
Federal Reserve Release



H.2

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

No. 34

Week Ending August 21, 1999

Bank Holding Companies

Pilot Grove Savings Bank Employees Stock Option Plan -- request for review of the Federal Reserve Bank of Chicago's approval of the application to acquire additional shares of Pilot Bancorp.

- Denied, August 17, 1999

Bank Mergers

Bank Iowa, Red Oak, Iowa -- to acquire the Red Oak branch of U.S. Bank, N.A., Minneapolis, Minnesota.

- Approved, August 18, 1999

Banks, State Member

Manufacturers and Traders Trust Company, Buffalo, New York -- to acquire 32 branches of The Chase Manhattan Bank, New York.

- Approved, August 16, 1999

Publications

Consumer automobile leasing brochure -- Spanish language version of Keys to Vehicle Leasing - A Consumer Guide, available to public.

- Published, August 19, 1999

Regulations And Policies

Electronic delivery of disclosures to consumers -- publication for comment of modified proposed rules that would authorize the electronic delivery of disclosures required by Regulations B (Equal Credit Opportunity), E (Electronic Fund Transfers), M (Consumer Leasing), Z (Truth in Lending), and DD (Truth in Savings); and an interim rule under Regulation DD that would permit depository institutions to provide disclosures on periodic statements of account activity electronically.

- Published, August 18, 1999

Regulatory reviews required under section 303 of the Community Development and Regulatory Improvement Act -- joint agency report to Congress on progress by federal banking agencies in reducing regulatory burden.

- Transmitted, August 5, 1999 (AC)

Securities Regulation

List of Foreign Margin Stocks -- semiannual publication.

- Published, August 20, 1999

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

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

Bank Branches, Domestic

Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to establish branches at 403 East Virginia Avenue, Suite E, Clarksville, and 313 North Main Street, Lawrenceville.
- Approved, August 17, 1999

Chicago

DeMotte State Bank, DeMotte, Indiana -- to establish a branch at 9603 West 133rd Ave., Cedar Lake, Indiana.
- Approved, August 16, 1999

Chicago

First Trust & Savings Bank, Aurelia, Iowa -- to establish a branch at 111 East 2nd Street.
- Approved, August 20, 1999

San Francisco

Mid-Peninsula Bank, Palo Alto, California -- to establish a branch at 39470 Paseo Padre Parkway, Fremont.
- Approved, August 17, 1999

San Francisco

Spectrum Bank, Montebello, California -- to establish a branch at 6074 Warner Avenue, Huntington Beach.
- Approved, August 16, 1999

Bank Holding Companies

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire shares of Elkhart Community Bank, in organization.
- Approved, August 19, 1999

Bank Holding Companies

Cleveland

Charter One Financial, Inc., Cleveland, Ohio. -- to acquire St. Paul Bancorp, Inc., Chicago, Illinois.
- Approved, August 17, 1999

Atlanta

Equitex, Inc., Englewood, Colorado -- to become a bank holding company through the acquisition of First TeleBanc Corporation, Boca Raton, Florida, and its subsidiary, Net First National Bank.
- Returned, August 17, 1999

Chicago

Fayette Bancorporation, Marion, Iowa -- to acquire Shell Rock Bancorporation, Shell Rock, and thereby acquire Security State Bank, Waverly.
- Approved, August 17, 1999

Chicago

Fidelity Company, Dyersville, Iowa -- to acquire First Postville Bancorporation, Inc., Postville, and thereby acquire Citizens State Bank.
- Approved, August 19, 1999

Secretary

First Chicago International, Chicago, Illinois -- name change to Bank One International Corporation.
- Approved, August 6, 1999 (AC)

San Francisco

HF Bancorp, Inc., Hemet, California -- deregistration under Regulation U.
- Approved, August 17, 1999

Chicago

Indiana Community Bancorp Limited, Goshen, Indiana -- to become a bank holding company through the acquisition of shares of Elkhart Community Bank, a de novo bank.
- Approved, August 19, 1999

Bank Holding Companies

Dallas

Jere J. Ruff Family Limited Partnership II, Longview, Texas -- to become a bank holding company through the acquisition of The First State Bank, Hallsville.
- Approved, August 19, 1999

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire Customer's Forever and thereby engage in data processing activities.
- Approved, August 16, 1999

Cleveland

Oak Hill Financial, Inc., Jackson, Ohio -- to acquire Towne Financial, Inc., Cincinnati, and Towne Bank, aka Blue Ash Building and Loan Company.
- Approved, August 19, 1999

Secretary

Pioneer Bancorporation, Reno, Nevada -- to merge with Zions Bancorporation, Salt Lake City, Utah.
- Approved, August 19, 1999

Dallas

Pritchard Acquisition Company, Inc., San Antonio, Texas -- to become a bank holding company through the acquisition of Intercontinental Bankshares Corporation.
- Approved, August 18, 1999

New York

Rome, MHC, Rome, New York, and Rome Bancorp, Inc. -- to acquire The Rome Savings Bank.
- Approved, August 16, 1999

Cleveland

Sky Financial Group, Inc., Salineville, Ohio -- to acquire Mahoning National Bancorp, Youngstown, and for Sky Bank to acquire through merger Mahoning National Bank, and thereby establish branches.
- Approved, August 19, 1999

Bank Holding Companies

Cleveland

Somerset Bancorp, Inc., Corbin, Kentucky -- to acquire Somerset National Bank, Somerset.

- Approved, August 19, 1999

Secretary

Wachovia Corporation, Winston-Salem, North Carolina -- to acquire OFFITBANK Holdings, Inc., New York, New York, and thereby engage in certain nonbanking activities.

- Approved, August 20, 1999

San Francisco

Wallowa Bancorp, Joseph, Oregon -- to become a bank holding company through the acquisition of Community Bankshares, Inc. and its subsidiary, Community Bank, and to acquire Citizens Title and Escrow Service, Inc., Enterprise, and thereby engage in insurance agency and escrow service activities.

- Approved, August 19, 1999

Boston

Westbank Corporation, West Springfield, Massachusetts -- to acquire certain assets and assume certain liabilities of the Danielson and Putnam, Connecticut, offices of New London Trust, FSB, New London, New Hampshire.

- Approved, August 18, 1999

Dallas

Western Commerce Bank Stock Bonus Plan and Trust Agreement, Carlsbad, New Mexico -- to become a bank holding company through the acquisition of Western Commerce Bancshares of Carlsbad and Western Commerce Bank.

- Approved, August 19, 1999

Atlanta

Wewahitchka State Bank Employee Stock Ownership Plan, Wewahitchka, Florida -- to become a bank holding company through the acquisition of Wewahitchka State Bank.

- Approved, August 18, 1999

Bank Holding Companies

Secretary

Zions Bancorporation, Salt Lake City, Utah -- to merge with Regency Bancorp, Fresno, California, and thereby acquire Regency Bank, and to engage through Regency Investment Advisors, Inc. in providing financial and investment advisory services.

- Approved, August 19, 1999

Bank Mergers

Secretary

Banco Popular North America, New York, New York -- to merge with Banco Popular, N.A. (Texas), Houston, Texas, and thereby establish branches.

- Approved, August 20, 1999

Chicago

Citizens Bank, Flint, Michigan -- to acquire 17 branches from Bank One, Michigan, Detroit, and establish branches at those locations.

- Approved, August 19, 1999

Cleveland

Fifth Third Bank of Kentucky, Inc., Louisville, Kentucky -- to acquire and merge with Fifth Third Bank of Lexington, Lexington, and thereby establish branches.

- Approved, August 19, 1999

Banks, Nonmember, And Miscellaneous Institutions

San Francisco

Gasonics International Corporation, San Jose, California -- deregistration under Regulation U.

- Approved, August 17, 1999

San Francisco

Great Northern Insured Annuity Corporation, Seattle, Washington -- deregistration under Regulation U.

- Approved, August 17, 1999

Capital Stock

Minneapolis

Mahnomen Bancshares, Inc., Mahnomen, Minnesota -- redemption of stock.
- Approved, August 18, 1999

Change In Bank Control

Dallas

Coastal Bend Bancshares, Inc., Alice, Texas -- change in bank control.
- Permitted, August 16, 1999

Kansas City

First Bancorp of Durango, Inc., Durango, Colorado -- change in bank control.
- Permitted, August 16, 1999

Chicago

Freedom Holdings, L.C., West Des Moines, Iowa -- change in bank control.
- Permitted, August 19, 1999

Kansas City

Lexington B&L Financial Corp., Lexington, Missouri -- change in bank control.
- Permitted, August 18, 1999

Kansas City

Pawnee Holding Company, Pawnee, Oklahoma -- change in bank control.
- Permitted, August 17, 1999

Minneapolis

Stockman Financial Corporation, Miles City, Montana -- change in bank control.
- Permitted, August 17, 1999

Competitive Factors Reports

San Francisco

American Investment Bank, Salt Lake City, Utah -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of Fidelity Trust Company.
- Submitted, August 18, 1999

Competitive Factors Reports

Minneapolis

Bremer Bank, N.A., Marshall, Minnesota -- report on competitive factors of the proposed merger with State Bank of Edgerton, Edgerton.
- Submitted, August 20, 1999

Cleveland

Charter One Bank, FSB, Cleveland, Ohio -- report on competitive factors of the proposed purchase of 14 branches of Vermont National Bank, Brattleboro, Vermont, and Chittendon Trust Company, Burlington.
- Submitted, August 11, 1999 (AC)

Cleveland

The Citizens National Bank of Evans City, Evans City, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Slippery Rock branch of First National Bank of Pennsylvania, Greenville.
- Submitted, August 12, 1999 (AC)

San Francisco

Continental Savings Bank, Seattle, Washington -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of Realty Finance, Inc., Hilo, Hawaii.
- Submitted, August 18, 1999

St. Louis

Eminence Security Bank, Eminence, Missouri -- report on competitive factors of the proposed acquisition of the Winona branch of Valley View State Bank, Overland Park, Kansas.
- Submitted, August 20, 1999

Dallas

First Bank, Clovis, New Mexico -- report on competitive factors of the proposed acquisition of the Clovis and Gallup branches of Bank of Albuquerque, National Association, Albuquerque.
- Submitted, August 16, 1999

Competitive Factors Reports

Minneapolis

Merchants National Bank of Winona, Winona, Minnesota -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of three Rochester branches of TCF National Bank Minnesota, Minneapolis.

- Submitted, August 17, 1999

San Francisco

Norwest Bank New Mexico, N.A., Albuquerque, New Mexico -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of the Santa Fe area branches of Wells Fargo Bank, N.A., San Francisco, California.

- Submitted, August 18, 1999

San Francisco

Norwest Bank Texas, N.A., San Antonio, Texas -- report on competitive factors of the proposed consolidation with First State Bank, Rio Vista.

- Submitted, August 16, 1999

San Francisco

People's Bank of California, Los Angeles, California -- report on competitive factors of the proposed merger with The Bank of Hollywood, Hollywood.

- Submitted, August 16, 1999

Cleveland

PNC Bank, N.A., Pittsburgh, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of PNC Advisors, N.A., Boston, Massachusetts.

- Submitted, August 12, 1999 (AC)

New York

The Rome Savings Bank, Rome, New York -- report on competitive factors of the proposed merger with an interim savings bank to form a stock savings bank.

- Submitted, August 16, 1999

Extensions Of Time

Dallas

A. B. Bancshares, Inc., Houston, Texas -- extension to November 21, 1999, to become a bank holding company through the acquisition of A. B. Bancshares of Delaware, Inc., Wilmington, Delaware, and for both to acquire American Bank, Houston.

- Granted, August 19, 1999

Director, BS&R

Chittenden Corporation, Burlington, Vermont -- extension to June 27, 2000, to divest certain assets.

- Granted, August 20, 1999

Dallas

North Texas Future Bankshares, Inc., Whitewright, Texas -- extension to November 15, 1999, to acquire First National Bank of Whitewright, Sherman.

- Granted, August 16, 1999

Membership

Cleveland

Fifth Third Bank of Lexington, Lexington, Kentucky -- membership in the Federal Reserve System.

- Approved, August 19, 1999

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 21, 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)	Provident Bancorp, Amesbury, Massachusetts - application to become a mutual bank holding company through the reorganization of The Provident Bank, Amesbury, Massachusetts	Newspaper - N/Avail Fed Reg - 09/07/1999
3(a)(3)/3(a)(5) 4(c)(8)	The Royal Bank of Scotland Group plc and The Royal Bank of Scotland plc, both of Edinburgh, Scotland and Citizens Financial Group, Inc., Providence, Rhode Island – application/notification to acquire UST Corp., Boston, Massachusetts	Newspaper – 09/11/1999 Fed Reg – 09/16/1999
3(a)(1)/3(a)(3) 4(c)(8)	The Royal Bank of Scotland Group plc ("RBSG"), The Royal Bank of Scotland plc ("RBS") and RBSG International Holdings Limited ("International Holdings"), all of Edinburgh, Scotland - application by RBSG and RBS to acquire and retain 100% of the voting shares of International Holding; application by International Holdings to acquire and retain 100% of the voting shares of Citizens Financial Group, Inc., Providence Rhode Island ("CFG") and notification by International Holdings to acquire the nonbanking operations of CFG	Newspaper - N/Avail Fed Reg - N/Avail

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)	Boston Private Financial Holdings, Boston, Massachusetts - application to acquire 100% of the voting shares of Rinet Company, Inc., Boston, Massachusetts	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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, August 21, 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
Branch	Banco Popular North America, New York, New York, to establish a branch office located at 31 st Street and Kennedy Boulevard, North Bergen, New Jersey.*	Newspaper – 09/15/1999
Branch	Banco Popular North America, New York, New York, to establish a branch office located at 11681 South Orange Blossom Trail, Suite 1 and 2, Orlando Florida.*	Newspaper – 09/13/1999

* 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)/25	Popular, Inc., Hato Rey, Puerto Rico, Popular International Bank, Inc., Hato Rey, Puerto Rico, and Popular North America, Inc., Mt. Laurel, New Jersey, to acquire Banco Popular, N.A., Orlando, Florida (“BPNA-FL”); and for BPNA-FL to establish a branch in Culebra, Puerto Rico, and to establish an Agreement Corporation, Popular Insurance, Inc., which will engage in insurance activities in Puerto Rico.*	Newspaper – 09/10/1999 Fed Reg – 09/17/1999

* 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>
4(c)(8)	J.P. Morgan & Co. Incorporated, New York, New York, J.P. Morgan Ventures Corporation, New York, New York, J.P. Morgan Global Capital Limited, New York, New York, and American Century Companies, Kansas City, Missouri, to acquire indirect control, through TP Group Limited, Grand Cayman, Cayman Islands, of Tradepoint Financial plc, London, England, and thereby engage in agency transactional services.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
3(a)(1) Exp.	Patriot National Bancorp, Inc., Stamford, Connecticut, to form a one-bank holding company with respect to Patriot National Bank, Stamford, Connecticut.

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, August 21, 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

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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, August 21, 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	Received application on 08/16/1999 from The Ohio Bank, Findlay, OH of its intent to acquire the Kenton, OH branch office of National City Bank, Cleveland, OH and incident thereto establish a branch facility*	09/13/1999
18(c) Branch	Received application on 08/16/1999 from Sky Bank, Salineville, OH of its intent to acquire the Wellsville, OH branch office of National City Bank, Cleveland, OH and incident thereto establish a branch facility.	09/13/1999

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, August 21, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	James Monroe Bank, Arlington, Virginia, to establish a branch at 7023 Little River Turnpike, Annandale, Virginia.*	Newspaper – 09/02/1999
Branch	FCNB Bank, Frederick, Maryland, to establish a branch in the Homewood Retirement Center at 7407 Willow Road, Frederick, Maryland.*	Newspaper – 09/13/1999

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)	Traders Bankshares, Inc., Spencer, West Virginia, to control 8.16% of Rock Branch Community Bank, Inc., Nitro, West Virginia.*	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</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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, August 21, 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)(3)	Citrus Financial Services, Inc., Vero Beach, Florida, to acquire The Commercial Bank of Highlands County, N.A., Sebring, Florida (in organization).	Newspaper – 08/27/1999*
CIC	Seacoast Banking Corporation of Florida, Stuart, Florida , prior notification filed by Sherwood Partners, Ltd.; Monroe Partners, Ltd.; Dennis S. Hudson, Jr.; Anne P. Hudson; Dennis S. Hudson, III; Dana L. Houck; Ronald Houck, Jr.; Ronald Houck, III; Suzanne H. Benfield Franklin; Andrew B. Hudson; Dale M. Hudson; Mary T. Hudson; Dale M. Hudson, Jr.; Jane H. Eaker; and Stephanie H. Forsberg; all of Stuart, Florida, to collectively acquire 21.89 percent of the outstanding shares of Seacoast Banking Corporation of Florida, Stuart, Florida.	N/Avail
3(a)(3)	Premier Bancshares, Inc., Atlanta, Georgia, to acquire Farmers & Merchants Bank, Summerville, Georgia.	Newspaper – 09/04/1999*
3(a)(3)	Community Bancshares of Mississippi, Inc., Brandon, Mississippi, to acquire Community Bank, Meridian, Mississippi (in organization).	N/Avail*

*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>
4(c)(8)	Synovus Financial Corporation, Columbus, Georgia, to acquire Wallace & DeMayo, Inc., Atlanta, Georgia, and thereby engage in collection agency services.

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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 21, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Trust & Savings Bank Aurelia, Iowa To establish a branch office at 111 East 2 nd Street Aurelia, Iowa concurrent with the relocation of main office to 100 West Pine Street Marcus, Iowa	Newspaper – 08/14/1999
Branch	Salin Bank & Trust Company Indianapolis, Indiana To establish a mobile branch to operate in Lafayette, Fort Wayne, Marion, Kokomo, Logansport, Indianapolis, and Columbus, all in Indiana	Newspaper – 07/27/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Community Investment Bancorporation, Inc. Watertown, Wisconsin By Donald E. Kuehl	Fed Reg – 09/07/1999 Newspaper – 08/26/1999
3(a)(3)	Illini Corporation* Springfield, Illinois Farmers State Bank of Camp Point Camp Point, Illinois	Fed Reg – 08/23/1999 Newspaper – 08/14/1999

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)(5)	Citizens Banking Corporation* Flint, Michigan F&M Bancorporation, Inc. Kaukauna, Wisconsin F & M Merger Corporation Kaukauna, Wisconsin F&M Bank-Brodhead Brodhead, Wisconsin F&M Bank-New London New London, Wisconsin F&M Bank-Waushara County Wautoma, Wisconsin F&M Bank-Appleton Appleton, Wisconsin F&M Bank-Algoma Algoma, Wisconsin F&M Bank-Kaukauna Kaukauna, Wisconsin F&M Bank-Hilbert Hilbert, Wisconsin F&M Bank-East Troy East Troy, Wisconsin F&M Bank Dundas, Minnesota F&M Bank-Central Stevens Point, Wisconsin F&M Bank-Winnebago County Omro, Wisconsin F&M Bank-Prairie du Chien Prairie du Chien, Wisconsin F&M Bank-Northeast Pulaski, Wisconsin F&M Bank Darlington Darlington, Wisconsin F&M Bank-Kiel Kiel, Wisconsin F&M Bank-Jefferson Jefferson, Wisconsin F&M Bank-Grant County Fennimore, Wisconsin F&M Bank-Woodruff Woodruff, Wisconsin	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)	Citizens Banking Corporation* Flint, Michigan F&M Trust Company Kaukauna, Wisconsin	Fed Reg – N/Avail
4(c)(8)	GreatBanc, Inc. Aurora, Illinois ANB Financial Services, Inc. Aurora, Illinois	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>
2333298	First State Bank & Trust – Evanston 820 Church Street Evanston, Illinois 60201 (847) 733-7400	03/22/1999	08/16/1999	S		X

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

Institution

Location

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, August 21, 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>	
4(c)(8)	Notice by Oakland Financial Services, Inc., Oakland, Tennessee, to indirectly engage, de novo, through Oak Tree Title, Oakland, Tennessee, in title insurance activities in a place where Oakland Financial Services, Inc., or a subsidiary thereof, has a lending office and that has a population not exceeding 5,000.	

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</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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, August 21, 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.

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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>
259956	State Savings Bank Manistique, Michigan	04/12/1999	08/16/1999	S		X

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 21, 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)(3)	Central of Kansas, Inc., Junction City, Kansas, to acquire FSB, Inc., Superior, Nebraska, and thereby indirectly acquire Farmers State Bank, Mankato, Kansas, and Farmers State Bank and Trust Co. of Superior, Superior, Nebraska.	Newspaper – 09/03/1999 Fed Reg – 09/03/1999
3(a)(3)	Gideon Enterprises, L.P., Topeka, Kansas, to become a bank holding company through the acquisition of 95.66 percent of the voting shares of Silver Lake Bank, Topeka, Kansas.	Newspaper – 09/13/1999 Fed Reg – 09/17/1999

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>
966656	Bank of Commerce Wetumka, Oklahoma	06/01/1999	08/19/1999	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, August 21, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas Heritage Bank, Hutto, TX, to establish a branch office at 18643 Highway 1431, Jonestown, TX, 78645*	08/26/1999

*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)	Gilmer National Bancshares, Inc., Gilmer, TX, to acquire Gilmer National Bancshares of Delaware, Inc., Wilmington, DE, and Gilmer National Bank, Gilmer, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Gilmer National Bancshares of Delaware, Inc., Wilmington, DE, to acquire Gilmer National Bank, Gilmer, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Doss, Ltd., Weatherford, TX, to acquire M&F Bancshares, Inc., Weatherford, TX, M&F Financial Corporation, Wilmington, DE, Texas Bank, Weatherford, TX and Texas Bank, Brownwood, 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>
None		

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, August 21, 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.

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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>
802866	Silicon Valley Bank 3003 Tasman Drive Santa Clara, CA 95054 (408) 654-7400	04/05/1999	08/20/1999	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

Institution *Location*

None
