
Federal Reserve Release



H.2

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

No. 22

Week Ending May 27, 2000

Testimony And Statements

Predatory Lending -- statement by Governor Gramlich before the House Committee on Banking and Financial Services, May 24, 2000.

- Published, May 24, 2000

Reserve Bank Operations

Automated Clearinghouse Transactions -- request for additional public comments on proposed modifications of the Federal Reserve Banks' deposit deadlines and pricing practices for transactions they exchange with private-sector ACH operators (Docket R-1037).

- Approved, May 22, 2000

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

Atlanta

The Bank of Nashville, Nashville, Tennessee -- to establish a branch at Carothers Parkway and Bakers Bridge Road, Franklin.
- Approved, May 22, 2000

San Francisco

Bank of Orange County, Fountain Valley, California -- to establish a branch office at 12215 Telegraph Road, Santa Fe Springs.
- Approved, May 24, 2000

San Francisco

California Center Bank, Los Angeles, California -- to establish a branch at 1080 South Mount Vernon Avenue, Colton.
- Approved, May 24, 2000

Kansas City

Heritage Bank, Louisville, Colorado -- to establish a branch at 6800 North 79th Street, Suite 103, Niwot.
- Approved, May 24, 2000

Chicago

Irwin Union Bank and Trust Company, Columbus, Indiana -- to establish a branch at 880 Munson Drive, Suite A, Traverse City, Michigan.
- Approved, May 25, 2000

San Francisco

M&I Thunderbird Bank, Phoenix, Arizona -- to establish a branch at 1200 North Wilmot Road.
- Approved, May 25, 2000

Philadelphia

Main Street Bank, Reading, Pennsylvania -- to establish a limited service facility at 101 Plaza Drive, Downingtown.
- Withdrawn, May 25, 2000

Bank Branches, Domestic

Philadelphia

Pennsylvania State Bank, Camp Hill, Pennsylvania -- to establish a branch at 715 Wertzville Road, Enola.
- Approved, May 23, 2000

Atlanta

Republic Security Bank, West Palm Beach, Florida -- to establish a branch at 450 North Pine Island Road, Plantation.
- Approved, May 25, 2000

Bank Holding Companies

Philadelphia

The Bancorp.com, Inc., Wilmington, Delaware -- to become a bank holding company through the acquisition of TB.com Bank.
- Approved, May 22, 2000

Cleveland

Bank of Kentucky Financial Corporation, Florence, Kentucky -- to acquire Fort Thomas Financial Corporation, Fort Thomas, and Fort Thomas Savings Bank, FSB.
- Approved, May 25, 2000

Richmond

Carolina First Corporation, Greenville, South Carolina -- to merge with Anchor Financial Corporation, Myrtle Beach.
- Approved, May 22, 2000

Atlanta

Coast Community Bancshares, Inc., Biloxi, Mississippi -- waiver of a commitment.
- Withdrawn, May 26, 2000

Minneapolis

Ellingson Corporation, Kenyon, Minnesota -- to engage in general insurance agency activities in a town with a population not exceeding 5,000 through the acquisition of assets of Peterson Insurance Agency.
- Approved, May 25, 2000

Bank Holding Companies

Boston

Eonebank Corporation, Manchester, New Hampshire -- to become a bank holding company through the acquisition of First Alliance Bank and Trust Company.
- Approved, May 25, 2000

Chicago

Firstbank Corporation, Alma, Michigan -- to acquire Firstbank-St. Johns, St. Johns, a de novo bank.
- Approved, May 26, 2000

Cleveland

FNB Shares, Inc., McConnelsville, Ohio -- request for waiver of application in connection with the merger of FNB's subsidiary bank, First National Bank of McConnelsville, with Junction City Banking Company, Junction City.
- Granted, May 25, 2000

San Francisco

Frontier Financial Corporation, Everett, Washington -- to merge with Liberty Bay Financial Corporation, Poulsbo, and thereby acquire North Sound Bank.
- Approved, May 24, 2000

Boston

Island Bancorp, Inc., Edgartown, Massachusetts -- to acquire The Edgartown National Bank.
- Approved, May 25, 2000

Chicago

Mayville Financial Corporation, Mayville, Michigan -- to become a bank holding company through the acquisition of Mayville State Bank.
- Approved, May 25, 2000

Chicago

MBT Financial Corp., Monroe, Michigan -- to become a bank holding company through the acquisition of Monroe Bank & Trust.
- Approved, May 26, 2000

Bank Holding Companies

San Francisco

Merchants Bancorp, Gresham, Oregon -- to become a bank holding company through the acquisition of Merchants Bank.

- Approved, May 26, 2000

Dallas

Starbanc Holding Company, Inc., Fort Worth, Texas -- to become a bank holding company through the acquisition of Star Bank of Texas.

- Approved, May 26, 2000

San Francisco

Wells Fargo & Company, San Francisco, California -- to acquire 1st Choice Financial Corp., Greeley, Colorado, and thereby acquire 1st Choice Bank.

- Approved, May 24, 2000

Bank Mergers

San Francisco

Bank of Orange County, Fountain Valley, California -- to merge with CalWest Bank, Torrance.

- Approved, May 25, 2000

Bank Premises

Richmond

Farmers and Miners Bank, Pennington Gap, Virginia -- investment in bank premises.

- Approved, May 22, 2000

Banks, Nonmember, And Miscellaneous Institutions

Richmond

CitiFinancial Services, Inc., Baltimore, Maryland -- deregistration under Regulation U of its corporations chartered in California, Texas, and Maryland.

- Approved, May 23, 2000

Change In Bank Control

Kansas City

BOC Banshares, Inc., Chouteau, Oklahoma -- change in bank control.

- Permitted, May 15, 2000 (AC)

Change In Bank Control

Atlanta

First National Bancshares of Louisiana, Inc., Alexandria, Louisiana -- change in bank control.

- Permitted, May 25, 2000

Competitive Factors Reports

New York

Citibank, N.A., New York, New York -- report on competitive factors of the proposed purchase of the retail deposits of the Madison Avenue branch of The Bank of Tokyo-Mitsubishi Trust Company.

- Submitted, May 25, 2000

Cleveland

Farmers Building and Savings Bank, Rochester, Pennsylvania -- report on competitive factors of the proposed merger with Cammar Building and Loan Association, Monaca.

- Submitted, May 18, 2000 (AC)

New York

Finger Lakes Interim Savings Bank, Geneva, New York -- report on competitive factors of the proposed merger with Savings Bank of the Finger Lakes, FSB.

- Submitted, May 24, 2000

Cleveland

Fort Thomas Savings Bank, FSB, Fort Thomas, Kentucky -- report on competitive factors of the proposed merger with The Bank of Kentucky, Inc., Florence.

- Submitted, May 25, 2000

Cleveland

Home Federal Bank, Hamilton, Ohio -- report on competitive factors of the proposed merger with First National Bank of Southwest Ohio.

- Submitted, May 18, 2000 (AC)

Competitive Factors Reports

San Francisco

InterWest Bank, Oak Harbor, Washington -- report on competitive factors of the proposed merger with Pacific Northwest Bank, Seattle, and Bank of Tukwila, N.A., Tukwila.

- Submitted, May 26, 2000

Cleveland

The Junction City Banking Company, Junction City, Ohio -- report on competitive factors of the proposed merger with The First National Bank of McConnellsville, McConnellsville.

- Submitted, May 18, 2000 (AC)

Philadelphia

Nazareth National Bank & Trust Company, Nazareth, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of two branches of Commonwealth Bank, Valley Forge.

- Submitted, May 25, 2000

Chicago

New Liberty Bank, Plymouth, Michigan, a de novo bank -- report on competitive factors of the proposed acquisition of a branch of Peoples State Bank, Hamtramck.

- Submitted, May 26, 2000

San Francisco

Norwest Bank Minnesota North, N.A., Norwest Bank Minnesota South, N.A., Norwest Bank Minnesota West, N.A., Norwest Bank Minnesota Southwest, N.A. -- report on competitive factors of the proposed merger with Norwest Bank Minnesota, N.A., Minneapolis.

- Submitted, May 25, 2000

San Francisco

San Benito Bank, Hollister, California -- report on competitive factors of the proposed merger with Interim San Benito, Inc., Santa Barbara.

- Submitted, May 24, 2000

Competitive Factors Reports

Atlanta

SunTrust Bank, Atlanta, Georgia -- report on competitive factors of the proposed merger with STSC Leasing Corporation.
- Submitted, May 24, 2000

Extensions Of Time

San Francisco

BancWest Corporation, Honolulu, Hawaii, and Zions Bancorporation, Salt Lake City, Utah -- extension to August 18, 2000, to acquire shares of Bank Network Securities, Chicago, Illinois.
- Granted, May 25, 2000

Richmond

Bank of America Corporation, Charlotte, North Carolina, and First Union Corporation; BB&T Corporation, Winston-Salem, North Carolina, and Wachovia Corporation -- extension to August 18, 2000, to acquire through Star Systems, Inc., Maitland, Florida, shares of Bank Network Securities, Chicago, Illinois.
- Granted, May 25, 2000

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- extensions to August 24, 2000, to merge with Hardwick Holding Company, Dalton, Georgia, and to August 25, 2000, to merge with First Banking Company of Southeast Georgia, Statesboro.
- Granted, May 24, 2000

New York

State Bancorp, Inc. Employee Stock Ownership Plan, New Hyde Park, New York -- extension to May 28, 2001, to acquire additional shares of State Bancorp, Inc.
- Granted, May 24, 2000

Financial Holding Companies

Chicago

Community Holdings Corporation, Palos Hills, Illinois -- election to become a financial holding company.
- Effective, May 23, 2000

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, May 27, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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, May 27, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banco Comercial Portugues, S.A., Porto, Portugal, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Arab Banking Corporation (B.S.C.), Manama, Bahrain, to establish a federally licensed uninsured branch in Greenwich, Connecticut.	Newspaper – N/Avail
FBSEA	The Chuo Trust & Banking Co., Ltd., Tokyo, Japan, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Banco Itau S.A., Sao Paulo, Brazil, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Banca Antoniana Popolare Veneta, Rome, Italy, to establish a branch office in New York, New York.	Newspaper – N/Avail
FBSEA	Banco Comercial Portugues, S.A., Oporto, Portugal, to establish a branch office in New York, New York, and an agency in Miami, Florida.	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)	Australia and New Zealand Banking Group Limited, Melbourne, Australia, to become a bank holding company by acquiring Amerika Samoa Bank, Pago Pago, American Samoa .*	Newspaper – 06/09/2000 Fed Reg – 06/19/2000

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
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, May 27, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3) & 3(a)(5)	Fulton Financial Corporation, Lancaster, PA, to acquire Skyland Financial Corporation, Hackettstown, NJ, and its subsidiary bank Skylands Community Bank, Hackettstown, NJ.	Newspaper: 06/23/2000 Fed. Reg.: 06/23/2000

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

- O = Outstanding**
- S = Satisfactory**
- NI = Needs to improve**
- SN = Substantial noncompliance**

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

<i>RSSD</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, May 27, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notice from Heartland Bank, Croton, OH on 05/22/2000 of its intent to establish a branch at the corner of South State Street and Cherrington Road, Westerville, OH.	05/22/2000
Branch	Received notice from The State Bank and Trust Company, Defiance, OH on 05/24/2000 of its intent to establish a branch at 137 South Main Street, Suite 302, Akron, OH.	06/15/2000
18(C)	Received application on 05/26/2000 from Somerset Trust Company, Somerset, PA to merge with Somerset Interim Bank, Somerset, PA.	06/22/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>
3(a)(5)(c)	Received Section 3 notification on 05/26/2000 from Somerset Trust Holding Company, Somerset, PA of its intent to acquire the outstanding voting shares of Somerset Trust Comoany, Somerset, PA.

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.

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, May 27, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Allfirst Bank, Baltimore, Maryland, to establish a branch at Route 3 and Waugh Chapel Road, Crofton, Maryland.*	Newspaper – 06/02/2000
Branch	First Virginia Bank-Colonial, Richmond, Virginia, to establish a branch in Lakewood Manor at 1900 Lauderdale Drive, Richmond, Virginia .*	Newspaper – 06/09/2000
18(c)	F & M Bank-Emporia, Emporia, Virginia, to purchase certain assets and to assume certain liabilities of four branch offices of Wachovia Bank, National Association, Winston-Salem , North Carolina, located in the cities of Blackstone, Franklin, Kenbridge, and Drakes Branch, Virginia.*	Newspaper – 06/22/2000
18(c)	James River Bank, Waverly, Virginia, to purchase certain assets and to assume certain liabilities of a branch office of One Valley Bank-Central Virginia, National Association, Lynchburg, Virginia, located at 524 North Main Street, Emporia, Virginia .*	Newspaper – 06/27/2000
18(c)	Bank of Suffolk, Suffolk, Virginia, to merge with James River Bank/Colonial, Smithfield, Virginia.*	Newspaper – 06/27/2000

*Subject to the provisions of the Community Reinvestment Act.

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Section 25	Capital One Bank, Glen Allen, Virginia, to establish a wholly owned subsidiary bank in London, England.

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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, May 27, 2000

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Regions Financial Corporation, Birmingham, Alabama, prior notice to acquire Heritage Mortgage Company, Hutto, Texas, and thereby engage in making, acquiring, brokering, or servicing loans or other extensions of credit.	
Member	SouthTrust Bank, N.A., Birmingham, Alabama, to become a member of the Federal Reserve System.	
Member	Centura Card Bank, Norcross, Georgia, to become a member of the Federal Reserve System.	

Section V – Availability of CRA public evaluations

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

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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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, May 27, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Old Kent Bank, Grand Rapids, Michigan, for prior approval to establish a branch at 3866 E. Grand River, Howell, Michigan.*	Newspaper – 05/12/2000
18(c)	Old Kent Bank, Grand Rapids, Michigan, for prior approval to merge with Grand Premier Trust and Investment, N.A., Freeport, Illinois*	Newspaper - 06/11/2000

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Lafayette Community Bancorp, Lafayette, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Lafayette Community Bank (in organization), Lafayette, Indiana.*	Fed Reg – 06/19/2000 Newspaper – N/Avail
3(a)(3)	Northwest Financial Corporation, Spencer, Iowa, proposes to acquire at least 98.49 percent of Marquette Bank Oelwein, N.A., Oelwein, Iowa.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Mahaska Investment Company ESOP, Oskaloosa, Iowa, proposes to acquire an additional 2.29 percent of Mahaska Investment Company. The shares are being obtain through the merger of Midwest Bancshares, Inc. ESOP, Burlington, Iowa. ESOP's aggregate ownership will be 13.87 percent.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Antioch Holding Company, Antioch, Illinois, for prior approval to acquire up to 24.99 percent of Lakes Region Bancorporation, Inc., Third Lake, Illinois.*	Fed Reg - N/Avail Newspaper - 06/12/2000

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	First Merchants Corporation, Muncie, Indiana, to engage de novo through its subsidiary, First Merchants Reinsurance Co. Ltd., in the reinsuring of credit life, credit accident and health insurance.	Fed Reg - N/Avail

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

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

Section V – Availability of CRA public evaluations

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

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S = Satisfactory

NI = Needs to improve

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>
709143	Midwest Bank of Western Illinois 100 E. Broadway Monmouth, Illinois 61462 (309) 734-2265	11/08/1999	05/24/2000	O		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, May 27, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice involving M&F Financial Corporation, Dumas, Arkansas, by Ann Doolin Adcock, Dumas, Arkansas.	Newspaper – 6/3/2000 Fed Reg – 6/5/2000

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
24A	Notice by The Bank of Yellville, Yellville, Arkansas, to make an additional investment in bank premises.

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, May 27, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & BKBR	Valley Bank of Ronan, Ronan, Montana, to purchase the assets and assume the liabilities of the Thompson Falls, Montana branch of Glacier Bank, Kalispell, Montana and incident thereto establish a branch at 1222 Maiden Lane, Thompson Falls, Montana.*	06/29/2000

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	John L. Franklin to acquire control of 1 st United Bancorporation, Inc., Sidney, Montana.	Fed Reg - 06/19/2000

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, May 27, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Three Rivers Bankshares, Inc., Fort Gibson, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Fort Gibson Bancshares, Inc., Fort Gibson, Oklahoma, and thereby indirectly acquire Fort Gibson State Bank, Fort Gibson, Oklahoma.	Newspaper - 06/11/2000 Fed Reg - 06/12/2000
3(a)(3)	Heritage Group, Inc., Aurora, Colorado, to acquire 100 percent of the voting shares of City National Bank and Trust Company, Hastings, Nebraska.	Newspaper - N/Avail Fed Reg - 06/19/2000

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Member	Arvest Bank, Joplin, Missouri, for membership in the Federal Reserve System.
Member	Community Banks of Colorado, Cripple Creek, Colorado, for membership in the Federal Reserve System.
S/R	PCI Holdings, Inc., Saint Marys, Kansas, to redeem 2,345 shares of its own voting common stock.

Section V – Availability of CRA public evaluations

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

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

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

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

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NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 27, 2000

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Northwest Bancorporation, Inc., Houston, TX, to acquire Redstone Bancorporation, Inc., Houston, TX, and Redstone Bank, N.A., Houston, TX* (previously reported the week ending May 20, 2000)	Fed Reg – 06/15/2000 Newspaper – 06/12/2000
CIC	Sharon Lord Caskey, Georgetown, TX, et al, to acquire an interest in First Texas Bancorp, Inc., Georgetown, TX	Fed Reg – 06/10/2000 Newspaper – 06/14/2000

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
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

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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, May 27, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Bank of Nevada, Las Vegas, Nevada, to establish a branch office at 375 North Stephanie Street, Henderson, Nevada.*	Newspaper - 06/01/2000

* Subject to the provisions of the Community Reinvestment Act
Newspaper - Newspaper Comment Period Ending Date

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	North Bay Bancorp, Napa, California, to acquire Solano Bank (In Organization), Vacaville, California .*	Newspaper - 06/16/2000 Fed Reg - 06/26/2000

* Subject to the provisions of the Community Reinvestment Act
Fed Reg - Federal Register Comment Period Ending Date
Newspaper - Newspaper Comment Period Ending Date

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)	Silicon Valley Bancshares, Inc., Santa Clara, California, to engage directly, or indirectly, in acting as investment or financial advisor through its subsidiary, SVB Strategic Investors Fund, L.P., Santa Clara, California.	06/14/2000

Fed Reg - Federal Register Comment Period Ending Date

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

<i>Type</i>	<i>Application</i>
Waiver	Business Bank of California, San Bernardino, California, requests a waiver of any Bank Holding Company Act application requirement in connection with its proposed merger with Valley Merchants Bank, N.A., Hemet, 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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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	