
Federal Reserve Release



H.2

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

No. 27

Week Ending July 3, 1999

Bank Holding Companies

BankBoston Corporation, Boston, Massachusetts; The Bank of New York Company, Inc., New York, New York; The Chase Manhattan Corporation, New York, New York; Citizens Financial Group, Inc., Providence, Rhode Island; Comerica Incorporated, Detroit, Michigan; First Union Corporation, Charlotte, North Carolina; Fleet Financial Group, Inc., Boston, Massachusetts; HSBC Holdings PLC, London, England; HSBC Holdings, BV, Amsterdam, The Netherlands; HSBC Americas, Inc., Buffalo, New York; The Royal Bank of Scotland Group PLC, and The Royal Bank of Scotland PLC, Edinburgh, Scotland -- to acquire Magic Line, Inc., Dearborn, Michigan, through NYCE Corporation, Woodcliff Lake, New Jersey, and thereby engage in providing data processing and check verification services.

- Approved, June 28, 1999

Stockman Financial Corporation, Miles City, Montana -- to acquire Terry Bancshares, Inc., Terry, Montana, and thereby acquire State Bank of Terry.

- Approved, July 2, 1999

Banks, Foreign

Anglo Irish Bank Corporation, plc, Dublin, Ireland -- to establish a representative office in Boston, Massachusetts.

- Approved, June 28, 1999

Deutsche VerkehrsBank, Frankfurt, Germany -- to establish a representative office in New York, New York.

- Approved, June 28, 1999

International Operations

BankBoston, N.A., Boston, Massachusetts -- to form a de novo insurance subsidiary in Santiago, Chile.

- Approved, June 28, 1999

Regulations And Policies

Retail Fees and Services of Depository Institutions -- annual report to Congress.

- Approved, June 28, 1999

Enforcement

Banco Popular del Ecuador, S.A., Quito, Ecuador, and its agency in Miami, Florida -- written agreement, dated June 4, 1999, with the Federal Reserve Bank of Atlanta and the State of Florida Department of Banking and Finance.

- Announced, June 25, 1999 (AC)

Community Capital Corporation, Greenwood, South Carolina -- written agreement, dated June 3, 1999, with the Federal Reserve Bank of Richmond.

- Announced, June 3, 1999 (AC)

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

Bank Branches, Domestic

New York

The Chase Manhattan Bank, New York, New York -- to establish a branch at Store A, 428 Haledon Avenue, Haledon, New Jersey.
- Approved, July 1, 1999

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 8390 NW 53rd Street, Miami, Florida.
- Approved, June 30, 1999

Richmond

Crestar Bank, Richmond, Virginia -- to establish a branch in the Bridgewater Retirement Community, 210 Virginia Avenue, Bridgewater.
- Approved, June 28, 1999

Chicago

Farmers Savings Bank, Kalona, Iowa -- to establish a branch at 402 B Avenue.
- Approved, June 30, 1999

Atlanta

First Bank & Trust Company of Tennessee, Johnson City, Tennessee -- to establish a branch at 2100 Forest Drive, Gray.
- Approved, June 30, 1999

Kansas City

First State Bank of Wheatland, Wheatland, Wyoming -- to establish a branch at 1410 East Valley Highway 26, Torrington.
- Approved, July 1, 1999

Philadelphia

Main Street Bank, Reading, Pennsylvania -- to establish a branch at 555 Penn Avenue, West Reading.
- Approved, June 30, 1999

Bank Branches, Domestic

Chicago

North Shore Community Bank & Trust Company, Wilmette, Illinois -- to establish a branch at 5049 Oakton Street, Skokie.
- Approved, June 30, 1999

Cleveland

Provident Bank, Cincinnati, Ohio -- to establish a branch at 9934 Waterston Boulevard.
- Approved, June 29, 1999

San Francisco

Sun Country Bank, Victorville, California -- to establish a branch at 123 E. Ninth Street, Upland.
- Approved, June 28, 1999

Bank Holding Companies

Chicago

American Heartland Bancshares, Inc., Sugar Grove, Illinois -- to become a bank holding company through the acquisition of American Heartland Bank and Trust, a de novo bank.
- Returned, July 2, 1999

Atlanta

AmTrade International Bank of Georgia, Atlanta, Georgia -- request for modification of a commitment.
- Approved, June 29, 1999

Kansas City

Apex Mortgage Company, Edmond, Oklahoma -- to become a bank holding company through the acquisition of Edmond Bank and Trust, a de novo bank.
- Approved, June 30, 1999

Chicago

Associated Banc-Corp., Green Bay, Wisconsin -- to acquire Riverside Acquisition Corp., Minneapolis, Minnesota, and Riverside Bancshares Corporation, and thereby acquire Riverside Bank.
- Approved, July 2, 1999

Bank Holding Companies

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan and Sun Community Bancorp Limited, Phoenix, Arizona -- to acquire shares of Desert Community Bank, Las Vegas, Nevada, a de novo bank.
- Returned, July 1, 1999

San Francisco

Castle Creek Capital Partners Fund IIa, LP, and Fund IIb, LP, Rancho Santa Fe, California; Eggemeyer Advisory Corp.; WJR Corp.; and Castle Creek Capital, LLC -- to acquire shares of State National Bancshares, Lubbock, Texas.
- Approved, July 1, 1999

Atlanta

Community Banks of the South, Inc., Orlando, Florida -- to become a bank holding company through the acquisition of Southern Community Bank.
- Approved, July 1, 1999

San Francisco

Cowlitz Bancorporation, Longview, Washington -- to acquire certain assets and liabilities of Independent Financial Network, Inc., Bellevue, dba Bay Mortgage, RT.
- Approved, June 29, 1999

New York

Credit Suisse Group and Credit Suisse First Boston, Zurich, Switzerland -- to acquire Warburg, Pincus Asset Management Holdings, Inc., New York, New York, and to engage in investment management and related activities through Credit Suisse Asset Management.
- Approved, June 30, 1999

Atlanta

Cumberland Bancorp, Inc., Carthage, Tennessee -- request for modification of a commitment.
- Approved, June 28, 1999

San Francisco

CVB Financial Corp., Ontario, California -- request for a waiver in connection with the acquisition of Orange National Bancorp, Orange, and Orange National Bank.
- Approved, July 1, 1999

Bank Holding Companies

Richmond

First National Corporation, Orangeburg, South Carolina -- to acquire First Bancorporation, Beaufort.
- Approved, June 28, 1999

Richmond

First South Bancorp, Inc., Spartanburg, South Carolina -- to become a bank holding company through the acquisition of First South Bank.
- Approved, June 28, 1999

St. Louis

Jamesmark Bancshares, Inc., Springfield, Missouri -- to become a bank holding company through the acquisition of Old Missouri National Bank.
- Approved, June 30, 1999

Chicago

Merchants and Manufacturers Bancorporation, Inc., New Berlin, Wisconsin -- to acquire Pyramid Bancorp, Inc., Grafton, and thereby acquire Grafton State Bank.
- Approved, June 30, 1999

Chicago

Nevada Community Bancorp Limited, Las Vegas, Nevada -- to become a bank holding company through acquisition of shares of Desert Community Bank, a de novo bank.
- Returned, July 1, 1999

Minneapolis

Northern Star Financial, Inc., Mankato, Minnesota -- to acquire an interest in Homeland Mortgage, LLC, Morris, and thereby establish a joint venture to engage in making and servicing real estate mortgage loans.
- Approved, July 2, 1999

Minneapolis

Pembina County Bankshares, Ltd., Cavalier, North Dakota -- to acquire Stephen Bancshares, Inc., Stephen, Minnesota.
- Approved, June 30, 1999

Bank Holding Companies

Chicago

Peoples Bancorp, Inc., Arlington Heights, Illinois -- to become a bank holding company through the acquisition of The Peoples Bank of Arlington Heights, a de novo bank.

- Approved, July 2, 1999

Atlanta

Premier Bank Holding Company, Tallahassee, Florida -- to become a bank holding company through the acquisition of Premier Bank.

- Withdrawn, June 17, 1999 (AC)

Kansas City

Rae Valley Financials, Inc., Petersburg, Nebraska -- to acquire Petersburg State Bank.

- Returned, July 1, 1999

Chicago

Security Bancorp, M.H.C., Monmouth, Illinois -- to become a bank holding company through the acquisition of Security Savings Bank.

- Returned, June 30, 1999

St. Louis

Union Financial Group, Ltd., Swansea, Illinois -- to acquire Union Bank of Illinois, a de novo bank.

- Withdrawn, June 29, 1999

Atlanta

United Americas Bancshares, Inc., Atlanta, Georgia -- to become a bank holding company through the acquisition of United Americas Bank.

- Approved, July 1, 1999

Banks, State Member

Richmond

F&M Bank-Winchester, Winchester, Virginia -- to purchase certain assets and to assume certain liabilities of the Stephens City and Woodstock branches of Wachovia Bank, National Association, Winston-Salem, North Carolina.

- Approved, June 29, 1999

Banks, State Member

St. Louis

Union Bank of Illinois, Swansea, Illinois -- to purchase certain assets and assume certain liabilities of Union Bank, N.A., Ellisville, Missouri, and retain the acquired branches.

- Withdrawn, June 29, 1999

St. Louis

Union Bank of Illinois, Swansea, Illinois -- to purchase certain assets and assume certain liabilities of the New Athens, Illinois, branch of Mercantile Bank, N.A., St. Louis, Missouri.

- Withdrawn, June 29, 1999

Change In Bank Control

Kansas City

Fort Gibson Bancshares, Inc., Fort Gibson, Oklahoma -- change in bank control notices.

- Permitted, June 28, 1999

Competitive Factors Reports

Chicago

Bank of Homewood, Homewood, Illinois -- report on competitive factors of the proposed merger with Bank of Matteson, Matteson.

- Submitted, July 2, 1999

New York

Central National Bank, Canajoharie, New York -- report on competitive factors of proposal to purchase certain assets and assume certain liabilities of five branches of Astoria Federal Savings and Loan, Lake Success.

- Submitted, June 28, 1999

Kansas City

Citizens Bank & Trust Company, Chillicothe, Missouri -- report on competitive factors of the proposed merger with Macon Building and Loan Association, Macon.

- Submitted, June 30, 1999

Competitive Factors Reports

Minneapolis

Citizens State Bank of Pembina, Cavalier, North Dakota -- report on competitive factors of the proposed merger with Farmers State Bank of Stephen, Stephen, Minnesota.

- Submitted, June 30, 1999

Minneapolis

Community Bank Jordan, Jordan, Minnesota -- reports on competitive factors of the proposed merger with Community Bank St. Peter, St. Peter, and the proposed acquisition of the Le Sueur branch of Community Bank Winsted, Winsted.

- Submitted, July 2, 1999

Dallas

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

- Submitted, July 1, 1999

Chicago

First USA Bank, National Association, Wilmington, Delaware -- report on competitive factors of the proposed merger with FCC National Bank.

- Submitted, July 2, 1999

San Francisco

Heritage Commerce Corp., San Jose, California -- report on competitive factors of the proposed formation of a new subsidiary, Heritage Bank South Valley, Morgan Hill.

- Submitted, June 28, 1999

Chicago

Liberty Bank, FSB, Arnolds Park, Iowa -- report on competitive factors of the proposed acquisition of eight branches of U.S. Bank, National Association, Minneapolis, Minnesota.

- Submitted, July 2, 1999

San Francisco

Mid-State Bank, Arroyo Grande, California -- report on competitive factors of the proposed merger and reorganization with City Commerce Bank, Santa Barbara.

- Submitted, June 28, 1999

Competitive Factors Reports

Chicago

North Shore Bank, FSB, Brookfield, Wisconsin -- report on competitive factors of proposed purchase of four branches of TCF National Bank Wisconsin, Milwaukee.
- Submitted, July 2, 1999

Cleveland

The Ohio Valley Bank Company, Gallipolis, Ohio -- report on competitive factors of the proposed merger with the Barbourville and Milton, West Virginia, branches of Huntington National Bank, Columbus, Ohio.
- Submitted, June 29, 1999

Richmond

Planters Bank & Trust Company of Virginia, Staunton, Virginia -- report on competitive factors of the proposal to purchase certain assets and assume the liabilities of the Buena Vista and Natural Bridge Station, Virginia, branches of Wachovia Bank, National Association, Winston-Salem, North Carolina.
- Submitted, June 29, 1999

Chicago

Premier Bank, Rock Valley, Iowa -- report on competitive factors of the proposal to purchase the assets and assume the liabilities of the Doon office of Liberty Bank, FSB, Arnolds Park.
- Submitted, July 2, 1999

Secretary

SouthTrust Bank, National Association, Birmingham, Alabama -- report on competitive factors of the proposed merger with Navigation Bank, Houston, Texas.
- Submitted, June 30, 1999

Minneapolis

State Bank of Bottineau, Bottineau, North Dakota -- report on competitive factors of the proposed acquisition of the Bottineau branch of the United Community Bank of North Dakota, Leeds.
- Submitted, July 1, 1999

Competitive Factors Reports

St. Louis

Union Planters Bank of Kentucky, N.A., Paducah, Kentucky -- report on competitive factors of the proposed merger with Union Planters Bank, N.A., Memphis, Tennessee.

- Submitted, June 29, 1999

Chicago

United Bank and Trust Company, Sheffield, Iowa -- report on competitive factors of the proposed merger with the Hampton branch of Liberty Bank, FSB, Arnolds Park.

- Submitted, July 2, 1999

Chicago

Waukee State Bank, Waukee, Iowa -- report on competitive factors of the proposed merger with Waukee Interim Bank.

- Submitted, July 1, 1999

Extensions Of Time

Director, BS&R

Bank One Corporation, Columbus, Ohio -- extension to December 27, 1999, to divest an interest in MessageMedia, Inc.

- Granted, June 28, 1999

Chicago

New Century Bancorp, Southfield, Michigan -- extension to October 11, 1999, to become a bank holding company through the acquisition of New Century Bank, a de novo bank, and for New Century Bank to become a member of the Federal Reserve System.

- Granted, June 29, 1999

Atlanta

Suncoast Bancorp, Inc., Sarasota, Florida -- extension to October 8, 1999, to acquire Suncoast National Bank.

- Granted, June 28, 1999

Membership

Chicago

Bank Iowa, Denison, Iowa, and Bank Iowa, Red Oak -- membership in the Federal Reserve System.

- Approved, June 30, 1999

Kansas City

Edmond Bank and Trust Company, Edmond, Oklahoma -- membership in the Federal Reserve System.

- Approved, June 30, 1999

San Francisco

Placer Savings Bank, Auburn, California -- membership in the Federal Reserve System on conversion to a state-chartered commercial bank to be known as Placer Community Bank.

- Approved, July 1, 1999

Chicago

The Peoples Bank of Arlington Heights, Arlington Heights, Illinois -- membership in the Federal Reserve System.

- Approved, July 2, 1999

Kansas City

Union Bank of Chandler, Chandler, Oklahoma -- to retain membership in the Federal Reserve System on conversion from a national to a state bank charter.

- Approved, June 28, 1999

St. Louis

Union Bank of Illinois, Swansea, Illinois -- to become a member of the Federal Reserve System.

- Withdrawn, June 29, 1999

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 3, 1999

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	Ipswich Bancshares, Inc., Ipswich, Massachusetts (Ipswich) – by David L. Grey, to acquire up to 20% of the voting shares	Fed Reg – 07/22/1999 Newspaper – 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>	
None		

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, July 3, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Moscow Narodny Bank, London, England, to establish a representative office in New York, New York.	Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Maham Beteiligungsgesellschaft AG, Zurich, Switzerland, to acquire 25 percent of the shares of Habib American Bank, New York, New York.*	Newspaper – 07/13/1999 Fed Reg – 07/23/1999
3(a)(3)	HSBC Holdings plc, London, England, HSBC Finance Netherlands, London, England, HSBC Holding BV, Amsterdam, Netherlands, and a to-be-formed U.S. intermediate holding company (“USHoldCo”), to acquire all the voting shares of Republic New York Corporation, New York, New York (“RNYC”), and RNYC’s wholly-owned subsidiary banks, Republic National Bank of New York, New York, New York (“Republic Bank”) and Republic Bank of California, N.A., Beverly Hills, California.*	Newspaper – 07/19/1999 Fed Reg – 07/26/1999
3(a)(1)	USHoldCo, to become a bank holding company with respect to Republic Bank.*	Newspaper – 07/19/1999 Fed Reg – 07/26/1999
3(a)(5)	HSBC Americas, Inc., Buffalo, New York, to merge into RNYC, with RNYC as the surviving bank holding company that will acquire indirect control of HSBC Bank USA, Buffalo, New York.*	Newspaper – 07/19/1999 Fed Reg – 07/26/1999
3(a)(1)	Rome, M.H.C. and Rome Bancorp, Inc., both of Rome, New York, to become bank holding companies with respect to The Rome Savings Bank, Rome, New York.*	Newspaper – N/Avail Fed Reg – 07/26/1999
4(c)(8)	Doral Financial Corporation, San Juan, Puerto Rico, to acquire Doral Bank, FSB, New York, New York, a federally chartered savings bank in organization.*	Newspaper – 07/22/1999 Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	HSBC Holdings plc, London, England, HSBC Finance Netherlands, London, England, HSBC Holding BV, Amsterdam, Netherlands, and a to-be-formed U.S. holding company, to acquire indirect control of the U.S. nonbanking subsidiaries of Republic New York Corporation, New York, New York, namely: (i) Republic Bank Delaware National Association, Wilmington, Delaware, (ii) Republic New York Securities Corporation, New York, New York, and (iii) Republic Business Credit Corporation, New York, New York, and thereby engage in certain nonbanking activities.	Fed Reg – 07/26/1999
4(c)(8)	National Westminster Bank Plc, London, England, to engage <i>de novo</i> in underwriting and dealing to a limited extent in all types of debt securities through its subsidiary, Greenwich Capital Markets, Inc., Greenwich, Connecticut.	Fed Reg – N/Avail
4(c)(8)	Fuji Bank, Ltd., Tokyo, Japan, to engage in trust company functions through Yasuda Bank and Trust Company (U.S.A.), New York, New York.	Fed Reg – 07/14/1999
4(c)(8)	HSBC Holdings plc, London, England, HSBC Finance (Netherlands), London, England, and HSBC Holdings BV, Amsterdam, Netherlands, to engage <i>de novo</i> , through HSBC Asset Management Americas, Inc., New York, New York, in providing financial and investment advisory services and agency transactional services and acting as an investment advisor and general partner for certain private investment fund limited partnerships.	Fed Reg – 07/19/1999
4(c)(8)	U.S. Trust Corporation, New York, New York, to acquire NCT Holdings, Inc., Greensboro, North Carolina (“NCT”) and thereby: (i) acquire control of NCT’s wholly-owned subsidiary, North Carolina Trust Company, a non-depository banking corporation; and (ii) NCT Opportunities, Inc., Greensboro, North Carolina, which serves as the general partner to NCT Opportunities Equity Partners Limited Partnership.	Fed Reg – N/Avail

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

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

Section V – Availability of CRA public evaluations

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

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, July 3, 1999

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	First National Community Bancorp, Dunmore, PA, filed by Dominick Louis DeNaples, Dunmore, PA, and Louis Anthony DeNaples, Moscow, PA, to purchase up to 25% of the outstanding stock of First National Community Bancorp, Dunmore, PA.	Newspaper: 07/08/1999 Fed. Reg.: 07/20/1999

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.

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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						

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, July 3, 1999

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
213912	The Apple Creek Banking Company Apple Creek, OH 44606	05/03/1999	07/01/1999	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, July 3, 1999

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	BB&T Corporation, Winston-Salem, North Carolina, to acquire First Liberty Financial Corp., Macon, Georgia.*	Fed Reg – 07/14/1999 Newspaper – 07/23/1999
3(a)(1)	AmericasBank Corp., Baltimore, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of AmericasBank, Baltimore, Maryland.*	Fed Reg – 07/09/1999. Newspaper – 07/30/1999
4(c)(8)	FNB Financial Services Corporation, Reidsville, North Carolina, to acquire Black Diamond Savings Bank, F.S.B., Norton, Virginia.*	Fed Reg – 07/30/1999 Newspaper – 08/01/1999

*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.

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

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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>
834531	F&M Bank-West Virginia 301 South Mildred Street Ranson, West Virginia 25438	03/22/1999	06/26/1999	S*	X	
615329	The Forest Hill State Bank 130 South Bond Street Bel Air, Maryland 21014-3836	03/29/1999	06/26/1999	S	X	
831727	Second Bank & Trust 102 South Main Street Culpeper, Virginia 22701-3028	04/19/1999	07/03/1999	S		X
658924	Farmers and Miners Bank of Lee County 403 West Morgan Avenue Pennington Gap, Virginia 24277	04/20/1999	07/03/1999	S		X

*In Application Bulletin No. 26 for the week ending June 26, 1999, this rating was erroneously shown as “NI”.

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, July 3, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Compass Bank, Birmingham, Alabama, to merge with Arizona Bank, Tucson, Arizona.	N/Avail*
Branch	Republic Security Bank, West Palm Beach, Florida, to establish a branch located at 3930 S.W. Archer Road, Gainesville, Florida.	07/06/1999*
Branch	Republic Security Bank, West Palm Beach, Florida, to establish a branch located at 2553 East Silver Spring Boulevard, Ocala, Florida.	07/06/1999*
Branch	Cumberland Bank, Carthage, Tennessee, to establish a branch located at 7836 25 East, Cross Plains, Tennessee.	07/15/1999*
Branch	Cumberland Bank, Carthage, Tennessee, to establish a branch located at 440 Hwy 52 By-Pass West, Lafayette, Tennessee.	07/15/1999*

*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)(5)	AmSouth Bancorporation, Birmingham, Alabama, to merge with First American Corporation, Nashville, Tennessee, and thereby acquire First American National Bank, Nashville, Tennessee.	Newspaper -08/03/1999*
3(a)(3)	AmSouth Bancorporation, Birmingham, Alabama, to acquire 19 percent of First American Corporation, Nashville, Tennessee (Corporation), pursuant to a stock option agreement in the event its acquisition of 100 percent of Corporation is not successful.	Newspaper -08/03/1999*
4(c)(8)	AmSouth Bancorporation, Birmingham, Alabama, to acquire First American Federal Savings Bank, Dalton, Georgia, and thereby engaging in operating a savings association.	Newspaper -08/03/1999*
3(a)(1)	Lehigh Acres First National Bancshares, Inc., Lehigh Acres, Florida, to become a bank holding company by acquiring Lehigh Acres First National Bank, Lehigh, Florida.	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)	Wewahitchka State Bank Employee Stock Ownership Plan, Wewahitchka, Florida, to become a bank holding company by acquiring Wewahitchka State Bank, Wewahitchka, Florida.	N/Avail*
3(a)(5)	Synovus Financial Corporation, Columbus, Georgia, to merge with Merit Holding Corporation, Tucker, Georgia, and thereby acquire Mountain National Bank, Tucker, Georgia, and Charter Bank and Trust Company, Marietta, Georgia.	Newspaper –08/02/1999*
4(c)(8)	FLAG Financial Corporation, LaGrange, Georgia, to acquire Thomaston Federal Savings Bank, Thomaston, Georgia, and thereby engage in operating a savings association.	Newspaper –07/30/1999*

*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>
4(c)(8)	AmSouth Bancorporation, Birmingham, Alabama, to acquire First American Community Development Corporation, Nashville, Tennessee, and thereby engage in community development activities.	

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

<i>Type</i>	<i>Application</i>	
4(c)(8)	SunTrust Banks, Inc., Atlanta, Georgia, to purchase a limited partnership interest in Atlantic Financial Group, Ltd., Arlington, Texas, and thereby engage in leasing personal or real property.	
WAIVR	SouthTrust Corporation, Birmingham, Alabama, application waiver request for the proposed merger with First of Groves Corporation, Groves, Texas, and indirect acquisition of First Bank and Trust, Groves, Texas.	

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>
198671	Republic Security Bank Post Office Box 4298 West Palm Beach, FL 33407 (561) 840-1200	02/08/1999	06/30/1999	O	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, July 3, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	Fort Madison Bank & Trust Company Fort Madison, Iowa Bank of Dallas City Dallas City, Illinois and to establish a branch at 290 Oak Street Dallas City, Illinois	Newspaper – N/Avail
Branch	Salin Bank & Trust Company Indianapolis, Indiana 8801 U.S. 24 West Fort Wayne, Indiana	Newspaper – 06/25/1999
Branch	First American Bank Carpentersville, Illinois Northwest corner of New York Street and Oakhurst Road Aurora, Illinois	Newspaper – 07/23/1999

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)	Pilot Grove Savings Bank Employee Stock Ownership Plan* Pilot Grove, Iowa Pilot Grove Bancorp, Inc. Pilot Grove, Iowa	Fed Reg – 07/19/1999 Newspaper – 07/11/1999
CIC	Freedom Holdings, L.C. West Des Moines, Iowa by David Hill	Fed Reg – 07/14/1999 Newspaper – 07/15/1999
4(c)(8)	Mahaska Investment Company Oskaloosa, Iowa Midwest Bancshares, Inc. Burlington, Iowa Midwest Federal Savings & Loan Association Burlington, Iowa	Fed Reg – 07/09/1999 Newspaper – 07/15/1999

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)	American Heartland Bancshares, Inc.* Sugar Grove, Illinois American Heartland Bank and Trust (in organization) Sugar Grove, Illinois	Fed Reg – 07/30/1999 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)	Old Kent Financial Corporation Grand Rapids, Michigan To engage <u>de novo</u> through Old Kent Securities Corporation, Grand Rapids, Michigan, in certain financial advisory and securities-related activities	Fed Reg – N/Avail

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

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

Section V – Availability of CRA public evaluations

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

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>
157744	Linden State Bank 100 N. Meridian Linden, Indiana 47955-0060 (765) 339-4646	01/04/1999	06/28/1999	S		X
382742	Onsted State Bank 112 S. Main Street Onsted, Michigan 49265-0188 (517) 467-2144	03/08/1999	06/30/1999	S		X
130943	Irwin Union Bank 500 Washington Street Columbus, Indiana 47201-0929 (812) 376-1913	10/05/1998	07/02/1999	O	X	
691145	Farmers State Bank 316 E. Saginaw Street Breckenridge, Michigan 48615-0186 (517) 842-3191	02/01/1999	07/02/1999	S		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, July 3, 1999

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Notice by Arvest Bank Group, Inc., Bentonville, Arkansas, and its wholly owned subsidiary, Ameribank Corporation, Shawnee, Oklahoma, and its wholly owned subsidiary, United Oklahoma Bancshares, Inc., Del City, Oklahoma, to retain their ownership of United Bank, Oklahoma City, Oklahoma, after its conversion to a state-chartered savings bank, to be named Arvest United Bank, A State Savings Bank.*	Newspaper: 7/16/1999 Fed. Register: 7/16/1999
3(a)(3)	Notice by Arvest Bank Group, Inc., Bentonville, Arkansas, to acquire Delaware Bancshares, Inc., Jay, Oklahoma.*	Newspaper: 7/30/1999 Fed. Register: 8/2/1999
3(a)(3)	Notice by Mercantile Bancorp, Inc., Quincy, Illinois, to acquire Farmers State Bancshares of Andrew County, Inc., Savannah, Missouri.*	Newspaper: 7/30/1999 Fed. Register: 8/5/1999
3(a)(1)	Notice by Summersville Bancorporation, Inc., Summersville, Missouri, to acquire First National Bank, Summersville, Missouri.*	Newspaper: 7/24/1999 Fed. Register: 8/5/1999

* 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>
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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:

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SN = Substantial noncompliance

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

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

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

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 3, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First State Bank of Rushmore, Rushmore, Minnesota, to relocate its main office to Pipestone, Minnesota; and to establish a branch at its former main office location in Rushmore, Minnesota.*	07/09/1999
18(c) & Branch	First Interstate Bank, Billings, Montana, to merge with Security State Bank and Trust Company, Polson, Montana, and incident thereto establish three branches.*	N/Avail.
18(c) & Branch	Glacier Bank, Kalispell, Montana, to purchase certain assets and assume certain liabilities of two Butte, Montana branches of Washington Mutual Bank, fsb, Salt Lake City, Utah, and incident thereto establish branches.*	N/Avail.

* Subject to the provisions of the Community Reinvestment Act.

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

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

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)LLE	Western State Agency, Inc., Devils Lake, North Dakota, to engage in general insurance agency activities in a place with a population not exceeding 5,000 through the acquisition of certain assets of Towner Insurance, Towner, North Dakota.	Fed Reg - 07/16/1999

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

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

Section V – Availability of CRA public evaluations

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

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SN = Substantial noncompliance

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
65559	Pioneer Bank & Trust Belle Fourche, South Dakota	03/08/1999	06/29/1999	S		X
615253	The First State Bank of Malta Malta, Montana	03/08/1999	06/29/1999	S		X
651457	First Security Bank of Malta Malta, Montana	03/08/1999	06/29/1999	O		X

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

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, July 3, 1999

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	B&L Bank ESOP, Lexington, Missouri, to acquire voting shares of Lexington B&L Financial Corporation, Lexington, Missouri; and thereby indirectly acquire Lafayette County Bank of Lexington/Wellington, Lexington, Missouri.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	First Flo Corporation, Florence, Colorado, to acquire 100 percent of the voting shares of FAM Financial Services, Macksville, Kansas; and thereby indirectly acquire Farmers & Merchants State Bank, Macksville, Kansas.	Newspaper – 07/06/1999 Fed Reg – 07/26/1999

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
95659	Morris State Bank Morris, Oklahoma	04/19/1999	07/01/1999	S		X
859655	Bankers Bank Oklahoma City, Oklahoma	04/26/1999	07/0/1999	O		X
69351	Bank of Durango Durango, Colorado	04/12/1999	07/02/1999	O		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, July 3, 1999

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Texas Regional Bancshares, Inc., McAllen, TX, and Texas Regional Delaware, Inc., Wilmington, DE, to acquire Harlingen Bancshares, Inc., Harlingen, TX, HN Bancshares of Delaware, Inc., Harlingen, TX, and Harlingen National Bank, Harlingen, TX* (previously reported the week ending June 26, 1999)	Fed Reg – 07/26/1999 Newspaper – 07/23/1999

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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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NI = Needs to improve

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
913267	Legacy Bank of Texas P.O. Box 609 Plano, TX 75074-0690	03/08/1999	07/06/1999	S	X	

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, July 3, 1999

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	EverTrust Financial Group, Inc., to become a bank holding company by acquiring Everett Mutual Bank and Commercial Bank of Everett, all of Everett, Washington. *	Newspaper – 08/04/1999 Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Wells Fargo & Company, San Francisco, California, Norwest Mortgage, Inc., and Southwest Partners, Inc., both of Des Moines, Iowa, to engage through a joint venture subsidiary, United Mortgage Group, San Diego, California, in extending credit and servicing loans.	Fed Reg – 07/21/1999
4(c)(8)	Wells Fargo & Company, San Francisco, California, Norwest Mortgage, Inc., and Southwest Partners, Inc., both of Des Moines, Iowa, to engage through a joint venture subsidiary, Gold Coast Mortgage, San Diego, California, in residential mortgage lending activities.	Fed Reg – 07/22/1999

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

<i>Type</i>	<i>Application</i>
4(c)(8)	Wells Fargo & Company, San Francisco, California, and Norwest Insurance, Inc., Minneapolis, Minnesota, to acquire certain assets of Goodson Insurance Agency, Inc., Denver, Colorado.
Waiver	CVB Financial Corp., Ontario, California, request for waiver of any Bank Holding Company Act application requirement in connection with its proposed merger of Orange National Bancorp, Orange, California, and the subsequent merger of Orange National Bank, Orange, California, with and into Citizens Business Bank, Ontario, California.

Section V – Availability of CRA public evaluations

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
496171	Farmers & Merchants Bank of Rockford 25 N. Mullan Road Spokane, WA 99214-0917 (509) 921-2265	02/22/1999	06/28/1999	O		X

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 LrgBk SmBk</i>
877369	Valley Independent Bank 1498 Main Street El Centro, CA 92243-9951 (760) 352-5000	02/01/1999	06/28/1999	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	