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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. 11  
Week Ending March 14, 1998*

## **ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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### **TESTIMONY AND STATEMENTS**

Regulatory relief -- statement by Governor Laurence H. Meyer on S.1405 before the Senate Committee on Banking, Housing and Urban Affairs, March 10, 1998.  
- Published, March 10, 1998

### **BANK HOLDING COMPANIES**

Dresdner Bank AG, Frankfurt, Germany -- to engage de novo through Oechsle International Advisors, L.P., Boston, Massachusetts, and RCM Capital Management, L.L.C., San Francisco, California, in acting as commodity pool operators for private limited partnerships organized as commodity pools investing in assets in which a bank holding company may invest.  
- Permitted, March 11, 1998

FirstMerit Corporation, Akron, Ohio -- to merge with CoBancorp, Inc., Elyria; and acquire PremierBank & Trust and Jefferson Savings Bank, West Jefferson, Ohio.  
- Permitted, March 11, 1998

North Fork Bancorporation, Melville, New York -- request for reconsideration of the Board's approval of the application to acquire New York Bancorp, Douglaston; and Home Federal Savings Bank, Ridgewood, New York.  
- Denied, March 10, 1998

Regions Financial Corporation, Birmingham, Alabama -- to merge with First State Corporation, Albany, Georgia, and acquire First Bank & Trust Company, Albany, Georgia, and First Bank & Trust Company, Cordele, Georgia.  
- Approved, March 11, 1998

### **REGULATIONS AND POLICIES**

Federal Open Market Committee -- transcripts of meetings of the FOMC held during 1992 available to the public at Room MP-500, Federal Reserve Board, Washington, D.C., 20551 (Telephone 202-452-3241).  
- Announced, March 11, 1998

Regulations J and CC -- request for comment on an advance notice of proposed rulemaking to reduce or eliminate legal disparities between the Federal Reserve Banks and private sector banks in the presentment of checks (Docket R- 1009).  
- Approved, March 9, 1998

Trading and Capital-Markets Activities Manual -- revision.  
- Published, March 9, 1998

March 8, 1998 to March 14, 1998

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**RESERVE BANK OPERATIONS**

Federal Reserve Bank of St. Louis -- appointment of William Poole as President, effective March 23, 1998.

- Approved, March 12, 1998

**ENFORCEMENT**

PanAmerican Bank, Miami, Florida -- cease and desist order against the bank.

- Announced, March 9, 1998

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Regulation B -- request for comment on an advance notice of a comprehensive review of the regulation (Docket No. R-1008).

- Approved, March 4, 1998

Regulation B, Equal Credit Opportunity; Regulation M, Consumer Leasing; Regulation Z, Truth in Lending; and Regulation DD, Truth in Savings -- request for comment on a proposal to permit electronic delivery of required disclosures.

- Approved, March 4, 1998

Regulation C -- request for comment on an advance notice of a comprehensive review of the regulation (Docket R-1001).

- Approved, February 27, 1998

Regulation E -- request for comment on proposed rule to eliminate the extended time periods for investigating claims involving point-of-sale debit card and foreign-initiated transactions (Docket R-1007).

- Approved, March 4, 1998

Regulation E -- interim rule that permits depository institutions to deliver disclosures electronically under certain circumstances (Docket R-1002).

- Approved, March 4, 1998

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March 8, 1998 to March 14, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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

**BANK BRANCHES, DOMESTIC**

Richmond

Bank of McKenney, McKenney, Virginia -- to establish a branch at 6700 River Road, Matoaca, Virginia.  
- Approved, March 13, 1998

Secretary

Centura Bank, Rocky Mount, North Carolina -- to establish a branch in the Hannaford Brothers Store, 2830 East Franklin Boulevard, Gastonia, North Carolina.  
- Approved, March 11, 1998

**BANK HOLDING COMPANIES**

Philadelphia

BCB Financial Services, Reading, PA -- to merge with Heritage Bancorp, Inc., Pottsville, Pennsylvania.  
- Approved, March 9, 1998

Philadelphia

First Jermyn Corp., Jermyn, Pennsylvania -- to acquire Upper Valley Bancorp, Olyphant, Pennsylvania.  
- Approved, March 10, 1998

Richmond

First Union Corporation, Charlotte, North Carolina -- to engage in investment advisory activities through Mentor Investment Group, LLC, Richmond, Virginia  
- Approved, March 13, 1998

Atlanta

Flag Financial Corporation, LaGrange, Georgia -- to acquire Middle Georgia Bankshares, Inc., Unadilla, Georgia, and Citizens Bank, Vienna, Georgia.  
- Approved, March 13, 1998

Flag Financial Corporation, LaGrange, Georgia -- to retain control of First Federal Savings Bank of LaGrange and continue to operate a savings association.

March 8, 1998 to March 14, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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Flag Financial Corporation, LaGrange, Georgia -- to retain Piedmont Mortgage Service, Inc., and continue to provide real estate and personal property appraisal services and securities brokerage services.

- Approved, March 13, 1998

Flag Financial Corporation, LaGrange, Georgia -- to acquire an ownership interest in Pro Image, Macon, Georgia, and engage in data processing and check imaging activities.

- Approved, March 13, 1998

San Francisco

J,J&B Capital, L.P., Los Angeles, California, and Busby Holding, Inc. -- to acquire shares of Founders National Bank of Los Angeles.

- Approved, March 12, 1998

Richmond

James River Bankshares, Inc., Suffolk, Virginia -- to acquire First Colonial Bank, Hopewell, Virginia.

- Approved, March 10, 1998

Minneapolis

N.A. Corporation, Roseville, Minnesota -- to acquire North American Banking Company.

- Returned, March 11, 1998

St. Louis

National City Bancshares, Inc., Evansville, Indiana -- to acquire Illinois One Bancorp, Inc., Shawneetown, Illinois, and Illinois One Bank, National Association.

- Approved, March 12, 1998

San Francisco

Pacific Bank, N.A., San Francisco, California -- request for waiver of application in connection with the proposed acquisition of Sterling West Bancorp, Los Angeles, California, and merger with Sterling Bank.

- Granted, March 13, 1998

March 8, 1998 to March 14, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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Atlanta

Premier Bancshares, Inc., Atlanta, Georgia -- request for waiver of application in connection with the proposed acquisition of Lanier Bank & Trust Company, Cumming, Georgia.  
- Granted, March 9, 1998

Atlanta

Republic Bancshares, Inc., St. Petersburg, Florida -- application to acquire Republic Bank, F.S.B. (in organization), and engage in operating a savings association.  
- Withdrawn, March 12, 1998

Dallas

Shamrock Bancshares, Inc., Shamrock, Texas -- to acquire Shamrock Delaware Financial, Inc., Dover, Delaware, and First National Bank of Shamrock, Shamrock, Texas.  
- Approved, March 11, 1998

Dallas

Shamrock Delaware Financial, Inc., Dover, Delaware -- to acquire First National Bank of Shamrock, Shamrock, Texas.  
- Approved, March 11, 1998

St. Louis

Union Planters Corporation, Memphis, Tennessee -- to acquire First National Bancshares of Wetumpka, Inc., Wetumpka, Alabama, and First National Bank of Wetumpka.  
- Approved, March 11, 1998

**BANK MERGERS**

Richmond

F&M Bank-Richmond, Richmond, Virginia -- to merge with Peoples Bank of Virginia, Chesterfield, Virginia.  
- Approved, March 11, 1998

March 8, 1998 to March 14, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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San Francisco

Valley Independent Bank, El Centro, California -- to acquire the Palm Springs, California, branch of Palm Desert National Bank, Palm Desert, California.  
- Approved, March 12, 1998

**BANKS, STATE MEMBER**

Director, BS&R

Fleet Bank of New York, Albany, New York -- registration as transfer agent.  
- Withdrawn., March 10, 1998

Director, BS&R

U.S. Bank of Utah, Salt Lake City, Utah -- registration as transfer agent.  
- Withdrawn, March 10, 1998

**CHANGE IN BANK CONTROL**

St. Louis

Brinkley Bancshares, Inc., Brinkley, Arkansas -- change in bank control.  
- Permitted, March 13, 1998

Cleveland

First National Bancshares of Nelsonville, Inc., Nelsonville, Ohio -- change in bank control.  
- Permitted, March 13, 1998

Minneapolis

Hoffman Bancshares, Inc., Hoffman, Minnesota -- change in bank control.  
- Permitted, March 13, 1998

**COMPETITIVE FACTORS REPORTS**

Richmond

AF Bank, West Jefferson, North Carolina -- report on competitive factors of the proposed merger with Ashe Interim Savings Bank.  
- Submitted, March 9, 1998

March 8, 1998 to March 14, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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Boston

BankBoston, NA, Boston, Massachusetts -- report on competitive factors of the proposed merger with Rhode Island Hospital Trust, NB, Providence, Rhode Island.  
- Submitted, March 12, 1998

Atlanta

Claxton Bank, Claxton, Georgia -- report on competitive factors of the proposed merger with Southern Interim, Inc.  
- Submitted, March 11, 1998

Cleveland

County Savings Bank, Newark, Ohio, and Bellbrook Community Bank, Bellbrook, Ohio -- report on competitive factors of the proposed merger with First National Bank of Zanesville, Zanesville, Ohio.  
- Submitted, March 9, 1998

Kansas City

First National Bank of Strasburg, Strasburg, Colorado -- report on competitive factors of the proposed merger with First National Strasburg Interim Bank, N.A.  
- Submitted, March 11, 1998

San Francisco

Mafco Holdings, Inc., New York, New York -- report on competitive factors of the proposed acquisition of Golden State Bancorp, Inc., Glendale, California.  
- Submitted, March 9, 1998

Cleveland

Malta National Bank, Malta, Ohio -- report on competitive factors in connection with change in bank control.  
- Submitted, March 9, 1998

Cleveland

Milton Banking Company, Wellston, Ohio -- report on competitive factors of the proposed merger with The M Interim Bank, Wellston, Ohio.  
- Submitted, March 9, 1998

March 8, 1998 to March 14, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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Richmond

NationsBank, National Association, Nashville, Tennessee -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of NationsBank of Kentucky, National Association, Hopkinsville, Kentucky.  
- Submitted, March 9, 1998

Atlanta

Regions Bank, Birmingham, Alabama -- report on competitive factors of the proposed merger with First State Bank & Trust Company, Albany, Georgia, and establishment of twelve branches.  
- Submitted, March 11, 1998

Regions Bank, Birmingham, Alabama -- report on competitive factors of the proposed merger with First State Bank & Trust Company in Cordele, Cordele, Georgia, and establishment of two branches.  
- Submitted, March 11, 1998

Dallas

San Angelo National Bank, San Angelo, Texas -- report on competitive factors of the proposed merger with San Angelo Trust Company.  
- Submitted, March 13, 1998

Atlanta

Southeastern Bank, Darien, Georgia -- report on competitive factors of the proposed merger with Southeastern Bank of Florida, Yulee, Florida.  
- Submitted, March 11, 1998

Cleveland

Union State Bank, Payne, Ohio -- report on competitive factors of the proposed merger with USB Interim Bank.  
- Submitted, March 9, 1998

Kansas City

Western Union Interim Corp., Englewood, Colorado -- report on competitive factors of the proposed merger with Basin Industrial Bank, Cortez, Colorado.  
- Submitted, March 10, 1998

March 8, 1998 to March 14, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**EXTENSIONS OF TIME**

Dallas

A.N.B. Holding Company, LTD., Terrell, Texas -- extension to June 20, 1998, to acquire ANB Corporation, ANB Delaware Corporation, and American National Bank of Texas.

- Granted, March 12, 1998

Richmond

Central Virginia Bank, Powhatan, Virginia -- extension to June 19, 1998, to establish a branch at 1368 Anderson Highway, Cumberland County, Virginia.

- Granted, March 13, 1998

New York

Summit Bank, Hackensack, New Jersey -- extension to March 28, 1999, to establish a branch at Edward's Supermarket, 1556 North Olden Avenue, Trenton, New Jersey, and Pathmark Supermarket, Route 1 and Emmons Drive, West Windsor, New Jersey.

- Granted, March 12, 1998

Dallas

Woodforest Bancshares, Inc., Houston, Texas, and Sun Belt Bancshares Corporation, Wilmington, Delaware -- extension to June 4, 1998, to acquire Main Street National Bank, Cleveland, Texas.

- Granted, March 11, 1998

**MEMBERSHIP**

Richmond

First Colonial Bank, Hopewell, Virginia -- to become a member of the Federal Reserve System.

- Approved, March 10, 1998

**RESERVE BANK OPERATIONS**

Director RBOPS

Federal Reserve Bank of Atlanta -- to purchase computer equipment.

- Approved, March 10, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANK BRANCHES, DOMESTIC**

Philadelphia

Berks CountyBank, Reading, Pennsylvania -- to establish a branch at 601 Penn Street.

- Approved, March 6, 1998

**EXTENSIONS OF TIME**

Kansas City

BancFirst, Oklahoma City, Oklahoma -- extension to purchase the assets and assume the liabilities of eleven branches and two detached facilities in Oklahoma from NationsBank, N.A., Charlotte, North Carolina.

- Granted, February 23, 1998

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

**Applications and notifications filed during the week of March 14, 1998**

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

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

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

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

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**Section VI - CRA examinations scheduled for 2nd Quarter of 1998**

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

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## District 2

### Federal Reserve Bank of New York

**Applications and notifications filed during the week of March 14, 1998**

#### **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>
4(c)(8)	Notice by Societe Generale, Paris, France, to acquire certain assets and assume substantially all of the liabilities of Cowen & Co., and Cowen Incorporated, both of New York, New York, and thereby engage in the following nonbanking activities: (i) underwriting and dealing in government obligations and money market instruments; (ii) investing and trading activities; (iii) agency transactional services; (iv) financial and investment advisory activities; (v) extending credit; (vi) activities related to extending credit; (vii) providing fiduciary services; and (viii) providing cash management services.	N/Avail
4(c)(8)	Notice by Deutsche Bank AG, Frankfurt am Main, Federal Republic of Germany, to engage <u>de novo</u> through a to-be-established U.S. subsidiary of its indirect subsidiary, Roland Berger & Partner Holding GmbH, Munich, Federal Republic of Germany, in management consulting.	03/26/98

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

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

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

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

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- Outstanding**
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- Needs to improve**
- Substantial noncompliance**

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
3506	Interchange State Bank Park 80 West/Plaza Two Saddle Brook, NJ 07663	07/07/97	03/12/98	Satisfactory	Small Bank

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**Section VI - CRA examinations scheduled for 2nd Quarter of 1998**

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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 of March 14, 1998**

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

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**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>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

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

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

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**Section VI - CRA examinations scheduled for 2nd Quarter of 1998**

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

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# District 4

## Federal Reserve Bank of Cleveland

**Applications and notifications filed during the week of March 14, 1998**

### **Section I - Applications subject to newspaper notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)/Branch	Received application from The Fifth Third Bank of Kentucky, Inc., Louisville, KY on March 4, 1998, to merge with Fifth Third Bank of Central Kentucky, Inc., Paris, KY and Fountain Square Bank of Southern Indiana, Inc., Sellersburg, IN and to establish branches.	N/Avail
18(c)/Branch	Received application from Fifth Third Bank of Central Kentucky, Inc., Paris, KY on March 4, 1998, to merge with The Fifth Third Bank of Kentucky, Inc., Louisville, KY and to establish branches.	N/Avail
18(c)/Branch	Received application from Fountain Square Bank of Southern Indiana, Inc., Sellersburg, IN on March 4, 1998, to merge with Fifth Third Bank of Central Kentucky, Inc., Paris, KY and establish branches.	N/Avail
Member	Received application from Fifth Third Bank of Central Kentucky, Inc., Paris, KY on March 4, 1998, to become a member of the Federal Reserve System.	N/Avail
Member	Received application from Fountain Square Bank of Southern Indiana, Inc., Clarksville, IN on March 4, 1998, to become a member of the Federal Reserve System.	N/Avail
Member	Received application from Portage Community Bank, Ravenna, OH on March 10, 1998, to become a member of the Federal Reserve System.	N/Avail
18(c)/5D3/Branch	Received application from The Fifth Third Bank of Western Ohio, Dayton, OH on March 11, 1998, to merge with Citizens Federal Bank, FSB, Dayton, OH and to establish branches.	N/Avail
18(c)/Branch	Received application from The Fifth Third Bank of Southern Ohio, Hillsboro, OH on March 11, 1998, to acquire a branch office of Fifth Third Bank of Western Ohio, Dayton, OH located at 140 West Main Street and to establish a branch.	N/Avail
18(c)/Branch	Received application from The Fifth Third Bank, Cincinnati, OH on March 11, 1998, to acquire seven branch offices currently owned by Fifth Third Bank of Western Ohio, Dayton, OH and to establish branches.	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>
CIC	Received notice from Cincinnati Financial Corporation, Cincinnati, OH on March 10, 1998, of its intent to acquire up to 10.01% of the outstanding voting shares of FirstMerit Corporation, Akron, OH.	Fed Reg - 4/13/98
3(a)(3)	Received application from Community Trust Bancorp, Inc., Pikeville, KY on March 13, 1998, of its intent to acquire Community Trust Bank of West Virginia, N.A., Williamson, WV.	N/Avail
3(a)(1)	Received application from Heritage Capital Corporation, Ashland, KY on March 12, 1998, of its intent to acquire Heritage Bank of Ashland, Inc., Ashland, KY.	N/Avail
3(a)(1)	Received application from Portage Banc Shares, Inc., Ravenna, OH on March 10, 1998, to acquire Portage Community Bank, Ravenna, OH.	Fed Reg - 4/10/98
4(c)(8)/5D3	Received notice from Fifth Third Bancorp, Cincinnati, OH on March 11, 1998, to acquire CitFed Bancorp, Inc., Dayton, OH.	N/Avail

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Received notice from Oak Hill Financial, Inc., Jackson, OH on March 13, 1998, of its intent to engage de novo in permissible lending and loan servicing activities through a wholly-owned subsidiary, Action Finance Company, Jackson, OH.	None

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
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None

**Section VI - CRA examinations scheduled for 2nd Quarter of 1998**

<i>Institution</i>	<i>Location</i>
Citizens Deposit Bank & Trust	P.O. Box 9, 400 Second Street, Vanceburg, KY 41179-0009
Enterprise Bank	6150 Enterprise Parkway, Solon, OH 44139
Farmers Bank & Savings Company	P.O. Box 626, 211 W. 2nd Street, Pomeroy, OH 45769-1037
Heartland Bank	P.O. Box 7, 12 N. Main Street, Croton, OH 43013-0007
The Citizens Banking Company	P.O. Box 247, 10 E. Main Street, Salineville, OH 43945-0247
The St. Henry Bank	P.O. Box 330, 231 E. Main Street, Henry, OH 45883
Towne Bank	610 East South Boundary, Perrysburg, OH 43551

# District 5

## Federal Reserve Bank of Richmond

### Applications and notifications filed during the week of March 14, 1998

#### 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)	First Mariner Bancorp, Baltimore, Maryland, to acquire Glen Burnie Bancorp, Glen Burnie, Maryland.*	Newspaper - 3/30/98 Fed Reg - 4/2/98
3(a)(1)	America's First Bancorp, Inc., Washington, D. C., to become a bank holding company through the acquisition of 100% of the voting shares of America's First Bank, National Association, Washington, D. C., an organizing bank.*	Newspaper - 4/3/98 Fed Reg - 4/3/98
3(a)(1)	BOC Financial Corp., Landis, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Bank of the Carolinas, Landis, North Carolina (the proposed successor by charter conversion to Landis Savings Bank, SSB, Landis, North Carolina).*	Newspaper - 4/6/98 Fed Reg - 4/6/98
3(a)(1)	Anson Bancorp, Inc., Wadesboro, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Anson Savings Bank, SSB, Wadesboro, North Carolina.*	Newspaper - 4/10/98 Fed Reg - N/Avail
3(a)(3)	BB&T Corporation, Winston-Salem, North Carolina, and BB&T Financial Corporation of Virginia, Virginia Beach, Virginia, to acquire Franklin Bancorporation, Inc., Washington, D. C.*	Newspaper 4/12/98 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>	<i>Ending date of comment period</i>
4(c)(8)	Mid-Atlantic Community BankGroup, Inc., Gloucester, Virginia, to acquire a 50% interest in Johnson Mortgage Company, L.L.C., Newport News, Virginia.	

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
832920	First Virginia Bank of Tidewater 555 Main Street Norfolk, Virginia 23510-2713	10/6/97	3/8/98	Satisfactory	Large Bank
1400540	Peninsula Trust Bank, Incorporated 7171 George Washington Memorial Highway Gloucester, Virginia 23061-9712	12/15/97	3/12/98	Satisfactory	Small Bank

**Section VI - CRA examinations scheduled for 2nd Quarter of 1998**

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*Institution*

*Location*

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None

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## District 6

### Federal Reserve Bank of Atlanta

#### Applications and notifications filed during the week of March 14, 1998

##### 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, Atlanta, Georgia, to establish a branch located at 11800 Haynes Bridge Road #100, Alpharetta, Georgia, to be known as the Alpharetta/Haynes Branch.*	3/22/98
Branch	SunTrust Bank, Atlanta, Atlanta, Georgia, to establish a branch located at 2774 North Cobb Parkway, Kennesaw, Georgia, to be known as the North Cobb Parkway Branch..*	3/22/98
Branch	SunTrust Bank, Atlanta, Atlanta, Georgia, to establish a branch located at 1100 Hammond Drive, Building 300, Atlanta, Georgia, to be known as the Hammond/Perimeter Branch.*	3/22/98
Branch	SunTrust Bank, Atlanta, Atlanta, Georgia, to establish a branch located at 3200 Holcomb Bridge Road, Norcross, Georgia, to be known as the Peachtree Square Branch.*	3/22/98
Branch	SunTrust Bank, Atlanta, Atlanta, Georgia, to establish a branch located at 11155 Tara Boulevard, Hampton, Georgia, to be known as the Lovejoy Station Branch.*	3/22/98
Branch	SunTrust Bank, Atlanta, Atlanta, Georgia, to establish a branch located at 3435 Ashford-Dunwoody Road, Atlanta, Georgia, to be known as the Oglethorpe Crossing Branch.*	3/22/98
Branch	SunTrust Bank, Atlanta, Atlanta, Georgia, to establish a branch located at 3550 Centerville Highway, Lithonia, Georgia, to be known as the Centerville Branch.*	3/22/98
FBSEA	Banco de Bogota, S.A., Santafe de Bogota, DC, Colombia, to establish an international bank agency located at 800 Brickell Avenue, 1st Floor, Miami, Florida.*	N/Avail

\*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	State of Franklin Bancshares, Inc., Johnson City, Tennessee, to become a bank holding company by acquiring State of Franklin Savings Bank, Johnson City, Tennessee.*	Newspaper - 4/08/98

\*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>
S/R	First Cherokee Bancshares, Inc., Woodstock, Georgia, to redeem bank holding company stock.	
WAIVR	First Liberty Financial Corp., Atlanta, Georgia, request for waiver of the application requirement of Section 3(a)(1) of the Bank Holding Company Act for the proposal to become a bank holding company by acquiring Southland Bank Corporation of Georgia, and thereby directly acquiring Southland Bank, both of Butler, Georgia.	
3(a)(1)	GB&T Bancshares, Inc., Gainesville, Georgia, notice for 1-BHC formation, Gainesville Bank & Trust, Gainesville, Georgia.	

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

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

**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>
None					

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**Section VI - CRA examinations scheduled for 2nd Quarter of 1998**

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

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# District 7

## Federal Reserve Bank of Chicago

**Applications and notifications filed during the week of March 14, 1998**

### **Section I - Applications subject to newspaper notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Merger & Branches	First Banking Center-Burlington Burlington, Wisconsin First Banking Center-Albany Albany, Wisconsin 102 West Main Street Albany, Wisconsin 101 7 ½ Street Monroe, Wisconsin	Newspaper - 3/16/98
Branch	Paramount Bank Bingham Farms, Michigan 1732 West Maple Road Birmingham, Michigan	Newspaper - 4/6/98
Branches	Northern Trust Company Chicago, Illinois 4 North Washington Street Hinsdale, Illinois 2550 Waukegan Road Glenview, Illinois	Newspaper - 4/3/98
Branch	Old Kent Bank Grand Rapids, Michigan 54870 Mound Road Shelby Township, Michigan	Newspaper - 3/2/98

Newspaper - Newspaper Comment Period Ending Date

### **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)	Founders Financial Corporation* Grand Rapids, Michigan Founders Trust Personal Bank Grand Rapids, Michigan	Fed Reg - 3/30/98 Newspaper - 3/22/98

**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>
3(a)(3)	The Baraboo Bancorporation, Inc.* Baraboo, Wisconsin State Bank of Wonewoc Wonewoc, Wisconsin	Fed Reg - 4/6/98 Newspaper - 3/25/98
3(a)(1)	First Neighborhood Bancshares, Inc. Employee Stock Ownership Plan* Toledo, Illinois First Neighborhood Bancshares, Inc. Toledo, Illinois First State Bank of Newman Newman, Illinois First National Bank of Toledo Toledo, Illinois Greenup National Corporation Greenup, Illinois Greenup National Bank Greenup, Illinois	Fed Reg - 4/6/98 Newspaper - N/Avail
3(a)(3)	Tri-County Financial Group, Inc.* Mendota, Illinois Farmers State Bank of McNabb McNabb, Illinois	Fed Reg - 4/9/98 Newspaper - 4/5/98
3(a)(3)	Halbur Bancshares, Inc.* Halbur, Iowa Westside Banco, Inc. Westside, Iowa Westside State Savings Bank Westside, Iowa	Fed Reg - 4/13/98 Newspaper - N/Avail
3(a)(3)	Northern Trust Corporation* Chicago, Illinois Trustbank Financial Corporation Denver, Colorado Trust Bank of Colorado Denver, Colorado	Fed Reg - N/Avail Newspaper - 4/8/98

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Fed Reg - Federal Register Comment Period Ending Date

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not Available at this time

\*Subject to provisions of the Community Reinvestment Act

**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>
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, The Netherlands Sage Clearing Limited Partnership San Francisco, California Sage Clearing Corporation San Francisco, California	Fed Reg - 3/30/98
4(c)(8)	ABN AMRO Holdings N.V. Amsterdam, The Netherlands Sage Clearing Limited Partnership San Francisco, California Sage Clearing Corporation San Francisco, California	Fed Reg - 3/30/98
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Sage Clearing Limited Partnership San Francisco, California Sage Clearing Corporation San Francisco, California	Fed Reg - 3/30/98
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Sage Clearing Limited Partnership San Francisco, California Sage Clearing Corporation San Francisco, California	Fed Reg - 3/30/98

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Fed Reg - Federal Register Comment Period Ending Date

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

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

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
977942	Hedrick Savings Bank 2457 North Court Ottumwa, Iowa 52501	11/20/97	3/9/98	Satisfactory	Small bank
593847	First American Bank 520 Grand Ames, Iowa 50010	10/6/97	3/9/98	Satisfactory	Small bank

**Section VI - CRA examinations scheduled for 2nd Quarter of 1998**

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

# District 8

## Federal Reserve Bank of St. Louis

**Applications and notifications filed during the week of March 14, 1998**

### **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)	Notice by Mercantile Bancorporation Inc., St. Louis, Missouri, to indirectly acquire CBT Corporation, Paducah, Kentucky.*	N/Avail
3(a)(5)	Notice by Ameribanc, Inc., St. Louis, Missouri, a wholly owned subsidiary of Mercantile Bancorporation Inc., St. Louis, Missouri, to merge with CBT Corporation, Paducah, Kentucky.*	N/Avail
4(c)(8)	Notice by Mercantile Bancorporation Inc., St. Louis, Missouri, to indirectly acquire CBT Corporation, Paducah, Kentucky, and thereby indirectly acquire United Commonwealth Bank, FSB, Murray, Kentucky, and engage in the operation of a thrift, pursuant to Section 225.28(b)(4)(ii) of Regulation Y.*	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>	<i>Ending date of comment period</i>
None		

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
731443	Farmers & Merchants Bank Prairie Grove, AR	11/17/97	3/13/98	Satisfactory	Large Bank
192147	Citizens Bank & Trust Co Van Buren, AR	12/01/97	3/13/98	Satisfactory	Small Bank

**Section VI - CRA examinations scheduled for 2nd Quarter of 1998**

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

**District 9**  
**Federal Reserve Bank of Minneapolis**

**Applications and Notifications Filed During the Week of March 14, 1998**

**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>
18(c)/ Branch	American Bank of Montana, Bozeman, Montana, for prior approval to merge with American Bank (Whitefish), Whitefish, Montana, and incident thereto establish a branch.*	4/7/98

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\*Subject to the provisions of the Community Reinvestment Act.

**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>
3(a)(1)	NATCOM Bancshares, Inc., Superior, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of National Bank of Commerce in Superior, Superior, Wisconsin.*	Fed Reg - 4/10/98
CIC	Lee R. Anderson, Jr. Trust and Lee R. Anderson, Jr. Revocable Trust to acquire control of 30.0% of the voting shares of Anderson Financial Group, Inc., Golden Valley, Minnesota.	Fed Reg - 4/2/98

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\*Subject to the provisions of the Community Reinvestment Act.

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

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**Section V - Publicly available CRA 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>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

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

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

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**Section VI - CRA examinations scheduled for 2nd Quarter of 1998**

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

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# District 10

## Federal Reserve Bank of Kansas City

### Applications and notifications filed during the week of March 14, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Canadian State Bank, Yukon, Oklahoma, for prior approval to establish a branch at 3 South Flint Street, Yukon, Oklahoma.	Newspaper - 04/05/98
18(c)/Branch	Mercantile Bank, Overland Park, Kansas, for prior approval to purchase the assets and assume the liabilities of the Maryville, Missouri, and St. Joseph, Missouri, branches of Mercantile Bank of Northern Missouri, Macon, Missouri	Newspaper - N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	South Tulsa Financial Corporation, Tulsa, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank South, N.A., Tulsa, Oklahoma, a de novo bank in organization.	Newspaper - 04/10/98 Fed Reg - N/Avail
3(a)(3)	CountryBanc Holding Company, Edmond, Oklahoma, for prior approval to acquire 99.4 percent of the voting shares of Home State Bank, Hobart, Oklahoma.	Newspaper - 04/12/98 Fed Reg - N/Avail
3(a)(3)	First York Ban Corp., York, Nebraska, for prior approval to acquire 60 percent of the voting shares of NebraskaLand National Bank, North Platte, Nebraska.	Newspaper - 04/14/98 Fed Reg - 04/13/98
CIC	Drue A. Washburn, Alva, Oklahoma, for prior approval to acquire voting shares of Community Bancshares of Alva, Inc., Alva, Oklahoma; and thereby indirectly acquire Community National Bank, Alva, Oklahoma.	Newspaper - 03/30/98 Fed Reg - 04/02/98

**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)	Bancshares of Missouri, Inc., Kearney, Missouri, to engage through Jesse James Festival Grounds, LLC, Kearney, Missouri, in lending activities, pursuant to 225.28(b)(1) of the Board's Regulation Y.	Fed Reg - 03/30/98

**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**

*Description of the CRA Goal against which institutions are evaluated, the four performance levels, and the institutions for which an evaluation is publicly available.*

The CRA requires a periodic evaluation of each covered institution regarding the extent to which it has ascertained, and helped meet, the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA.:

- Outstanding**
- Satisfactory**
- Needs to Improve**
- Substantial noncompliance**

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</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 of March 14, 1998**

**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>
3(a)(1)/3(a)(5)	Texas United Bancshares, Inc., La Grange, TX, to acquire Premier Bancshares, Inc., La Grange, TX, and State Bank, La Grange, TX, and simultaneously acquire South Central Texas Bancshares, Inc., Flatonia, TX, Flatonia State Bank, Flatonia, TX, and Central Texas Bank, La Grange, TX*	Newspaper - 4/6/98

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\*Subject to the provisions of the Community Reinvestment Act.

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

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
244055	Bank of Van Zandt 401 East Highway 243 Canton, TX 75103	12/1/97	3/16/98	Outstanding	Small bank

**Section VI - CRA examinations scheduled for 2nd Quarter of 1998**

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

**District 12**  
**Federal Reserve Bank of San Francisco**  
**Applications and Notifications Filed During the Week of March 14, 1998**

**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)	Security Bank Holding Company, Coos Bay, Oregon, to acquire Family Security Bank (In Organization), Brookings, Oregon.*	Newspaper - 4/19/98 Fed Reg - 3/28/98

\*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)	Neighborhood Bancorp, San Diego, California, to engage in community development activities through Neighborhood Housing Development Corporation, San Diego, California.	Fed Reg - 4/02/98

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Foreign Branch	Bank of America NT&SA, San Francisco, California, to establish a branch office in Caracas, Venezuela.	None
COM	Commerce Security Bancorp, Inc., Huntington Beach, California, requests a waiver of any Bank Holding Company Act application requirement in connection with its acquisition of Eldorado Bancorp, not to incur debt without prior Federal Reserve approval.	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>
S/R	Eldorado Bank, Tustin, California, to pay a dividend of \$900,000, to Commerce Security Bancorp, Inc., Huntington Beach, California.	None

**Section V - Publicly available CRA evaluations**

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>Large bank</i>	<i>Small bank</i>

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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>Large bank</i>	<i>Small bank</i>
876465	Spectrum Bank 2417 W. Whittier Boulevard Montebello, CA 90640-3040 (213) 726-1411	11/10/97	3/11/98	Satisfactory		X

Footnotes: 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 2nd Quarter of 1998**

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*Institution*

*Location*

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None

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