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# Federal Reserve Release

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

*No. 44*

*Week Ending October 31, 1998*

### **Bank Holding Companies**

Charter One Financial, Inc., Cleveland, Ohio, and Charter-Michigan Bancorp, Inc. -- to acquire ALBANK Financial Corporation, Albany, New York, and ALBANK Commercial; to acquire the nonbanking subsidiaries of ALBANK Financial Corporation; and to retain some of Charter One's nonbanking subsidiaries.  
- Approved, October 28, 1998

Firststar Corporation, Milwaukee, Wisconsin -- to merge with Star Banc Corporation, Cincinnati, Ohio, and acquire Star Bank, N.A.  
- Approved, October 28, 1998

SunTrust Banks, Inc., Atlanta, Georgia -- to acquire Crestar Financial Corporation, Richmond, Virginia, and Crestar Bank, and to acquire the nonbanking subsidiaries of Crestar Financial Corporation.  
- Approved, October 28, 1998

U.S. Bancorp, Minneapolis, Minnesota -- to acquire Northwest Bancshares, Inc., Vancouver, Washington, and Northwest National Bank.  
- Approved, October 26, 1998

### **Regulations And Policies**

Basle Committee on Banking Supervision -- interpretation of the Basle framework for capital adequacy concerning instruments eligible for inclusion in Tier 1 capital.  
- Announced, October 27, 1998

### **Reserve Bank Services**

Net Settlement Services -- final action to enhance Federal Reserve net settlement services (Docket No. R-0974).  
- Approved, October 29, 1998

**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**

Chicago

Comerica Bank, Detroit, Michigan -- to establish a branch at 5270 Eastern Avenue, S.E., Grand Rapids, Michigan.  
- Approved, October 28, 1998

Kansas City

Eaton Bank, Eaton, Colorado -- to establish a branch at 3598 State Highway 119, Longmont, Colorado.  
- Approved, October 26, 1998

New York

European American Bank, Uniondale, New York -- to establish a branch at Waldbaum's Supermarket, 5500 Sunrise Highway, Massapequa, New York.  
- Approved, October 26, 1998

Atlanta

Fifth Third Bank of Florida, Naples, Florida -- to establish a branch at 5636 Tavilla Circle.  
- Approved, October 26, 1998

Richmond

Metro-County Bank of Virginia, Inc., Mechanicsville, Virginia -- to establish a branch at 2801 Parham Road, Richmond, Virginia.  
- Approved, October 27, 1998

**Bank Holding Companies**

Chicago

Ambank Holdings, Inc., Davenport, Iowa -- to acquire American Bank and Trust Company.  
- Approved, October 29, 1998

**Bank Holding Companies**

St. Louis

Area Bancshares Corporation, Owensboro, Kentucky -- to acquire through merger Peoples Bancorp of Winchester, Inc., Winchester, Kentucky, and Peoples Commercial Bank.

- Approved, October 29, 1998

Chicago

Arenzville Bancorp, Inc., Arenzville, Illinois -- to acquire First National Bank of Arenzville.

- Approved, October 28, 1998

St. Louis

Arvest Bank Group, Inc., Bentonville, Arkansas -- to acquire shares of TRH Bank Group, Inc., Norman, Oklahoma.

- Approved, October 29, 1998

Atlanta

CCB Bancshares, Inc., Hahira, Georgia -- to acquire The Remerton Agency, Inc., Remerton, Georgia, d/b/a Star Insurance Agency, and engage in general insurance activities in a town with a population of less than 5000.

- Withdrawn, October 30, 1998

Chicago

Community Bancshares Corp., Indianola, Iowa -- to acquire Fort Des Moines Community Bank, Des Moines, Iowa.

- Approved, October 29, 1998

Atlanta

Community National Bank Corporation, Venice, Florida -- to acquire Community Advisory Services, Inc.; Community Financial Centers, Inc.; and Community Investment Centers, Inc.; and engage in investment advisory, securities brokerage, and financial advisory services.

- Approved, October 28, 1998

Secretary

First Citizens Bancshares, Inc., Dyersburg, Tennessee -- to acquire First Volunteer Corporation, Union City, Tennessee, and First Volunteer Bank.

- Approved, October 29, 1998

**Bank Holding Companies**

San Francisco

First Coastal Bancshares, El Segundo, California, and California Community LLC, Los Angeles, California -- waiver of application to acquire American Independent Bank, N.A., Gardena, California.  
- Granted, October 27, 1998

Chicago

Grabill Bancorp, Grabill, Indiana -- to acquire Grabill Bank.  
- Approved, October 28, 1998

New York

Greene County Bancorp, MHC, Catskill, New York, and Greene County Bancorp, Inc. -- to acquire Greene County Savings Bank.  
- Approved, October 29, 1998

Richmond

Mid-Atlantic Community BankGroup, Inc., Gloucester, Virginia -- to merge with United Community Bankshares, Inc., Franklin, Virginia.  
- Approved, October 29, 1998

Boston

Mutual Bancorp of the Berkshires, Inc., Pittsfield, Massachusetts -- to engage in certain trust activities through the acquisition of shares of Trust Company of the Berkshires, N.A.  
- Approved, October 26, 1998

New York

Oneida Financial, MHC, Oneida, New York, and Oneida Financial Corp. -- to acquire Oneida Savings Bank.  
- Approved, October 29, 1998

Atlanta

OSG Investments, Inc., Tallahassee, Florida -- to acquire Florida Citizens Bank, Ocala, Florida.  
- Approved, October 29, 1998

### **Bank Holding Companies**

#### Secretary

SouthTrust Corporation, Birmingham, Alabama -- to engage in underwriting and dealing in, to a limited extent, certain unrated municipal revenue bonds and private ownership industrial development bonds for certain government utility services through SouthTrust Securities, Inc..

- Approved, October 27, 1998

#### Atlanta

Synovus Financial Corporation, Columbus, Georgia -- to acquire Georgia Bank & Trust Company, Calhoun, Georgia.

- Approved, October 29, 1998

#### New York

United Overseas Bank Limited, Singapore -- to engage through UOB Global Capital LLC, a Delaware Limited Liability Company, in performing activities of an agency or custodial nature that may be performed by a trust company and providing financial and investment advisory services.

- Approved, October 22, 1998 (AC)

#### New York

Valley National Bancorp, Wayne, New Jersey -- to acquire shares of Vista Bancorp, Inc., Phillipsburg, New Jersey.

- Approved, October 29, 1998

### **Bank Mergers**

#### Cleveland

Citizens Banking Company, Salineville, Ohio -- to merge with Century National Bank & Trust Company, Rochester, Pennsylvania, and establish branches.

- Approved, October 27, 1998

#### Secretary

Security Bank, Ralls, Texas -- to merge with First State Bank, Petersburg, Texas, and establish a branch at the current site of First State Bank's main office.

- Approved, October 26, 1998

**Banks, Nonmember, And Miscellaneous Institutions**

Director, BS&R

Banque Nationale de Paris, New York Branch, New York, New York -- transfer agent registration.

- Approved, October 27, 1998

Dallas

Kraft America Credit Union, Garland, Texas -- deregistration under Regulation U.

- Approved, October 27, 1998

**Banks, State Member**

Atlanta

Bank at Ormond-by-the-Sea, Ormond Beach, Florida -- waiver of commitment concerning certain investment securities.

- Granted, October 23, 1998 (AC)

Kansas City

First United Bank, Neligh, Nebraska -- to declare a dividend.

- Approved, October 28, 1998

St. Louis

Peoples Bank and Trust Company of Lincoln County, Troy, Missouri -- to acquire certain assets and assume the liabilities of Winfield Banking Company, Winfield, Missouri, and retain its facility at 103 Pine Street as a full service branch.

- Approved, October 28, 1998

Atlanta

Republic Security Bank, West Palm Beach, Florida -- to acquire certain assets and assume certain liabilities of two branches of House Bank, F.S.B., Wood Dale, Illinois, located at 777 South Harbour Island Boulevard, Tampa, Florida, and 400 North Bumby Avenue, Orlando.

- Approved, October 28, 1998

**Banks, State Member**

St. Louis

Winfield Bank, Winfield, Missouri -- to purchase certain assets and assume the liabilities of the Kahoka, Palmyra, and Monroe City, Missouri, branches of Allegiant Bank, St. Louis; relocate Winfield Bank's main office to 249 N. Morgan Street, Kahoka; and retain the acquired facilities at 423 Elizabeth Avenue, Palmyra, and 8 Mark Twain Center, Monroe City, as full service branches.

- Approved, October 28, 1998

**Capital Stock**

Minneapolis

Goose River Holding Company, Mayville, North Dakota -- redemption of shares.

- Approved, October 29, 1998

**Change In Bank Control**

St. Louis

First Sandoval Bancorp, Inc., Sandoval, Illinois -- change in bank control.

- Permitted, October 30, 1998

Kansas City

InterBank, Inc., Sayre, Oklahoma -- change in bank control.

- Permitted, October 28, 1998

Minneapolis

Kelliher Bancshares, Inc., Kelliher, Minnesota -- change in bank control.

- Permitted, October 26, 1998

Minneapolis

Plainview Bancshares, Inc., Plainview, Minnesota -- change in bank control.

- Permitted, October 27, 1998

**Competitive Factors Reports**

Chicago

AMCORE Bank, N.A., South Central, Monroe, Wisconsin -- report on competitive factors of the proposed merger with AMCORE Bank, Argyle, Argyle, Wisconsin, and AMCORE Bank, Mount Horeb, Mount Horeb, Wisconsin.

- Submitted, October 27, 1998

### **Competitive Factors Reports**

#### San Francisco

American Commercial Bank, Ventura, California -- report on competitive factors of the proposed merger with Channel Islands Bank, Oxnard, California.

- Submitted, October 28, 1998

#### Chicago

Bank of Oakfield, Oakfield, Wisconsin -- report on competitive factors of the proposed merger with Oakfield Interim Bank.

- Submitted, October 27, 1998

#### Richmond

Bank of Rockbridge, Raphine, Virginia -- report on competitive factors of the proposed purchase of certain assets and assumption of the liabilities of the Buchanan, Virginia, branch of One Valley Bank-Central Virginia, National Association, Lynchburg, Virginia.

- Submitted, October 29, 1998

#### Atlanta

Citizens Bank, Vienna, Georgia -- report on competitive factors of the proposed merger with Empire Banking Company, Homerville, Georgia.

- Submitted, October 27, 1998

#### New York

Cohoes Savings Bank, Cohoes, New York -- report on competitive factors of the proposed merger with Schenectady Federal Savings Bank, Schenectady, New York.

- Submitted, October 28, 1998

#### St. Louis

Community First Bank of Kentucky, Warsaw, Kentucky -- report on competitive factors of the proposed merger with Bank of Crittenden, Crittenden, Kentucky.

- Submitted, October 27, 1998

#### Secretary

Compass Bank, Tucson, Arizona -- report on competitive factors of the proposed merger with Arizona Bank.

- Submitted, October 26, 1998

### **Competitive Factors Reports**

#### New York

Dime Community Bancshares, Inc., Brooklyn, New York -- report on competitive factors of the proposed acquisition of Financial Bancorp, Inc., Long Island City, New York, and Financial Federal Savings Bank.

- Submitted, October 27, 1998

#### Chicago

First American Bank & Trust Co., Fort Atkinson, Wisconsin -- report on competitive factors of the proposed merger with Jefferson County Bank, Jefferson, Wisconsin.

- Submitted, October 30, 1998

#### Chicago

First Federal Savings Bank of LaCrosse-Madison, LaCrosse, Wisconsin -- report on competitive factors of the proposed acquisition of three branches of TCF National Bank Illinois, Burr Ridge, Illinois.

- Submitted, October 27, 1998

#### Kansas City

First National Bank, Goodland, Kansas -- report on competitive factors of the proposed merger with First National Bank, Quinter, Kansas.

- Submitted, October 26, 1998

#### New York

First Source Bancorp, Inc., Woodbridge, New Jersey -- report on competitive factors of the proposed acquisition of Pulse Bancorp, Inc., South River, New Jersey.

- Submitted, October 27, 1998

#### Chicago

First State Bank, Hawarden, Iowa -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Hawarden branch of First Federal Savings Bank of Siouxland, Sioux City, Iowa.

- Submitted, October 27, 1998

### **Competitive Factors Reports**

#### Chicago

Firststar Trust Company of Florida, National Association, West Palm Beach, Florida -- report on competitive factors of the proposed merger with Firststar Bank Florida, National Association, and the proposed merger of Firststar Bank Florida with Star Bank, National Association, Cincinnati, Ohio.  
- Submitted, October 29, 1998

#### Chicago

Frontier Bank, Rock Rapids, Iowa -- report on competitive factors of the proposed merger with First Bank & Trust.  
- Submitted, October 30, 1998

#### Atlanta

Georgia Bank & Trust, Calhoun, Georgia -- report on competitive factors of the proposed merger with Interim Synovus Corporation, Columbus, Georgia.  
- Submitted, October 28, 1998

#### Dallas

Heritage Bank, Red Oak, Texas -- report on competitive factors of the proposed merger with Brazos Bank, N.A., Joshua, Texas.  
- Submitted, October 28, 1998

#### San Francisco

Imperial Bank, Los Angeles, California -- report on competitive factors of the proposed merger with Imperial Bank Arizona, Phoenix, Arizona.  
- Submitted, October 28, 1998

#### Chicago

MAF Bancorp, Inc., Clarendon Hills, Illinois -- report on competitive factors of the proposed acquisition of Westco Bancorp, Inc., Westchester, Illinois.  
- Submitted, October 27, 1998

#### Atlanta

Marion Trust & Banking Company, Jasper, Tennessee -- report on competitive factors of the proposed merger with Volunteer Bank & Trust Company of Hamilton County, Chattanooga, Tennessee.  
- Submitted, October 28, 1998

### **Competitive Factors Reports**

#### St. Louis

National Bank of Commerce of Mississippi, Starkville, Mississippi -- report on competitive factors of the proposed merger with National Bank of Commerce Tuscaloosa, Tuscaloosa, Alabama; National Bank of the South; and The First National Bank of West Point, West Point, Mississippi.

- Submitted, October 23, 1998 (AC)

#### San Francisco

Norwest Bank Arizona, N.A., Phoenix, Arizona -- report on competitive factors of the proposed merger with Bank of Arizona, Scottsdale, Arizona.

- Submitted, October 28, 1998

#### Secretary

Old National Bank in Evansville, Evansville, Indiana -- report on competitive factors of the proposed merger with Security Bank & Trust Co., Mt. Carmel, Illinois, and Citizens National Bank, Tell City, Indiana.

- Submitted, October 26, 1998

#### Chicago

Republic Bank, Ann Arbor, Michigan -- report on competitive factors of the proposed merger with Republic Savings Bank, Pepper Pike, Ohio.

- Submitted, October 27, 1998

#### Chicago

Richland County Bank, Richland Center, Wisconsin -- report on competitive factors of the proposed merger with New Richland County Bank.

- Submitted, October 27, 1998

#### Chicago

Star Bank, National Association, Cincinnati, Ohio -- report on competitive factors of the proposed merger with Firststar Bank Milwaukee, National Association, Milwaukee, Wisconsin; Firststar Bank Wisconsin, Madison; Firststar Bank Wausau, National Association, Wausau; Firststar Bank Iowa, National Association, Des Moines, Iowa; Firststar Bank Burlington, National Association, Burlington; Firststar Bank of Minnesota, National Association, St. Paul, Minnesota; Firststar Bank Illinois, Chicago, Illinois; and Firststar Bank Florida, National Association, West Palm Beach, Florida.

- Submitted, October 29, 1998

### **Competitive Factors Reports**

#### Chicago

Success National Bank, Lincolnshire, Illinois -- report on competitive factors of the proposed merger with Realty Finance, Inc., Hilo, Hawaii.  
- Submitted, October 27, 1998

#### San Francisco

Sun City Bank, Sun City, Arizona -- report on competitive factors of the proposed merger with Imperial Bank Arizona, Phoenix, Arizona.  
- Submitted, October 28, 1998

#### Kansas City

Vectra Bank Colorado, N.A., Denver, Colorado -- report on competitive factors of the proposed merger with Citizens Bank, Westminster, Colorado.  
- Submitted, October 26, 1998

### **Extensions Of Time**

#### Atlanta

Capitol City Bancshares, Inc., Atlanta, Georgia -- extension to January 31, 1999, to acquire Capitol City Bank and Trust.  
- Granted, October 28, 1998

#### Richmond

Carrollton Bancorp, Baltimore, Maryland -- extension to January 31, 1999, to acquire shares of Patapsco Valley Bancshares, Inc., Ellicott City, Maryland.  
- Granted, October 29, 1998

#### Chicago

Old Kent Bank, Grand Rapids, Michigan -- extension to January 31, 1999, to merge with First National Bank of Evergreen Park, Evergreen Park, Illinois, and establish eight branches.  
- Granted, October 26, 1998

#### San Francisco

Security Bank Holding Company, Coos Bay, Oregon, Security Bank Holding Company ESOP -- extension to January 3, 1999, to acquire shares of McKenzie State Bank, Springfield, Oregon.  
- Granted, October 15, 1998 (AC)

**Extensions Of Time**

Atlanta

Unity Holdings, Inc., Cartersville, Georgia -- extension to January 29, 1999, to acquire Unity National Bank.  
- Granted, October 27, 1998

**Membership**

Chicago

F&M Bank-Darlington, Darlington, Wisconsin -- to become a member of the Federal Reserve System.  
- Approved, October 28, 1998

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 31, 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>	
None		

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## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, October 31, 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	Marine Midland Bank, Buffalo, New York, to merge with First Commercial Bank, Philadelphia, Pennsylvania, and incident thereto, establish additional branches.*	Newspaper – 11/29/1998

\* 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>
4(c)(8)	Deutsche Bank AG, Frankfurt (Main), Federal Republic of Germany, to acquire and retain direct or indirect ownership, control and power to vote up to 100 percent of the voting shares of Boullioun Aviation Services, Inc., Bellevue, Washington.	Fed Reg – 11/16/1998
4(c)(8)	HSBC Holdings plc, London, England, HSBC Finance (Netherlands) Limited, London, England, HSBC Holdings BV, Amsterdam, Netherlands, and Hong Kong Bank of Canada, Vancouver, Canada (“HKBC”), through HKBC’s indirect subsidiary, James Capel Canada Holdings Inc., Toronto, Canada, to acquire Gordon Capital Corporation (“GCC”), a registered Canadian broker-dealer, and indirectly, all of the outstanding shares of GCC’s U.S. subsidiaries and to engage in agency brokerage and private placement activities.	Fed Reg – 11/17/1998

**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 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, October 31, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Summit Bank, Bethlehem, PA, to establish two branch offices at Pathmark Supermarkets, located at 420 Mc Dade Boulevard, Folsom, Delaware County, PA and 50 Lawrence Road, Broomall, Delaware County, PA	Newspaper 11/12/1998

#### 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) & 3(a)(5)	ACNB Corporation, Gettysburg, PA to acquire Farmers National Bancorp, Inc., Newville, PA, and its subsidiary Farmers National Bank of Newville, Newville, PA	Newspaper: N/Avail Fed Reg: 11/27/1998

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

<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, October 31, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notification by The Killbuck Savings Bank Company, Killbuck, OH received 10/26/1998 to establish a branch on West Main Street near the intersection of Route 39, Sugarcreek, OH.	11/12/1998
Branch	Notification from Fifth Third Bank, Cincinnati, OH received 10/27/1998 to establish a branch at 1235 Columbus Avenue, Lebanon, OH.	11/12/1998

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

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

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

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

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

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

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
820310	Community First Bank and Trust, Celina, Ohio  225 North Main Street, Post Office Box 170, Celina, OH 45822-0170	8/3/1998	10/27/1998	S	X	

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## Section VI – CRA examinations scheduled for Quarter of

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*Institution* *Location*

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None

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, October 31, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	F & M Bank-Northern Virginia, Fairfax, Virginia, to establish a branch at 4661 Sudley Road, Catharpin, Virginia.*	11/07/1998
Branch	F & M Bank-Northern Virginia, Fairfax, Virginia, to establish a branch at 13927 Jefferson Davis Highway, Woodbridge, Virginia.*	11/07/1998

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Anchor Financial Corporation, Myrtle Beach, South Carolina, to merge with Bailey Financial Corporation, Clinton, South Carolina.*	Fed Reg – 11/20/1998 Newspaper – 11/19/1998
3(a)(1)	Capital Bank Corporation, Raleigh, North Carolina, to become a bank holding company through the acquisitions of Capital Bank, Raleigh, North Carolina, and Home Savings Bank of Siler City, Inc., SSB, Siler City, North Carolina.*	Fed Reg – 11/20/1998 Newspaper – 11/23/1998

\*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>
Member	First Capital Bank, Ashland, Virginia, for membership in the Federal Reserve System.
S/R	F & M Bank-West Virginia, Inc., Ranson, West Virginia, to reduce its capital stock.

**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>
451424	State Bank of Remington, (Incorporated) 100 John Stone Remington, Virginia 22734	08/17/1998	10/31/1998	O		X

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

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

## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, October 31, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 4094 West Lake Mary Boulevard, Lake Mary, Florida.	11/27/1998*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 945 East Semoran Boulevard, Casselberry, Florida.	11/27/1998*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 7142 West Colonial Drive, Orlando, Florida.	11/27/1998*
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 2000 Ponce De Leon Boulevard, Coral Gables, Florida.	11/16/1998*

\*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	SUM Financial Corporation, Pearson, Georgia, to become a bank holding company by acquiring The Citizens Exchange Bank, Pearson, Georgia.	Fed Reg - 11/27/1998*
3(a)(1)	Red River Bancshares, Inc., Alexandria, Louisiana, to become a bank holding company by acquiring Red River Bank, Alexandria, Louisiana (in organization).	Fed Reg – 11/16/1998*

\*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>
3(a)(1)	Gateway American Bancshares, Inc., Fort Lauderdale, Florida, to become a bank holding company by acquiring Gateway American Bank of Florida, Fort Lauderdale, Florida.
Membership	Red River Bank, Alexandria, Louisiana (in organization), to become a member of the Federal Reserve System.

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

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

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

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>
774730	Admiralty Bank 4400 PGA Boulevard Suite 200 Palm Beach Gardens, FL 33410 (561) 624-4100	07/06/1998	10/26/1998	S		X

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

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

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, October 31, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin 15350 W. Howard Avenue New Berlin, Wisconsin	Newspaper – 10/31/1998
Branch	Comerica Bank Detroit, Michigan 4888 Adams Road Oakland Township, Michigan 4980 Adams Road Oakland Township, Michigan	Newspaper – 11/04/1998

#### 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	Brunsville Bancorporation, Inc. Brunsville, Iowa By Steven J. Harms, Richard H. Harms, Beth Ann Rollinger and Carol M. Schmitz	Fed Reg – 10/27/1998 Newspaper – 10/29/1998
CIC	Merrill Bancorporation, Inc. Merrill, Iowa By Steven J. Harms, Richard H. Harms, Beth Ann Rollinger and Carol M. Schmitz	Fed Reg – 10/27/1998 Newspaper – 10/29/1998
CIC	Arneson Bancshares, Inc. Clear Lake, Iowa By Robert C. Arneson and Amy J. Hewitt	Fed Reg – 11/06/1998 Newspaper – 11/08/1998
3(a)(3)	Great River Bancshares Corporation* Burlington, Iowa Central South Bancorporation, Inc. Indianola, Iowa Peoples Savings Bank (in organization) Indianola, Iowa	Fed Reg – 10/26/1998 Newspaper – 10/31/1998

**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)	FBOP Corporation* Oak Park, Illinois Pullman Group, Inc. Chicago, Illinois Pullman Bank and Trust Company Chicago, Illinois	Fed Reg – 11/20/1998 Newspaper – 11/20/1998
4(c)(8)	FBOP Corporation Oak Park, Illinois Calumet Bancorp, Inc. Dolton, Illinois Calumet Federal Savings and Loan Association of Chicago Chicago, Illinois	Fed Reg – 11/20/1998 Newspaper – 11/20/1998
3(a)(5)	Associated Banc-Corp.* Green Bay, Wisconsin Windsor Bancshares, Inc. Minneapolis, Minnesota Bank of Windsor Minneapolis, Minnesota	Fed Reg – 11/30/1998 Newspaper – N/Avail
3(a)(1)	Northpointe Bancshares, Inc.* Grand Rapids, Michigan Northpointe Bank (in organization) Grand Rapids, Michigan	Fed Reg – 11/16/1998 Newspaper – N/Avail
3(a)(1)	P&C Investments, Inc.* Muscatine, Iowa Peoples National Corporation Columbus Junction, Iowa Community Bank Muscatine, Iowa	Fed Reg – N/Avail Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
71242	Ossian State Bank 106 E. Main St. P.O. Box 198 Ossian, IA 52161 (319) 532-9375	7/24/98	10/29/98	NI		X

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

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

## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, October 31, 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 Warren County Bancshares, Inc., Warrenton, Missouri, to acquire Central Missouri Bancshares, Inc., Sedalia, Missouri.	Newspaper – 11/30/1998 Fed Reg – 11/27/1998
3(a)(3)	*Notice by Lincoln County Bancorp, Inc., Troy, Missouri, to acquire Exchange Bank of Missouri, Fayette, Missouri.	Newspaper – 12/4/1998 Fed Reg – 11/27/1998
3(a)(3)	*Notice by Union Planters Corporation, Memphis, Tennessee, to indirectly acquire FSB, Inc., Covington, Tennessee.	Newspaper – 11/6/1998 Fed Reg – N/Avail
3(a)(5)	*Companion notice by Union Planters Holding Corporation, Memphis, Tennessee, a wholly owned subsidiary of Union Planters Corporation, Memphis, Tennessee, to acquire, through merger, FSB, Inc., Covington, Tennessee.	Newspaper – 11/6/1998 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>	
4(j)(5)(B)	Notice by Enterbank Holdings, Inc., Clayton, Missouri, to acquire an 8 percent ownership interest in Argent Capital Management, LLC, Clayton, Missouri, and thereby indirectly engage in financial and investment advisory activities, pursuant to Section 225.28(b)(6) of Regulation Y.	N/Avail

**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 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, October 31, 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 National Bank At St. James Employee Stock Ownership Plan, St. James, Minnesota, for prior approval to increase its ownership to 39.9% of the voting shares of First National Agency At St. James, Inc., St. James, Minnesota.*	Fed Reg – 11/27/1998
3(a)(3)	Marquette Bancshares, Inc., Minneapolis, Minnesota, for prior approval to acquire 100% of the voting shares of C.A.S. Corporation, Minneapolis, Minnesota.*	Fed Reg – 11/16/1998
3(a)(3)	Marquette Bancshares, Inc., Minneapolis, Minnesota, for prior approval to acquire 100% of the voting shares of The Farmers and Mechanics Bank, Galesburg, Illinois.*	Fed Reg – 11/16/1998
3(a)(5)	Marquette Bancshares, Inc., Minneapolis, Minnesota, for prior approval to merge with Oelwein Bancorporation, Minneapolis, Minnesota.*	Fed Reg – 11/16/1998
3(a)(5)	Marquette Bancshares, Inc., Minneapolis, Minnesota, for prior approval to merge with Wisconsin Financial Bancorporation, Inc., Minneapolis, Minnesota.*	Fed Reg – 11/16/1998
CIC	Michael Finbraaten, Curtis Sheely, and Connie Hoff, acting in concert, to acquire control of Adams Bancshares, Inc., Adams, Minnesota.	Fed Reg – 11/17/1998

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, October 31, 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>
CIC	L. Clark Caley Estate, Clarks, Nebraska, and Chris S. Caley, Personal Representative, Grand Island, Nebraska, to acquire voting shares of Clark Bancshares, Inc., Clarks, Nebraska; and thereby indirectly acquire the Bank of Clarks, Clarks, Nebraska; Tereco, Inc., and First State Bank, both of Silver Creek, Nebraska.	Newspaper - 11/27/1998 Fed Reg – 11/18/1998
3(a)(3)	Chickasha Bancshares, Inc., Chickasha, Oklahoma, to acquire 100 percent of the voting shares of Cement Insurance Agency, Inc., Cement, Oklahoma; and thereby indirectly acquire Cement Bank, Cement, Oklahoma.	Newspaper – 11/18/1998 Fed Reg – 11/27/1998

### 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)	Chickasha Bancshares, Inc., Chickasha, Oklahoma, to acquire 100 percent of the voting shares of Cement Insurance Agency, Inc., Cement, Oklahoma, and thereby engage in general insurance activities in a town of less than 5,000, pursuant to 225.28(b)(11)(iii) of Regulation Y.	Fed Reg – 11/27/1998

**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.

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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**

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

# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, October 31, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Bank of Snook, Snook, TX, to establish a branch at 701 University Drive East, Suite 105, College Station, TX 77840*	Newspaper – 11/06/1998

\* 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)	Nixon Bancshares, Inc., Nixon, TX, to acquire Nixon Delaware Bancshares, Inc., Dover, DE, and Nixon State Bank, Nixon, TX* (Previously reported the week ending October 24, 1998)	Fed Reg – 11/20/1998 Newspaper – 11/22/1998
3(a)(1)	Nixon Delaware Bancshares, Inc., Dover, DE, to acquire Nixon State Bank, Nixon, TX* (Previously reported the week ending October 24, 1998)	Fed Reg – 11/20/1998 Newspaper – 11/22/1998
CIC	Harry Newlon, Artesia, NM, et al, to acquire an interest in First Artesia Bancshares, Inc., Artesia, NM	Fed Reg – 11/17/1998 Newspaper – N/Avail
3(a)(3)	Farmers Bancshares, Inc., Center, TX, to acquire Carthage Bancshares, Inc., Carthage, TX, and First National Bank, Carthage, TX*	Fed Reg – 11/27/1998 Newspaper – 11/25/1997
3(a)(3)	Texas Country Bancshares, Inc., Brady, TX, and TCB Delaware, Inc., Dover, DE, to acquire Knox City Bancshares, Inc., Knox City, TX, and Citizens Bank, Knox City, TX*	Fed Reg – 11/16/1998 Newspaper – N/Avail
3(a)(3)	FVNB Corp., Victoria, TX, and FVNB Delaware Corp., Wilmington, DE, to acquire CBOT Financial Corporation, New Waverly, TX, CBOT Financial Corporation of Delaware, Wilmington, DE, and Citizens Bank of Texas, N.A., New Waverly, TX*	Fed Reg – N/Avail Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Central Louisiana Capital Corporation, Vidalia, LA, to acquire Community Credit Centers, Inc., Natchez, MS, and thereby engage in consumer finance activities	Fed Reg – 11/17/1998

**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 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, October 31, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Security Bank, Coos Bay, Oregon, to establish a branch office at 4900 S.W. Grange Road, Roseburg, Oregon. *	Newspaper – 10/26/1998

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Zions Bancorporation, Salt Lake City, Utah, to acquire Centennial Bank, National Association, Farmington, New Mexico. *	Newspaper – 11/23/1998 Fed Reg – 11/27/1998
3(a)(3)	Valley Community Bancshares, Inc., Puyallup, Washington, to acquire Valley Bank (In Organization), Auburn, Washington. *	Newspaper – 11/13/1998 Fed Reg – 11/27/1998
3(a)(3)	Norwest Corporation, Minneapolis, Minnesota, Norwest Financial Services, Inc., and Norwest Financial, Inc., both of Des Moines, Iowa, to acquire Dial National Bank, Des Moines, Iowa. *	Newspaper – 11/30/1998 Fed Reg – 12/03/1998

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

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<i>Type</i>	<i>Application</i>
4(c)(8)	Norwest Corporation, Minneapolis, Minnesota, Norwest Mortgage, Inc., and Norwest Ventures, Inc., both of Des Moines, Iowa, to engage in nonbank activities in connection with a joint venture with Semonin Mortgage Service, LLC, which will acquire 50 percent of Service Mortgage Group, LLC, both of Louisville, Kentucky.
4(c)(8)	Norwest Corporation, Minneapolis, Minnesota, Norwest Mortgage, Inc., and Norwest Ventures, Inc., both of Des Moines, Iowa, to engage in nonbank activities in connection with a joint venture with HN Mortgage, LLC, Atlanta, Georgia, which will acquire 50 percent of Academy Financial Services, LLC, Alpharetta, Georgia.
4(c)(8)	Norwest Corporation, Minneapolis, Minnesota, Norwest Financial Services, Inc., and Norwest Financial, Inc., both of Des Moines, Iowa, to acquire Mid-Penn Consumer Discount Co., Philadelphia, Pennsylvania.

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
871769	Farmers & Merchants Bank of Long Beach 302 Pine Avenue Long Beach, CA 90802 (562) 437-0011	6/08/1998	10/27/1998	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** **Quarter of**

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