
Federal Reserve Release



H.2

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

No. 9

Week Ending March 3, 2001

Testimony And Statements

Fiscal policy -- statement by Chairman Greenspan before the House Committee on the Budget on the outlook for the federal budget and implications for fiscal policy.

- Published, March 2, 2001

Bank Holding Companies

The Charles Schwab Corporation, San Francisco, California, and U.S. Trust Corporation, New York, New York -- to acquire Resource Companies, Inc., Minneapolis, Minnesota, and its subsidiary bank, Resource Trust Company.

- Approved, February 26, 2001

Great Southern Bancorp, Inc., Springfield, Missouri -- to acquire up to 20 percent of the voting shares of Guaranty Federal Bancshares, Inc.

- Approved, February 26, 2001

Regulations And Policies

Regulation E -- final rule to implement amendments to the Electronic Fund Transfer Act requiring disclosure of fees imposed at automated teller machines [Docket No. R-1077].

- Approved, February 27, 2001

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

Secretary

Centura Bank, Rocky Mount, North Carolina -- to establish branches at 1424 North Howe Street, Southport, North Carolina, and 2040 Coliseum Drive, Unit 17, Hampton, Virginia.
- Approved, March 1, 2001

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 120 McFarland Boulevard West, Northpoint.
- Approved, March 1, 2001

St. Louis

Fifth Third Bank, Kentucky, Inc., Louisville, Kentucky -- to establish a branch at 9900 Ormsby Station Road.
- Approved, February 26, 2001

Minneapolis

First Premier Bank, Sioux Falls, South Dakota -- to establish a branch at 824 34th Street S.E., Watertown.
- Approved, February 28, 2001

Atlanta

Peoples Southern Bank, Clanton, Alabama -- to establish a branch at 9015 Jones Street, Thorsby.
- Approved, February 28, 2001

Bank Holding Companies

Chicago

AmericaUnited Bancorp, Inc., Schaumburg, Illinois -- to continue purchasing loan participations from its subsidiary bank, AmericaUnited Bank and Trust Company, USA, and thereby engage in extending credit and servicing loans.
- Approved, February 27, 2001

Bank Holding Companies

St. Louis

Commonwealth Bancshares, Inc., Shelbyville, Kentucky -- to acquire SMC Capital, Inc., Louisville, and thereby engage in investment advisory activities.

- Approved, February 28, 2001

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire Citizens Community Bancorp, Inc., Marcos Island, Florida.

- Approved, February 27, 2001

Minneapolis

First Financial Services of Moose Lake, Inc., Moose Lake, Minnesota -- to redeem shares.

- Approved, March 1, 2001

Chicago

Foster Bankshares, Inc., Chicago, Illinois -- to become a bank holding company through the acquisition of The Foster Bank.

- Approved, March 1, 2001

Dallas

Shelby Bancshares, Inc., Center, Texas -- to become a bank holding company through the acquisition of Shelby Savings Bank, SSB, Center, and Shelby Savings of Nevada, Inc., Carson City, Nevada, and for Shelby Savings of Nevada, Inc., to become a bank holding company through the acquisition of Shelby Savings Bank, SSB.

- Approved, February 27, 2001

Richmond

Southern Community Financial Corporation, Winston-Salem, North Carolina -- to become a bank holding company through the acquisition of Southern Community Bank and Trust; and election to become a financial holding company.

- Approved, February 28, 2001

San Francisco

SouthwestUSA Corporation, Las Vegas, Nevada -- to acquire SouthwestUSA Bank, a de novo bank.

- Returned, March 1, 2001

Bank Holding Companies

Dallas

Sterling Bancshares, Inc., Houston, Texas, and Sterling Bancorporation, Inc., Wilmington, Delaware -- to acquire CaminoReal Bancshares of Texas Inc., San Antonio, Texas; CaminoReal Delaware, Inc., Wilmington, Delaware; and CaminoReal Bank, N.A., San Antonio.

- Approved, February 27, 2001

Director, BS&R

Stewardship Financial Corporation, Midland Park, New Jersey -- transfer agent registration.

- Withdrawn, February 27, 2001

Secretary

Trustmark Corporation, Jackson, Mississippi -- to merge with Barret Bancorp, Inc., Barretville, Tennessee, and thereby acquire Peoples Bank, Barretville, and The Somerville Bank & Trust Company, Somerville.

- Approved, March 2, 2001

Bank Mergers

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to merge with M&I Bank of LaCrosse, LaCrosse; M&I Bank South Central, Watertown; M&I Bank South, Janesville; M&I Bank of Mayville, Mayville; M&I Community State Bank, Eau Claire; M&I Bank of Southern Wisconsin, Madison; and M&I Thunderbird Bank, Phoenix, Arizona, and thereby establish 74 branches.

- Approved, March 1, 2001

Banks, State Member

St. Louis

Arvest Bank, Rogers, Arkansas -- to convert Arvest Insurance, Inc., Lowell, from an operating subsidiary to a financial subsidiary and thereby engage in general insurance agency activities at any location.

- Approved, February 28, 2001

Banks, State Member

Atlanta

- Pointe Bank, Boca Raton, Florida -- to purchase certain assets and assume certain liabilities of four branches of Republic Bank, St. Petersburg.
- Approved, March 1, 2001

Change In Bank Control

Chicago

- First Iowa State Shares, Inc., Albia, Iowa -- change in bank control.
- Permitted, February 26, 2001

Minneapolis

- Security Bancshares, Inc., Dunseith, North Dakota -- change in bank control.
- Permitted, March 1, 2001

St. Louis

- Security Bancshares, Inc., Paris, Tennessee -- change in bank control.
- Permitted, February 26, 2001

Competitive Factors Reports

Kansas City

- Bannister Bank and Trust, Kansas City, Missouri -- report on competitive factors of the proposed merger with Union Bank, Kansas City.
- Submitted, February 23, 2001 (AC)

New York

- Beacon Federal, East Syracuse, New York -- report on competitive factors of the proposed merger with Professional Teachers' Credit Union, McMinnville, Tennessee.
- Submitted, February 28, 2001

Cleveland

- Cambridge Savings Bank, Cambridge, Ohio -- report on competitive factors of the proposed merger with Marietta Savings Bank, Marietta; Westwood Homestead Savings Bank, Cincinnati; First Federal Savings Bank of Washington Court House, Washington Court House; and First Federal Bank for Savings, Ashland, Kentucky.
- Submitted, March 2, 2001

Competitive Factors Reports

Kansas City

Citizens Bank and Trust Co., Chillicothe, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Cooper County, Missouri, offices of Sylvan State Bank, Sylvan Grove, Kansas.
- Submitted, February 23, 2001 (AC)

Cleveland

Classic Bank, Ashland, Kentucky -- report on competitive factors of the proposed merger with The First National Bank of Paintsville, Paintsville.
- Submitted, March 2, 2001

Chicago

First Mid-Illinois Bank & Trust, National Association, Mattoon, Illinois -- report on competitive factors of the proposed merger with American Bank of Illinois, Highland.
- Submitted, March 1, 2001

Chicago

The First National Bank & Trust Company of Rochelle, Rochelle, Illinois -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of two branches of Amcore Bank, National Association, Rockford.
- Submitted, March 1, 2001

Dallas

First National Bank, Arcadia, Louisiana -- report on competitive factors of the proposed acquisition of the Farmersville branch of First Guaranty Bank, Hammond.
- Submitted, February 27, 2001

New York

Mizuho Trust & Banking Co. (USA), New York, New York -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities related to the U.S. custody business of The Industrial Bank of Japan Trust Company, New York.
- Submitted, March 1, 2001

Competitive Factors Reports

New York

Oswego County Savings Bank, Oswego, New York -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the branch of BSB Bank & Trust Company, Binghamton, at Route 104 East, Oswego.
- Submitted, February 28, 2001

St. Louis

Peoples Bank of the Ozarks, Nixa, Missouri -- report on competitive factors of the proposed merger with Peoples Bank of Fordland, Fordland.
- Submitted, February 28, 2001

Kansas City

Platte Valley National Bank, Torrington, Wyoming -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Torrington and Wheatland branches of Tri-County Bank.
- Submitted, February 23, 2001 (AC)

Cleveland

PNC Advisors, National Association, Boston, Massachusetts -- report on competitive factors of the proposed merger with PNC Bank, National Association, Pittsburgh, Pennsylvania.
- Submitted, March 2, 2001

Kansas City

Wells Fargo Bank Wyoming, N.A., Casper, Wyoming -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of First Security Bank, National Association, Ogden, Utah.
- Submitted, February 23, 2001 (AC)

Currency

Director, RBOPS

Federal Reserve Notes -- letter confirming request for printing of notes during the fiscal year ending September 30, 2002.
- Approved, February 27, 2001

Extensions Of Time

Atlanta

Capital City Bank, Tallahassee, Florida -- extension to June 1, 2001, to purchase certain assets and assume certain liabilities of six branches of First Union National Bank, Charlotte, North Carolina.
- Granted, March 1, 2001

Dallas

Central Texas Bankshare Holdings, Inc., Columbus, Texas, and Colorado County Investment Holdings, Inc., Wilmington, Delaware -- extension to May 18, 2001, to acquire Hill Bancshare Holdings, Inc., Weimar, Texas, and Hill Bank & Trust Co.
- Granted, February 15, 2001 (AC)

Financial Holding Companies

Minneapolis

Century Bancshares, Inc., Eden Prairie, Minnesota -- election to become a financial holding company.
- Effective, March 2, 2001

Richmond

The South Financial Group, Inc., Greenville, South Carolina -- election to become a financial holding company.
- Effective, February 26, 2001

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, March 3, 2001

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, March 3, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Communications, People's Republic of China, to establish a representative office in Los Angeles, California.*	Newspaper – N/Avail
Branch	Abbey National Treasury Services plc, London, United Kingdom, to establish a branch in Stamford, Connecticut.*	Newspaper – 03/24/2001

* 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)/3(a)(3)	Citigroup Inc., New York, New York, Citigroup Holding Company, Wilmington, Delaware, Citibank, N.A., New York, New York, and Citicorp, New York, New York, to acquire European American Bank, Uniondale, New York.*	Newspaper – N/Avail Fed Reg – 04/02/2001

* 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>
25	Citibank, N.A., New York, New York, and Citibank Overseas Investment Corporation, New Castle, Delaware, to make an investment pursuant to Section 25 of the Federal Reserve Act.

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

<i>Type</i>	<i>Application</i>
25	Citigroup Inc., New York, New York, and Travelers Group International LLC, New York, New York, to make an investment pursuant to Section 25 of the Federal Reserve Act.

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.

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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 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, March 3, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	IGA Federal Saving, Feasterville, PA, to merge with and into First Penn Bank, Philadelphia, PA	3/14/2001

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)	PSB Bancorp, Inc., Philadelphia, PA, to acquire Jade Financial Corp., Feasterville, PA	Newspaper: 3/26/2001 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>
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:

O = Outstanding

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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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, March 3, 2001

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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, March 3, 2001

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)	BB&T Corporation, Winston-Salem, North Carolina, to acquire Virginia Capital Bancshares, Inc., Fredericksburg, Virginia.*	Fed Reg - N/Avail Newspaper - 04/02/2001

*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>
Membership	Farmers & Mechanics Bank, Frederick, Maryland, for membership in the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
163923	*F&M Bank-Northern Virginia 4117 Chain Bridge Road Fairfax, Virginia 22030-1087	10/30/2000	02/21/2001	S	X	

*Inadvertently omitted from bulletin for week ending February 24, 2001.

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, March 3, 2001

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)	NBOG Bancorporation, Inc., Gainesville, Georgia, to become a bank holding company by acquiring National Bank of Gainesville, Gainesville, Georgia (in organization).	Fed Reg – 04/02/2001*
CIC	Sequatchie Valley Bancshares, Inc., Dunlap, Tennessee, after-the-fact notification filed by Ms. Eunice Barker, Mr. Flavius Barker, Ms. Naomi Barker, Mr. Glenn Barker, Ms. Patsy Barker, Mr. Greg Barker, Ms. Glenda Mabry, Mr. Carl D. Mabry, Mr. Allen Barker, Ms. Ann Hale, Mr. Harmon L. Hale, Mr. John Barker, Mr. Charles Barker, and Ms. Sara Hampton, to retain 50.21 percent of the outstanding shares of Sequatchie Valley Bancshares, Inc., Dunlap, Tennessee	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>
COM	Edison Bancshares, Inc., Fort Myers, Florida, commitment waiver request.
3(a)(1)	Giant Holdings, Inc., Fort Lauderdale, Florida, notice to become a bank holding company by acquiring Landmark Bank, N.A., Fort Lauderdale, Florida.

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>
889036	Commercial Bank of Florida 1550 SW 57 Avenue Miami, Florida 33133 (305) 267-1200	11/13/2000	02/27/2001	S	X	

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, March 3, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First American Bank, Carpentersville, Illinois, for prior approval to establish a branch at the northwest corner of the intersection of Randall Road and Silver Glen Road, South Elgin, Illinois.*	Newspaper – 03/15/2001
Branch	First Banking Center, Burlington, Wisconsin, for prior approval to establish a branch at 3825 39th Avenue, Kenosha, Wisconsin.*	Newspaper – 02/28/2001
18c & Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to merge with M&I Bank of LaCrosse, LaCrosse, Wisconsin, M&I Bank South Central, Watertown, Wisconsin, M&I Bank South, Janesville, Wisconsin, M&I Bank of Mayville, Mayville, Wisconsin, M&I Community State Bank, Eau Claire, Wisconsin, M&I Bank of Southern Wisconsin, Madison, Wisconsin and M&I Thunderbird Bank, Phoenix, Arizona and thereby to establish 74 branches.*	Newspaper – 02/24/2001
18c & Branch	Rolling Hills Bank and Trust, Atlantic, Iowa, for prior approval to merge with Rippey Savings Bank, Rippey, Iowa, and to establish a branch at 214 Main Street, Rippey, Iowa.*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Admiral Family Banks, Inc., Alsip, Illinois, for prior approval to acquire 81.4 percent of the voting shares of Federated Bancorp, Inc., Onarga, Illinois and thereby indirectly acquire Federated Bank, Onarga, Illinois.*	Fed Reg – 02/08/2001 Newspaper – 03/10/2001
3(a)(5)	AmericaUnited Bancorp, Inc., Schaumburg, Illinois, for prior approval to acquire 100 percent of the voting shares of National Bancorp, Inc., Sycamore, Illinois and thereby indirectly acquire American National Bank of DeKalb County, Sycamore, Illinois.*	Fed Reg – 03/09/2001 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>
4(c)(8)	Ames National Corporation, Ames, Iowa, for permission to retain its current 5.39% investment in Mahaska Investment Company, Oskaloosa, Iowa, and thereby indirectly acquire Midwest Federal Savings and Loan Association of Eastern Iowa, Burlington, Iowa, and Central Valley Bank, Ottumwa, Iowa.*	Fed Reg – 02/05/2001 Newspaper – 03/15/2001
3(a)(1)	BSB Community Bancorporation, Inc., Benton, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Benton State Bank, Benton, Wisconsin.*	Fed Reg – 02/26/2001 Newspaper – 02/21/2001
CIC	Notification by Frank D. Neese of a Change in Control, to retain control of First Community Bancshares, Inc., Bargersville, Indiana.	Fed Reg – 02/05/2001 Newspaper – 02/26/2001
CIC	Notification by Harry Pike Schaller of a Change in Control, that his ownership in FNC, Inc., Storm Lake, Iowa, increased from 20.8% to 39.8%.	Fed Reg – 03/02/2001 Newspaper – 03/05/2001
3(a)(3)	Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana, for prior approval to acquire 30.02 percent of the voting shares of Grant County State Bancshares, Inc., Swayzee, Indiana and thereby indirectly acquire Grant County State Bank, Swayzee, Indiana.*	Fed Reg – 03/19/2001 Newspaper – 03/19/2001
3(a)(3)	Heartland Bancorp, Inc., Bloomington, Illinois, for prior approval to acquire 100 percent of the voting shares of Court Acceptance Company, Pekin, Illinois and thereby indirectly acquire First State Bank of Pekin, Pekin, Illinois.*	Fed Reg – 03/22/2001 Newspaper – 03/19/2001
3(a)(3)	Ida Grove Bancshares, Inc., Ida Grove, Iowa, proposes to acquire at least 80.1% and up to 100% of Alliance Bancshares, Inc., Rockwell City, Iowa, and thereby indirectly acquire Alliance Bank, Rockwell City, Iowa.*	Fed Reg – 03/12/2001 Newspaper – 03/09/2001
3(a)(3)	United Bancorp, Inc., Tecumseh, Michigan, for prior approval to acquire 100 percent of the voting shares of United Bank & Trust-Washtenaw (in organization), Ann Arbor, Michigan.*	Fed Reg – 03/02/2001 Newspaper – 02/24/2001

* 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)	Bank One Corporation, Chicago, Illinois, notification of intent to expand its investment in existing community development activities currently conducted by its subsidiaries.	Fed Reg – 03/13/2001

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, notification of intent to acquire, through NYCE Corporation, Woodcliff Lake, New Jersey, voting interests of SecureAccess Company, LLC.	Fed Reg – 03/20/2001
4(c)(8)	Comerica Incorporated, Detroit, Michigan, notification of intent to acquire, through NYCE Corporation, Woodcliff Lake, New Jersey, voting interests of SecureAccess Company, LLC.	Fed Reg – 03/20/2001

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

<i>Type</i>	<i>Application</i>
Regulation K	Comerica Bank, Detroit, Michigan, for prior approval to establish a branch office in Toronto, Canada.
4(c)(8)	Northern Trust Corporation, Chicago, Illinois, for prior approval to engage de novo in activities as a commodity pool operator and commodity trading adviser.

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**

Institution

Location

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, March 3, 2001

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

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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, March 3, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	Dacotah Bank, Rolla, North Dakota, to merge with First National Bank, Bowbells, North Dakota, and incident thereto establish branches in Bowbells, Minot, and Flaxton, North Dakota.	03/16/2001

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)LLD	Native American Bancorporation, Co., Denver, Colorado, to engage in community development activities through Native American Community Development Corporation, Denver, Colorado.	03/15/2001

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</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, March 3, 2001

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)	Shamrock Bancshares Employee Stock Ownership Plan, Coalgate, Oklahoma, for prior approval to become a bank holding company through the acquisition of an additional .74 percent, for a total of 25.08 percent of the voting shares of Shamrock Bancshares, Inc., Coalgate, Oklahoma, and thereby indirectly acquire First National Bank, Coalgate; First National Bank, Mountain View; Bryan County National Bank, Caddo; Clayton State Bank, Clayton, and First Bank of Apache, Apache, all of Oklahoma.	Newspaper – 03/23/2001 Fed Reg – 04/02/2001

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.

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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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, March 3, 2001

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)	Texas Financial Bancorporation, Inc., Minneapolis, MN, and Delaware Financial, Inc., Wilmington, DE, to acquire First National Bank of Texas, Decatur, TX* (previously reported the week ending February 17, 2001)	Fed Reg – 03/23/2001 Newspaper – 03/24/2001

*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>
3(a)(1)	1 st Choice Bancorp, Inc., Houston, TX, to acquire 1 st Choice Bancorp of Delaware, Inc., Wilmington, DE, and 1 st Choice Bank, Houston, TX*
3(a)(1)	1 st Choice Bancorp of Delaware, Inc., Wilmington, DE, to acquire 1 st Choice Bank, Houston, TX*

*Subject to the provisions of the Community Reinvestment Act

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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, March 3, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Nevada First Bank, Las Vegas, Nevada, to establish a branch office at 777 N. Rainbow Boulevard, Las Vegas, Nevada.*	Newspaper – 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>
None		

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

<i>Type</i>	<i>Application</i>	
3(a)(5)(C)	South Bay Bancorp, Torrance, California, to become a bank holding company by acquiring South Bay Bank, N.A., Torrance, 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>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	
