
Federal Reserve Release



H.2

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

No. 40

Week Ending October 6, 2001

Discount Rates

Discount Rates -- decrease from 2-1/2 percent to 2 percent by the Federal Reserve Banks of Chicago and Dallas.

- Approved, October 2, 2001

Discount Rates -- decrease from 2-1/2 percent to 2 percent by the Federal Reserve Banks of Boston, New York, Cleveland, Richmond, Atlanta, St. Louis, Kansas City, and San Francisco.

- Approved, October 2, 2001

Discount Rates -- decrease from 2-1/2 percent to 2 percent by the Federal Reserve Bank of Minneapolis.

- Approved, October 3, 2001

Discount Rates -- decrease from 2-1/2 percent to 2 percent by the Federal Reserve Bank of Philadelphia.

- Approved, October 4, 2001

Reserve Bank Services

Federal Reserve priced services -- private sector adjustment factor for 2002.

- Approved, October 3, 2001

Enforcement

AmericasBANK Corp, Towson, Maryland, and AmericasBANK -- written agreement with the Federal Reserve Bank of Richmond and the Maryland Division of Financial Regulation.

- Announced, October 5, 2001

New Century Bank, Shelby Township, Michigan -- written agreement with the Federal Reserve Bank of Chicago and the State of Michigan Office of Financial and Insurance Services.

- Announced, October 5, 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

St. Louis

Bank of Mulberry, Mulberry, Arkansas -- to relocate its branch from 1020 West Second Street, Little Rock, to 1022 West Capitol Avenue.

- Approved, October 5, 2001

Kansas City

Heritage Bank, Louisville, Colorado -- to establish a branch at 3850 York Street, Denver.

- Approved, October 2, 2001

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 525 Junction Road, Madison.

- Approved, October 4, 2001

Chicago

Marquette Bank, Chicago, Illinois -- to establish a branch at Route 30 and Joliet Highway, New Lenox.

- Approved, October 3, 2001

St. Louis

Midwest BankCentre, St. Louis, Missouri -- to establish a branch at 16650 Chesterfield Grove, Suite 110, Chesterfield.

- Approved, October 1, 2001

Richmond

The Page Valley Bank, Luray, Virginia -- to establish a branch at 600 Third Street, Shenandoah.

- Approved, October 4, 2001

Bank Holding Companies

Atlanta

Alabama National Bancorporation, Birmingham, Alabama -- waiver of application in connection with the proposed merger of its subsidiary bank, National Bank of Commerce, with Farmers National Bank, Opelika.
- Withdrawn, October 4, 2001

Atlanta

Alamerica BancCorp, Inc., Birmingham, Alabama -- to become a bank holding company through the acquisition of Alamerica Bank.
- Approved, October 4, 2001

Kansas City

ANC Merge Corporation, Omaha, Nebraska -- waiver of application requirements in connection with the proposed acquisition by American National Corporation of Quick Bancorp, Council Bluffs, Iowa, and Peoples National Bank.
- Approved, October 5, 2001

Atlanta

The Colonial BancGroup, Inc., Montgomery, Alabama -- to merge with Manufacturers, Inc., Tampa, Florida, and thereby acquire Manufacturers Bank of Florida, and for The Colonial BancGroup's subsidiary bank, Colonial Bank, Montgomery, to merge with Manufacturers Bank of Florida.
- Approved, October 5, 2001

Secretary

Community Bankshares, Inc., Orangeburg, South Carolina -- to acquire Resource Mortgage, Inc., Columbia, and thereby engage in originating and brokering loans.
- Approved, October 3, 2001

St. Louis

First Banks, Inc., St. Louis, Missouri, and First Banks America, Inc. -- to acquire BYL Bancorp, Orange, California, and thereby acquire its subsidiary bank, BYL Bank Group.
- Approved, October 1, 2001

Bank Holding Companies

San Francisco

Greater Bay Bancorp, Palo Alto, California -- to merge with SJNB Financial Corp., San Jose.

- Approved, October 3, 2001

Dallas

Luling Bancshares, Inc., Luling, Texas -- to become a bank holding company through the acquisition of Luling Delaware Financial Corporation, Dover, Delaware, and Citizens State Bank of Luling, Luling; and for Luling Delaware Financial Corporation to become a bank holding company through the acquisition of Citizens State Bank of Luling.

- Approved, October 3, 2001

St. Louis

Quad Bancshares, Inc., Oakwood, Missouri -- to become a bank holding company through the acquisition of Missouri Quad Bancshares, Inc., Viburnum, and Quad County State Bank.

- Withdrawn, October 4, 2001

Chicago

River Valley Bancorp, Inc., Eldridge, Iowa -- to acquire State Bank of Latham, Latham.

- Approved, October 5, 2001

Cleveland

Second Bancorp, Warren, Ohio -- to acquire Commerce Exchange Corporation, Beachwood.

- Approved, October 4, 2001

Dallas

Spector Holdings Management, L.L.C., San Antonio, Texas -- to become a bank holding company through the acquisition of Spector Holdings Limited Partnership; Luling Bancshares, Inc., Luling, Luling Bancshares, Inc.; Luling Delaware Financial Corporation, Dover, Delaware; and Citizens State Bank of Luling, Luling; and for Spector Holdings Limited Partnership to become a bank holding company through the acquisition of Luling Bancshares, Inc., Luling Delaware Financial Corporation, and Citizens State Bank of Luling.

- Approved, October 3, 2001

Bank Holding Companies

Dallas

Texas Heritage Bancshares, Inc., Hondo, Texas -- to become a bank holding company through the acquisition of Texas Heritage Bancshares of Delaware, Inc., Wilmington, Delaware, and The Hondo National Bank, Hondo; and for Texas Heritage Bancshares of Delaware, Inc. to become a bank holding company through the acquisition of The Hondo National Bank.

- Approved, October 5, 2001

Bank Mergers

Secretary

BANKFIRST, Sioux Falls, South Dakota -- to purchase certain assets and assume certain liabilities of the Miami, Arizona, branch of Community First National Bank, Fargo, North Dakota; and for BANKFIRST to relocate the Miami branch to 1951 North Alma School Road, Chandler, Arizona.

- Approved, October 4, 2001

Minneapolis

First Interstate Bank, Billings, Montana -- to merge with First Interstate Bank, Sheridan, Wyoming, and establish 21 branches in Wyoming.

- Approved, October 2, 2001

Banks, Nonmember, And Miscellaneous Institutions

Kansas City

The First State Bank & Trust Company of Larned, Larned, Kansas -- to establish Kansas Wealth Management, Inc. as a bank service corporation.

- Approved, October 4, 2001

Kansas City

HP Rocky Mountain Federal Credit Union -- deregistration under Regulation U.

- Approved, October 1, 2001

Atlanta

Regions Bank, Birmingham, Alabama -- to purchase the deposits and certain assets of the Keller, South Street, and McCann Road branches of Jefferson Heritage Bank, Denton, Texas.

- Approved, October 3, 2001

Change In Bank Control

Chicago

Rosholt Bancorporation, Inc., Rosholt, Wisconsin -- change in bank control.
- Permitted, October 1, 2001

Kansas City

West Gate Bancshares, Inc., Lincoln, Nebraska -- change in bank control.
- Permitted, October 4, 2001

Competitive Factors Reports

Chicago

A.J. Smith Federal Savings Bank, Midlothian, Illinois -- report on competitive factors of the proposed merger with an interim thrift institution.
- Submitted, October 4, 2001

Philadelphia

Adams County National Bank, Gettysburg, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of two Adams County branches of Farmers & Mechanics Bank, Frederick.
- Submitted, October 1, 2001

Dallas

Alliance Bank, N.A., Austin, Texas -- report on competitive factors of the proposed acquisition of the Sulphur Springs and Mount Vernon branches of Jefferson Heritage Bank, Denton.
- Submitted, October 4, 2001

Chicago

The American National Bank of Beaver Dam, Beaver Dam, Wisconsin -- report on competitive factors of the proposed merger with Bank of Helenville, Helenville.
- Submitted, October 4, 2001

Competitive Factors Reports

Atlanta

Beauregard Bancshares, Inc., DeRidder, Louisiana -- report on competitive factors of the proposal to become a unitary savings and loan holding company through the acquisition of Beauregard Federal Savings Bank after the merger of Beauregard Federal Savings Bank and Beauregard Interim Federal Savings Bank.

- Submitted, October 4, 2001

Chicago

Busey Bank, Urbana, Illinois -- report on competitive factors of the proposed merger with Busey Bank, FSB, Bloomington.

- Submitted, October 4, 2001

St. Louis

First Farmers State Bank, Sullivan, Indiana -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Union Planters Bank, National Association, Memphis, Tennessee.

- Submitted, October 4, 2001

Atlanta

Frontier National Bank, Sylacauga, Alabama -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of three branches of Frontier National Bank, Lanett.

- Submitted, October 4, 2001

Chicago

Hills Bank and Trust Company, Hills, Iowa -- report on competitive factors of the proposed merger with Hills Bank Kalona, Kalona.

- Submitted, October 4, 2001

New York

Merrill Lynch Trust Company, FSB, West Windsor, New Jersey -- report on competitive factors of the proposed merger of Merrill Lynch Trust Company, Jacksonville, Florida; Merrill Lynch Trust Company, West Windsor, New Jersey; Merrill Lynch Trust Company of New York, New York, New York; and Merrill Lynch Trust Company of Texas, Dallas, Texas, with and into Merrill Lynch Trust Company, FSB, as part of a corporate reorganization.

- Submitted, October 2, 2001

Competitive Factors Reports

St. Louis

National Bank of Commerce, Memphis, Tennessee -- report on competitive factors of the proposed acquisition of 27 branches of First Union National Bank, Charlotte, North Carolina, and 10 branches of Wachovia Bank, National Association, Winston-Salem.
- Submitted, October 5, 2001

Minneapolis

Native American Interim Bank, National Association, Browning, Montana -- report on competitive factors of the proposed consolidation with Blackfeet National Bank.
- Submitted, October 1, 2001

St. Louis

Simmons First Bank of South Arkansas, Lake Village, Arkansas -- report on competitive factors of the proposed merger with Simmons First Bank of Dumas, Dumas.
- Submitted, October 1, 2001

Atlanta

Trustmark National Bank, Jackson, Mississippi -- report on competitive factors of the proposed merger with Nashoba Bank, Germantown, Tennessee.
- Submitted, October 4, 2001

Minneapolis

U.S. Bank, National Association, Cincinnati, Ohio -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of U.S. Bank National Association North Dakota, Fargo, North Dakota.
- Submitted, October 2, 2001

Secretary

Vectra Bank Colorado, National Association, Farmington, New Mexico -- report on competitive factors of the proposed merger with The Minnequa Bank of Pueblo, Pueblo, Colorado.
- Submitted, October 4, 2001

Competitive Factors Reports

San Francisco

Vineyard Bank, Rancho Cucamonga, California -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the La Verne branch of Pacific Business Bank, Santa Fe Springs.
- Submitted, October 1, 2001

Extensions Of Time

Richmond

Albemarle First Bank, Charlottesville, Virginia -- extension to October 4, 2002, to establish a mobile branch serving business customers in Charlottesville and in Albemarle, Fluvanna, Greene, and Nelson Counties.
- Granted, October 3, 2001

Dallas

Bryan Family Management Trust, Bryan, Texas, and Bryan Heritage Limited Partnership -- extension to January 9, 2002, to acquire The First National Bank of Bryan.
- Granted, October 5, 2001

Director, BS&R

Citigroup Inc., New York, New York -- extension to October 8, 2002, to conform or divest its impermissible nonbanking activities under the Bank Holding Company Act.
- Granted, October 5, 2001

Financial Holding Companies

Boston

FNB Bankshares, Bar Harbor, Maine -- election to become a financial holding company.
- Effective, October 5, 2001

International Operations

Richmond

Bank of America, N.A., Charlotte, North Carolina -- to establish a branch in Madrid, Spain.
- Approved, October 6, 2001

International Operations

Director, BS&R

Michigan National Bank, Farmington Hills, Michigan -- to establish Standard Federal International, LLC as an agreement corporation.

- Approved, October 5, 2001

Membership

Richmond

Frederick County Bank, Frederick, Maryland -- to become a member of the Federal Reserve System.

- Approved, October 2, 2001

Regulations And Policies

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 3 percent to 2-1/2 percent.

- Approved, October 2, 2001

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 6, 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)/3(a)(3)	Westfield Mutual Holding Company, Westfield, Massachusetts - application to form a second tier stock bank holding company Westfield Financial Inc., Westfield, Massachusetts	Newspaper – 10/12/2001 Fed Reg – 10/22/2001

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>	
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, October 6, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Representative Office	Banca Comerciala Romana S.A., Bucharest, Romania, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Branch	Banque Sudameris, Paris, France, to convert its Miami agency into a branch.*	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>
None	

Section V – Availability of CRA public evaluations

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None						

Section VI – CRA examinations scheduled for Quarter of 2001

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, October 6, 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>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, October 6, 2001

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 Cortland Savings and Banking Company, Cortland, OH on 10/01/2001 of its intent to establish a branch at 6540 South Avenue, Boardman, OH.*	09/30/2001
Branch	Received notice from Fifth Third Bank, Grand Rapids, MI on 10/01/2001 of its intent to establish branches at 1000 Town Center, Southfield, MI and 15606 Southfield Rd., Allen Park, MI.*	10/10/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Received application from UNB Corp., Canton, OH on 10/05/2001 of its intent to acquire BancFirst Ohio Corp., Zanesville, OH.*	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.

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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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, October 6, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	United Bank, Fairfax, Virginia, to merge with Century National Bank, Washington, D. C.*	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)	United Bankshares, Inc., Charleston, West Virginia, to merge with Century Bancshares, Inc., Washington, D. C.*	Fed Reg - 11/02/2001 Newspapers - 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>
25	Bank of America, N. A., Charlotte, North Carolina, to establish through its Agreement Corporation, Banc of America FSC Holdings, Inc., a subsidiary in Ireland

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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, October 6, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	The Park Avenue Bank, to merge with First Community Bank of Southwest Georgia, Bainbridge, Georgia.	10/26/2001*
18(c)	The Park Avenue Bank, to merge with Farmers and Merchants Bank, Adel, Georgia.	10/26/2001*
18(c)	The Park Avenue Bank, to merge with Baxley Federal Bank, Baxley, Georgia.	10/27/2001*
18(c)	The Park Avenue Bank, to merge with Eagle Bank and Trust, Statesboro, Georgia.	10/28/2001*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2715 Loganville Highway, Grayson, Georgia, to be known as the SunTrust Bank at Grayson Village Publix In-Store Office.	10/07/2001*
18(c)	Colonial Bank, Montgomery, Alabama, to acquire certain assets and assume certain liabilities of the Tampa, Florida branch of Israel Discount Bank of New York, New York.	N/Avail*
18(c)	Colonial Bank, Montgomery, Alabama, to acquire certain assets and assume certain liabilities of Manufacturers Bank of Florida, Tampa, Florida.	N/Avail*

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Trustmark Corporation, to merge with Nashoba Bancshares, Inc., and thereby acquire Noshoba Bank, both of Germantown, Tennessee.	Fed Reg – 11/02/2001*
3(a)(1)	Coastal Community Investments, Inc., Panama City Beach, Florida, to acquire Apalachicola State Banking Corporation, and thereby acquire Apalachicola State Bank, both Apalachicola, Florida.	N/Avail*

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Southern Community Bancshares, Inc., Fayetteville, Georgia, 1-BHC formation, Southern Community Bank, Fayetteville, Georgia.	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>
WAIVR	Colonial Bank, Montgomery, Alabama, application waiver request for the proposed acquisition of Manufacturers Bank of Florida, Tampa, Florida.
3(a)(1)	Horizon BanCorp, Inc., to become a bank holding company by acquiring Horizon Bank, both of Decatur, Georgia.

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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Section V – Availability of CRA public evaluations

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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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, October 6, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to establish a branch at 2511 London Road, Duluth, Minnesota.*	Newspaper – 10/04/2001

* 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)	Allied First Bancorp, Inc., Naperville, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Allied First Bank, s.b., Naperville, Illinois.*	Fed Reg – 10/22/2001 Newspaper – N/Avail
CC	Notification by J. D. Bergman Corporation, Hinsdale, Illinois and Jay D. Bergman, of a Change in Control to acquire additional voting shares of American Heartland Bancshares, Inc., Sugar Grove, Illinois.	Fed Reg – 10/02/2001 Newspaper – 10/01/2001
3(a)(5)	Associated Banc-Corp., Green Bay, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Signal Financial Corporation, Mendota Heights, Minnesota and thereby indirectly acquire Signal Bank National Association, Eagan, Minnesota and Signal Bank South National Association, Red Wing, Minnesota.*	Fed Reg – 10/29/2001 Newspaper – 10/19/2001
3(a)(5)	Dunlap Iowa Holding Co., Dunlap, Iowa, for prior approval to acquire 100 percent of the voting shares of EWN Investments, Inc., Ute, Iowa. and thereby indirectly acquire Ute State Bank, Ute, Iowa.*	Fed Reg – 11/02/2001 Newspaper – N/Avail
4(c)(8)	FBOP Corporation, Oak Park, Illinois, for prior approval to acquire 100 percent of the voting shares of Bank Plus Corporation, Los Angeles, California and thereby indirectly acquire Fidelity Federal Bank, FSB, Glendale, California and thereby engage in operating a savings association.*	Fed Reg – 10/09/2001 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>
CC	Notification by Merrill M. Wesemann, of a Change in Control to acquire shares of First Community Bancshares, Inc., Bargersville, Indiana.	Fed Reg – 10/19/2001 Newspaper – 10/16/2001
3(a)(3)	Herky Hawk Financial Corp., Monticello, Iowa, for prior approval to acquire 100 percent of the voting shares of New Vienna Savings Bank, New Vienna, Iowa and Casey State Bank, Casey, Illinois and 100 percent of the voting shares of Biggsville Financial Corporation, Biggsville, Illinois and thereby indirectly acquire First State Bank of Biggsville, Biggsville, Illinois.*	Fed Reg – 10/29/2001 Newspaper – N/Avail
3(a)(1)	Lincoln Bancorp, Inc., Rochelle, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Lincoln State Bank, S.B., Rochelle, Illinois.*	Fed Reg – 10/26/2001 Newspaper – N/Avail
3(a)(1)	Manito Bank Services, Inc., Manito, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Peoples State Bank, Manito, Illinois.*	Fed Reg – 11/02/2001 Newspaper – 10/27/2001
CC	Notification by Abdula Family Limited Partnership and certain other parties, of a Change in Control of Northern States Financial Corporation, Waukegan, Illinois.	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Northstar Financial Group, Inc., Bad Axe, Michigan, for prior approval to acquire 100 percent of the voting shares of Seaway Community Bank (in organization), St. Clair, Michigan.*	Fed Reg – 10/12/2001 Newspaper – 10/07/001
3(a)(3)	Piper Holdings, Inc., Covington, Indiana, for prior approval to acquire 100 percent of the voting shares of Heritage Bancshares, Inc., Darlington, Indiana and thereby indirectly acquire Heritage Bank & Trust Company, Darlington, Indiana.*	Fed Reg – 10/26/2001 Newspaper – 10/26/2001
3(a)(3)	Prairieland Employee Stock Ownership Plan, Bushnell, Illinois, for prior approval to acquire 45.85 percent of the voting shares of Prairieland Bancorp, Inc., Bushnell, Illinois and thereby indirectly acquire Farmers and Merchants State Bank, Bushnell, Illinois.*	Fed Reg – 10/05/2001 Newspaper – 10/03/2001
3(a)(3)	River Valley Bancorp, Inc., Eldridge, Iowa, for prior approval to acquire 100 percent of State Bank of Latham, Latham, Illinois.*	Fed Reg – 9/28/2001 Newspaper – 9/28/2001
3(a)(1)	Sturgis Bancorp, Inc., Sturgis, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Sturgis Bank & Trust Company, Sturgis, Michigan.*	Fed Reg – 10/26/2001 Newspaper – 10/24/2001

* 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>
4(c)(8)	Mitchell Bank Holding Corporation, Milwaukee, Wisconsin, notification of intent to continue to purchase loan participation from banks.

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>
280044	Baylake Bank 217 N. 4 th Avenue Sturgeon Bay, Wisconsin 54235 (920) 743-5551	5/21/2001	10/03/2001	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, October 6, 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)	Notice by Lima Bancshares, Inc., Lima, Illinois, to acquire 100 percent of The White Hall National Bank, White Hall, Illinois.*	Newspaper – 10/31/2001 Fed Reg – 11/2/2001
3(a)(1)	Notice by Community State Bancshares, Inc., Bradley, Arkansas, to acquire 100 percent of The Bradley Corporation, Bradley, Arkansas.*	Newspaper – 11/9/2001 Fed Reg – 11/8/2001
3(a)(3)	First National Bank of Berryville Employee Stock Ownership Trust, Berryville, Arkansas, to acquire an additional 2 percent, for a total of 33 percent, of First Carroll Bankshares, Inc., Berryville, Arkansas.*	Newspaper – 11/3/2001 Fed Reg – 11/2/2001

* 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)	Notice by Lauderdale County Bancshares, Inc., Halls, Tennessee, to engage in crop insurance through Farmers Crop Insurance Company, Halls, Tennessee.	Fed Reg – 10/25/2001

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.

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, October 6, 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>
CIC	John and Flora Brown to acquire control of Drayton Bancor, Inc., Drayton, North Dakota.	Fed. Reg. – 10/19/2001 Newspaper – 10/22/2001
3(a)(3)	State Bankshares, Inc., Fargo, North Dakota, for prior approval to acquire 100% of the voting shares of State Bank of Moorhead, Moorhead, Minnesota.*	Fed. Reg. – 10/22/2001 Newspaper – N/Avail.
3(a)(1)	Superior National Banc Holding Company, Superior, Wisconsin, proposes to acquire 100% of the voting shares of Superior National Bank, Superior, 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>
None		

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

<i>Type</i>	<i>Application</i>
Member	First American Bank & Trust, Madison, South Dakota proposes to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</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, October 6, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	First State Bank in Davidson, Davidson, Oklahoma, for prior approval to purchase certain assets and assume certain liabilities of the Meridian branch of First National Bank of Oklahoma, Ponca City, Oklahoma and to operate under the charter and title of First State Bank in Davidson, Davidson, Oklahoma.	Newspaper – N/Available

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)	Chickasaw Banc Holding Company, Yukon, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Bancorp in Davidson, Inc., Davidson, Oklahoma and its subsidiary First State Bank in Davidson, Davidson, Oklahoma.	Newspaper – N/Available Fed Reg – N/Available

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
Member	First State Bank in Davidson, Davidson, Oklahoma, for prior approval to become a member of the Federal Reserve System.	

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</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, October 6, 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 People National Bancshares, Inc., Paris, TX, to acquire Western Dakota Holding Company, Timber Lake, SD, and Western Dakota Bank, Timber Lake, SD*	Fed Reg – 11/02/2001 Newspaper – N/Avail
3(a)(5)	Sterling Bancshares, Inc., Houston, TX, to acquire Community Bancshares, Inc., Katy, TX, Community Bancshares of Delaware, Inc., Wilmington, DE, and Community Bank, Katy, TX*	Fed Reg – 11/02/2001 Newspaper – N/Avail
3(a)(3)	South Plains Financial, Inc., Lubbock, TX, and South Plains Delaware Financial Corporation, Dover, DE, to acquire Zia Financial Corporation, Ruidoso, NM, and City Bank New Mexico, Ruidoso, NM*	Fed Reg – 10/19/2001 Newspaper – N/Avail
3(a)(1)	Zia Financial Corporation, Ruidoso, NM, to acquire City Bank New Mexico, Ruidoso, NM*	Fed Reg – 10/19/2001 Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, October 6, 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>	
3(a)(5)(C)	Hemet Bancorp, Riverside, California, to become a bank holding company following a corporate reorganizaition of Bank of Hemet, 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.

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 LrgBk SmBk</i>
None					

Section VI – CRA examinations scheduled for Quarter of

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