release



H.2

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

No. 33

Week Ending August 12, 2000

Bank Holding Companies

Australia & New Zealand Banking Group Limited, Melbourne, Australia -- to acquire Amerika Samoa Bank, Pago Pago, American Samoa.
- Approved, August 7, 2000

Board Operations

Labor Relations Panels of the Federal Reserve System -- reappointment of Richard I. Bloch to the System's two panels.
- Approved, August 7, 2000

Forms

Forms -- extension without revision of Recordkeeping Requirements Associated with Real Estate Appraisal Standards for Federally Related Transactions Pursuant to Regulations H and Y (FR H-4), Request for Proposal (RFP), and Request for Price Quotations (RFPQ).
- Approved, August 10, 2000

Regulations And Policies

Insurance sales by depository institutions -- interagency proposals for public comment to establish consumer protections in connection with the sale of insurance and annuities by banks and other depository institutions.
- Approved, August 8, 2000

Enforcement

Farmers & Merchants Bank, Long Beach, California -- cease and desist order dated March 23, 1992, terminated June 12, 2000.
- Announced, August 11, 2000

National Bank of Greece, S.A., Athens, Greece, and National Mortgage Bank of Greece, S.A. -- cease and desist order dated September 25, 1989, terminated June 14, 2000.
- Announced, August 11, 2000

Unity Bancorp, Inc., Clinton, New Jersey -- written agreement dated July 18, 2000, with the Federal Reserve Bank of New York and the Commissioner of Banking and Insurance of the State of New Jersey.
- Announced, August 11, 2000

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

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

Bank Branches, Domestic

Richmond

Bank of the James, Lynchburg, Virginia -- to establish a branch at 5204 Fort Avenue.
- Approved, August 9, 2000

Kansas City

Centennial Bank of the West, Eaton, Colorado -- to establish a branch at 4650 Royal Vista Drive, Fort Collins.
- Approved, August 9, 2000

Kansas City

Exchange Bank & Trust Company, Perry, Oklahoma -- to establish a branch at 14th and Fir Avenue.
- Approved, August 7, 2000

Chicago

First Community Bank, Harbor Springs, Michigan -- to establish a branch at 201 N. Main St., Cheboygan.
- Withdrawn, August 4, 2000 (AC)

Dallas

Legacy Bank of Texas, Plano, Texas -- to establish a mobile branch to serve Collin, Dallas, Denton, Rockwall, Tarrant, and Grayson Counties.
- Approved, August 9, 2000

Philadelphia

Pennsylvania State Bank, Camp Hill, Pennsylvania -- to establish a branch at 6480 Carlisle Pike, Mechanicsburg.
- Approved, August 10, 2000

New York

Summit Bank, Princeton, New Jersey -- to establish a branch at 260 Chestnut Street, Newark.
- Approved, August 10, 2000

Bank Holding Companies

Dallas

CBCT Bancshares, Inc., Baltimore, Maryland -- to become a bank holding company through the acquisition of Community Bank of Central Texas, SSB, Smithville, Texas.

- Approved, August 8, 2000

St. Louis

Chambers Bancshares, Inc., Danville, Arkansas -- to engage de novo in extending credit and servicing loans.

- Approved, August 7, 2000

Minneapolis

CorTrust Bank, N.A., Mitchell, South Dakota, and Hopkins Financial Corporation -- to acquire The First Freeman Corporation, Freeman.

- Approved, August 10, 2000

Minneapolis

The EastBank Corporation, Minneapolis, Minnesota -- to become a bank holding company through the acquisition of EastBank, a de novo bank.

- Approved, August 9, 2000

Atlanta

First Rainsville Bancshares, Inc. Employee Stock Ownership Plan, Rainsville, Alabama -- to become a bank holding company through the acquisition of First Rainsville Bancshares, Inc. and First Bank of the South.

- Approved, August 11, 2000

Atlanta

Heritage Bancshares, Inc., Orange Park, Florida -- to become a bank holding company through the acquisition of Heritage Bank of North Florida.

- Returned, August 7, 2000

San Francisco

Heritage Commerce Corp, San Jose, California -- to merge with Western Holdings Bancorp, Los Altos, and thereby acquire Bank of Los Altos.

- Approved, August 10, 2000

Bank Holding Companies

Minneapolis

Jackass Creek Land & Livestock Company, Ennis, Montana -- to acquire additional shares of Boulder Valley Bank, Boulder.
- Approved, August 11, 2000

New York

M&T Bank Corporation, Buffalo, New York, and Olympia Financial Corporation -- to acquire Keystone Financial Inc., Harrisburg, Pennsylvania, Keystone Financial Bank, N.A., and Keystone's nonbanking subsidiaries; and for Manufacturers and Traders Trust Company, Buffalo, to merge with Keystone Bank and thereby establish branches.
- Approved, August 7, 2000

St. Louis

WestTenn Bancorp, Inc., Jackson, Tennessee -- to become a bank holding company through the acquisition of The Bank of Jackson.
- Approved, August 11, 2000

Banks, Foreign

Chicago

National Australia Bank Limited, Melbourne, Australia -- to acquire, through its subsidiary, 02-e Limited, an interest in Thinkorswim.com, and thereby engage in providing retail brokerage services over the internet.
- Withdrawn, August 9, 2000

Banks, Nonmember, And Miscellaneous Institutions

Richmond

Cape Fear Farm Credit, ACA, Fayetteville, North Carolina -- deregistration under Regulation U.
- Approved, August 8, 2000

Dallas

North Texas Production Credit Association, Sulphur Springs, Texas -- deregistration under Regulation U.
- Approved, August 9, 2000

Banks, Nonmember, And Miscellaneous Institutions

Dallas

Plainview Production Credit Association, Plainview, Texas -- deregistration under Regulation U.
- Approved, August 8, 2000

Richmond

Tangram Enterprise Solutions, Inc., Cary, North Carolina -- deregistration under Regulation U.
- Approved, August 8, 2000

Banks, State Member

Chicago

The Northern Trust Company, Chicago, Illinois, and Northern Trust Corporation -- to make public welfare investments.
- Approved, August 3, 2000 (AC)

San Francisco

Westamerica Bank, San Rafael, California -- payment of a dividend.
- Approved, August 8, 2000

Change In Bank Control

Chicago

Rake Bancorporation, Rake, Iowa -- change in bank control.
- Permitted, August 10, 2000

Competitive Factors Reports

Chicago

Bank of Northern Illinois, National Association, Waukegan, Illinois -- report on competitive factors of the proposed merger with State Financial Bank, Richmond; Home Federal Savings & Loan Association, Elgin; State Financial Bank, Hales Corners, Wisconsin; and State Financial Bank-Waterford, Waterford.
- Submitted, August 9, 2000

Competitive Factors Reports

Richmond

Century National Bank, Washington, D.C. -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Tysons Dulles Plaza II branch, McLean, Virginia, of Sandy Spring National Bank, Olney, Maryland.

- Submitted, August 10, 2000

Chicago

Community Bank of Oelwein, Oelwein, Iowa -- report on competitive factors of the proposed merger with Community Interim Bank, a de novo bank.

- Submitted, August 9, 2000

Chicago

Community Bank Spring Green and Plain, Spring Green, Wisconsin -- report on competitive factors of the proposed merger with New Community Bank Spring Green and Plain.

- Submitted, August 9, 2000

Dallas

First National Bank in Alpine, Alpine, Texas -- report on competitive factors of the proposed merger with The First National Bank of Pecos, Pecos, and Seminole National Bank, Seminole.

- Submitted, August 9, 2000

Dallas

First State Bank of Texas, Denton, Texas -- report on competitive factors of the proposed merger with Texas National Bank, Brenham.

- Submitted, August 11, 2000

Richmond

Harbor Bank, Newport News, Virginia -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Newport News branch of First Federal Savings Bank of Virginia, Petersburg.

- Submitted, August 10, 2000

Competitive Factors Reports

Cleveland

Northwest Savings Bank, Warren, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of nine Pennsylvania branches of Sovereign Bank, Wyomissing.

- Submitted, August 11, 2000

Minneapolis

Scripps Bank, La Jolla, California -- report on competitive factors of the proposed merger with U.S. Bank, National Association, Minneapolis, Minnesota.

- Submitted, August 7, 2000

Richmond

Southern Bank and Trust Company, Mount Olive, North Carolina -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of three branches of First-Citizens Bank & Trust Company, Raleigh.

- Submitted, August 10, 2000

Cleveland

Traditional Bank, Inc., Mt. Sterling, Kentucky -- report on competitive factors of the proposed merger with Traditional Bank of Kentucky, Inc., Lexington.

- Submitted, August 11, 2000

Extensions Of Time

Director, BS&R

First Bancorp, Troy, North Carolina, and First Bancorp Financial Services, Inc. -- extension to June 22, 2001, to divest certain properties.

- Granted, August 10, 2000

St. Louis

First State Bank of DeQueen, DeQueen, Arkansas -- extension to November 10, 2000, to relocate its main office from 310 North Third Street to 402 West Collin Raye Drive.

- Granted, August 7, 2000

Financial Holding Companies

Director, BS&R

Bank of Scotland, Edinburgh, Scotland -- election to be treated as a financial holding company.

- Effective, August 11, 2000

Richmond

First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina -- election to become a financial holding company.

- Effective, August 10, 2000

Richmond

Heritage Bancshares, Inc., Mannington, West Virginia -- election to become a financial holding company.

- Effective, August 10, 2000

Chicago

Strategic Capital Bancorp, Inc., Champaign, Illinois -- election to become a financial holding company.

- Effective, August 9, 2000

International Operations

Director, BS&R

Branch Banking and Trust Company, Winston-Salem, North Carolina -- to establish an agreement corporation, BB&T International Services, LLC.

- Approved, August 9, 2000

Membership

Chicago

Illini State Bank, Oglesby, Illinois -- membership in the Federal Reserve System.

- Approved, August 9, 2000

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 12, 2000

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>
4(c)(8)	FleetBoston Financial Corporation, Boston, Massachusetts - to acquire up to 9% of North Fork Bancorporation, Inc., Melville, New York and to indirectly acquire an ownership interest in Dime Bancorp, Inc., New York, New York	Newspaper - N/Avail Fed Reg - 09/08/2000

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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, August 12, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Leonia Corporate Bank plc, Helsinki, Finland, and Leonia Plc, Helsinki, Finland, to establish a representative office in New York, New York.	Newspaper – N/Avail
BKBRX	European American Bank, New York, New York, to establish a branch at 2401 Jericho Turnpike, Garden City Park, New York.	Newspaper – 09/05/00

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Queens County Bancorp, Inc., Flushing, New York, to acquire Haven Bancorp, Inc., and CFS Bank, both of Woodhaven, New York.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3), 3(a)(5), 4(c)(8)	M&T Bank Corporation, and Olympia Financial Corporation, both of Buffalo, New York, to acquire Premier National Bancorp, Inc., Lagrangeville, New York.	Newspaper – 08/30/00 Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Bank of New York, New York, New York; Chase Manhattan Corporation, New York, New York; HSBC Holdings plc, London, HSBC Holdings B.V., Amsterdam, Netherlands, HSBC USA Inc., Buffalo, New York; Summit Bancorp, Princeton, New Jersey, to acquire through NYCE Corporation, membership interest of The Safecheck Company, L.L.C., and thereby engage in nonbanking 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

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 Fourth Quarter of 2000

<i>Institution</i>	<i>Location</i>
European American	EAB Plaza, Uniondale, New York
IBJ-Whitehall	One State Street Plaza, New York, New York

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 12, 2000

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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SN = Substantial noncompliance

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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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, August 12, 2000

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	Received notification on 08/08/2000 from W. Richard Baker; Pamela K. Baker; Aline T. Baker; Harold Potter; Terry Potter; Robert Quincy Baker, III; and the Robert Q. Baker, Jr. Trust of their intent to acquire up to 24.440 persen of the outstanding voting shares of Ohio Heritage Bancorp, Coshocton, OH.*	Fed Reg – 08/30/2000

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, August 12, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Bank of Lancaster, Kilmarnock, Virginia, to purchase certain assets and assume certain liabilities of two branch offices of First Virginia Bank, Falls Church, Virginia, and one branch office of First Virginia Bank - Hampton Roads, Norfolk, Virginia.*	Newspaper - 8/28/2000
Branch	EagleBank, Bethesda, Maryland, to establish a branch at 2001 K Street, N.W., Washington, D. C.*	Newspaper - 09/10/2000

*Subject to the provisions of the Community Reinvestment Act.

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD 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 Fourth Quarter of 2000

<i>Institution</i>	<i>Location</i>
Allfirst Bank	Baltimore, Maryland
Clemson Bank & Trust	Clemson, South Carolina
F&M Bank - Northern Virginia	Fairfax, Virginia
The Page Valley Bank	Luray, Virginia
Bank of the Commonwealth	Norfolk, Virginia
Citizens Community Bank	South Hill, Virginia
First Bank	Strasburg, Virginia

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, August 12, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Admiralty Bank, Palm Beach Gardens, Florida, to establish a branch located at 2 South Orange Avenue, Orlando, Florida, to be known as Orange Avenue Branch.	08/19/2000*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1301 N. Tamiami Trail, Sarasota, Florida, to be known as the Sarasota Bay Club Office.	08/12/2000*

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Port City Holding Company, Inc., Bainbridge, Georgia, after-the-fact notification by Mr. James Edwin Sharber, Bainbridge, Georgia, and his immediate family who include the following: Ms. Tabitha Gail Sharber; Mr. James E. Sharber III; Mr. Jerry Sharber; Ms. Sandra Lynn Sharber; Ms. Patricia Ann Sharber; Mr. Elysia Jy Sharber; Mr. James E. Sharber, Jr.; Ms. Gail Sharber; Ms. Lisa Ann Sharber, Ms. Martha Clement, Mr. Harold Clement; all of Bainbridge, Georgia; and Mr. Pete Sharber; Hazelhurst, Georgia; to retain percent of .00196 percent of the outstanding shares of Port City Holding Company, Incorporated, and its subsidiary, First Port City Bank, both of Bainbridge, Georgia. Total ownership will be 12.01 percent.	N/Avail
3(a)(3)	Cumberland Bancorp, Inc., Brentwood, Tennessee, to acquire 50 percent of the outstanding shares of Insurors Bank of Tennessee, Nashville, Tennessee (in organization).	Fed Reg - 09/08/2000*
3(a)(1)	InsCorp, Inc., Nashville, Tennessee, to become a bank holding company by acquiring 50 percent of the outstanding shares of Insurors Bank of Tennessee, Nashville, Tennessee (in organization).	Fed Reg – 09/08/2000*

*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>
Membership	Insurors Bank of Tennessee, Nashville, Tennessee, to become a member of the Federal Reserve System.
4(c)(8)	First Volunteer Corporation, Chattanooga, Tennessee, prior notice to engage in the sale of life insurance, through the acquisition of Carter-Wilson-Hewgley Insurance, Inc., South Pittsburg, Tennessee.

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:

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**

Institution *Location*

None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 12, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	Old Kent Bank, Grand Rapids, Michigan, for prior approval to merge with Home Loan Bank, FSB, Fort Wayne, Indiana and thereby to establish branches at 132 East Berry St., Fort Wayne, Indiana, 1110 E. Tillman Rd., Fort Wayne, Indiana, 5611 Saint Joe Rd., Fort Wayne, Indiana, 6128 Covington Rd., Fort Wayne, Indiana, 926 W. State Blvd., Fort Wayne, Indiana, 6411 E. State Blvd., Fort Wayne, Indiana, 720 E. Dupont Rd., Fort Wayne, Indiana, 101 N. Second St., Decatur, Indiana, 334 N. Second St., Decatur, Indiana and 1230 E. Lincoln Highway, New Haven, Indiana.*	Newspaper – 08/28/2000
Branch	Salin Bank and Trust Company, Indianapolis, Indiana, for prior approval to establish a branch at 110 W. Main Street, Fort Wayne, Indiana.*	Newspaper – 08/04/2000
Branch	First Community Bank, Harbor Springs, Michigan, for prior approval to establish a branch at 201 N. Main Street, Cheboygan, Michigan.*	Newspaper – 07/29/2000
Branch	Prairie Bank and Trust Company, Bridgeview, Illinois, for prior approval to establish a branch at the S.E. corner of Illinois Route 59 and Andrew Road, Plainfield, Illinois.*	Newspaper – 03/21/2000

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Old Kent Financial Corporation, Grand Rapids, Michigan, for prior approval to acquire 100 percent of the voting shares of Home Bancorp, Fort Wayne, Indiana and thereby indirectly acquire Home Loan Bank, FSB, Fort Wayne, Indiana.*	Fed Reg – 08/25/2000 Newspaper – 08/28/2000
CIC	Notification by Scot A. Wall, as Trustee of the Trust, of a Change in Control of Cashton Bancshares, Inc., Cashton, Wisconsin.	Fed Reg – 08/24/2000 Newspaper – 08/22/2000

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)	Premier Bancorp, Inc., Wilmette, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Premier Bank (in organization), Wilmette, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Anita Bancorporation, Atlantic, Iowa, for prior approval to acquire 100 percent of the voting shares of EWN Investments, Inc., Ute, Iowa and thereby indirectly acquire control of at least 95.66 percent of Ute State Bank, Ute, Iowa.*	Fed Reg – 08/17/2000 Newspaper – 08/13/2000
CIC	Notification by Edwin L. Adler, of a Change in Control of Clarkston Financial Corporation, Clarkston, Michigan.	Fed Reg – 08/30/2000 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)	Comerica Incorporated, Detroit, Michigan, notification of intent to acquire through NYCE Corporation, membership interests in The SafeCheck Company L.L.C., a Delaware limited liability company.	Fed Reg – 08/25/2000

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 Fourth Quarter of 2000

<i>Institution</i>	<i>Location</i>
Peoples' Bank of Arlington Heights	Arlington Heights, Illinois
Cole Taylor Bank	Chicago, Illinois
Midwest Bank & Trust Co.	Elmwood Park, Illinois
Foxdale Bank	South Elgin, Illinois
Midwest Bank of McHenry County	Union, Illinois
Irwin Union Bank & Trust Co.	Columbus, Indiana
Elkhart Community Bank	Elkhart, Indiana
Tower Bank & Trust Co.	Fort Wayne, Indiana
Security State Bank	Lake Park, Iowa
BankOne Michigan	Detroit, Michigan
New Century Bank	Southfield, Michigan

Section VI – CRA examinations scheduled for Fourth Quarter of 2000

<i>Institution</i>	<i>Location</i>
M&I Bank South	Janesville, Wisconsin
M&I Bank of Southern Wisconsin	Madison, Wisconsin
M&I Central State Bank	Oshkosh, Wisconsin
M&I Bank of Shawano	Shawano, Wisconsin
M&I Bank South Central	Watertown, Wisconsin

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 8
Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, August 12, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Southern Bank of Commerce, Paragould, Arkansas, to establish a branch office at 2775 East Nettleton, Jonesboro, Arkansas.*	8/27/2000

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

Section V – Availability of CRA public evaluations

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

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

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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</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 Fourth Quarter of 2000

<i>Institution</i>	<i>Location</i>
Midsouth Bank	Jonesboro, Arkansas
The Capital Bank	Little Rock, Arkansas
Southern Bank of Commerce	Paragould, Arkansas
Bank of Altenburg	Altenburg, Missouri
Mid-America Bank and Trust Company	Dixon, Missouri

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, August 12, 2000

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)	Farmers and Merchants Financial Services, Inc., St. Paul, Minnesota, for prior approval to merge with Minnesota Financial Services, Inc., St. Paul, Minnesota.*	Newspaper 09/09/2000
CIC	Gentwo LLLP to acquire control of Anchor Bancorp, Inc., Wayzata, Minnesota.	Fed Reg – 08/30/2000
3(a)(5)	Inter-Mountain Bancorp, Inc., Bozeman, Montana, for prior approval to merge with Westbanco, West Yellowstone, Montana.*	Fed Reg – 09/08/2000

*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

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 Fourth Quarter of 2000

<i>Institution</i>	<i>Location</i>
First Interstate Bank of Billings	Billings, Montana
BANKFIRST	Sioux Falls, South Dakota

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Ms. JoAnne Lewellen at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, P. O. Box 291, Minneapolis, Minnesota 55480-0291.

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 12, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)3(a)	Central Financial Corporation, Hutchinson, Kansas, for prior approval to acquire 20 percent of the voting shares of New Frontier Bancshares, Inc., St. Charles, Missouri, and thereby indirectly acquire New Frontier Bank, St. Charles, Missouri, a de novo bank in organization.	Newspaper – N/Available FedReg – 09/08/2000

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	Lakeside Bank of Salina, Salina, Oklahoma, for prior approval to become a member of the Federal Reserve System.	
3(a)(1)RN	VBI Inc., Colorado Springs, Colorado, for prior approval to become a bank holding company through the reorganization of 100 percent of the voting shares of Vista Bank, Colorado Springs, Colorado.	

Section V – Availability of CRA public evaluations

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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.

<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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, August 12, 2000

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>	
25	Southwest Bank of Texas, N.A., Houston, TX, to establish an offshore branch in the Cayman Islands	

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>
203856	Citizens Bank and Trust Company 1300 Rollingbrook Drive Baytown, Texas 77521-3846	05/08/2000	08/12/2000	S	X	

Section VI – CRA examinations scheduled for Fourth Quarter of 2000

<i>Institution</i>	<i>Location</i>
First State Bank 367552	P.O. Box 60 Matador, Texas 79244-0060
United Bank and Trust 326652	1049 North 3 rd Street Abilene, Texas 79601-5833

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District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, August 12, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Westamerica Bank, San Rafael, California, to merge with First Counties Bank, Clearlake, California. *	Newspaper - 08/29/2000

* 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>
S/R	Oak Valley Community Bank, Oakdale, California, to repurchase up to five percent of its outstanding shares.

Section V – Availability of CRA public evaluations

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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>
181169	Foothill Independent Bank 510 S. Grand Avenue Glendora, California 91741 (626) 963-8551	04/07/2000	08/07/2000	S	X	

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

Section VI – CRA examinations scheduled for Fourth Quarter of 2000

<i>Institution</i>	<i>Location</i>
Bank of Santa Clara	Santa Clara, CA
Bank of the Orient	San Francisco, CA
Eldorado Bank	Tustin, CA
First Security Bank	Las Vegas, NV

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