
Federal Reserve Release



H.2

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

No. 6

Week Ending February 9, 2002

Testimony And Statements

Consumer Financial Literacy -- statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs.
- Published, February 5, 2002

Bank Holding Companies

First National of Nebraska, Inc., Omaha, Nebraska, and First National of Illinois, Inc. -- commenter's request for review of the approval by the Federal Reserve Bank of Kansas City of the applications to acquire Castle BancGroup, Inc., DeKalb, Illinois, and Castle Bank, N.A.
- Denied, February 4, 2002

Financial Holding Companies

Banco Itau S.A., Sao Paulo, Brazil, and Itausa-Investimentos Itau S.A. -- elections to become financial holding companies.
- Effective, February 7, 2002

BS&R	Banking Supervision and Regulation	RBOPS	Reserve Bank Operations and Payment Systems
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

AmSouth Bank, Birmingham, Alabama -- to establish branches at 415 Sam Ridley Parkway West, Smyrna, Tennessee; 233 Vedra Park Drive, Ponte Vedra, Florida; and 12100 Lake Underhill Road, Orlando.
- Approved, February 7, 2002

Richmond

Bank of the James, Lynchburg, Virginia -- to establish a branch at 4698 South Amherst Highway, Madison Heights.
- Approved, February 7, 2002

Chicago

Farmers & Merchants Savings Bank, Manchester, Iowa -- to establish a branch at 200 1st Street, S.W., Cedar Rapids.
- Approved, February 7, 2002

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at 8900 South Howell Avenue, Oak Creek, and 9055 76th Street, Pleasant Prairie.
- Approved, February 8, 2002

New York

Peapack-Gladstone Bank, Gladstone, New Jersey -- to establish a branch at 58 Mountain Boulevard, Warren.
- Approved, February 8, 2002

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 6753 Conroy Road, Orlando, Florida.
- Approved, February 4, 2002

Bank Branches, Domestic

Chicago

Valley Ridge Bank, Kent City, Michigan -- to establish a branch at 1423 W. Main Street, Fremont.

- Approved, February 7, 2002

Bank Holding Companies

Director, BS&R

CLS Group Holdings AG, Zurich, Switzerland -- to acquire CLS Bank International, New York, New York, an Edge corporation, through CLS Services Ltd., London, United Kingdom.

- Approved, February 5, 2002

Minneapolis

Dakota Bancshares, Inc., Mendota Heights, Minnesota -- to acquire The Midway National Bank of St. Paul, St. Paul.

- Approved, February 6, 2002

San Francisco

First Community Bancorp, Rancho Santa Fe, California; Castle Creek Capital Partners Funds I, IIa, and IIb, LP; Castle Creek Capital, LLC; Eggemeyer Advisory Corp.; and WJR Corp. -- waiver of application for First Community Bancorp to merge with W.H.E.C., Inc., Carlsbad, in connection with the merger of their subsidiary banks, Rancho Santa Fe National Bank, Rancho Santa Fe, and Capital Bank of North County, Carlsbad.

- Granted, February 8, 2002

Atlanta

Liberty National Bancshares, Inc., Conyers, Georgia -- commitment waiver request.

- Granted, February 6, 2002

Cleveland

Rurban Financial Corp., Defiance, Ohio -- to acquire shares of Financial Data Technology Corporation, Franklin, Tennessee, and thereby engage in data processing activities.

- Approved, February 8, 2002

Bank Holding Companies

Cleveland

Signature Bancorp, Inc., Toledo, Ohio -- to become a bank holding company through the acquisition of Signature Bank, National Association.
- Approved, February 8, 2002

Chicago

TCSB Bancorp, Inc., Traverse City, Michigan -- to become a bank holding company through the acquisition of Traverse City State Bank.
- Approved, February 8, 2002

Boston

Washington Trust Bancorp, Inc., Westerly, Rhode Island -- waiver of application for the acquisition of First Financial Corp., Providence, in connection with the merger of their subsidiaries, The Washington Trust Company of Westerly, Westerly, and First Bank and Trust Company, Providence.
- Granted, February 4, 2002

Bank Mergers

San Francisco

Pacific State Bank, Stockton, California -- to acquire certain assets and assume certain liabilities of the Stockton branch of California Bank & Trust, San Diego, and thereby consolidate branches.
- Approved, February 6, 2002

Change In Bank Control

Boston

Central Bancorp, Inc., Somerville, Massachusetts -- change in bank control.
- Permitted, February 4, 2002

Minneapolis

Currie Bancorporation, Inc., Currie, Minnesota -- change in bank control.
- Withdrawn, February 5, 2002

St. Louis

First National Corporation of Wynne, Wynne, Arkansas -- change in bank control.
- Permitted, February 7, 2002

Competitive Factors Reports

Atlanta

Frontier National Bank, LaGrange, Georgia -- report on competitive factors of the proposed merger with Frontier National Bank, Sylacauga, Alabama.

- Submitted, February 6, 2002

San Francisco

Household Bank (Nevada), N.A., Las Vegas, Nevada -- report on competitive factors of the proposed merger with Household Bank (SB), N.A.

- Submitted, February 6, 2002

Minneapolis

Midway Interim National Bank, St. Paul, Minnesota -- report on competitive factors of the proposed consolidation with The Midway National Bank of St. Paul.

- Submitted, February 7, 2002

Boston

The Washington Trust Company of Westerly, Westerly, Rhode Island -- report on competitive factors of the proposed merger with First Bank and Trust Company, Providence.

- Submitted, February 6, 2002

Currency

Director, RBOPS

Federal Reserve Notes -- reallocation of print order for notes for fiscal year 2002.

- Approved, February 7, 2002

Extensions Of Time

Dallas

Bank of Commerce, McLean, Texas -- extension to April 22, 2002, to establish a branch at 800 South Monroe Street, Amarillo.

- Granted, February 8, 2002

Atlanta

Fifth Third Bank, Naples, Florida -- extension to February 7, 2003, to establish a branch at 999 Vanderbilt Beach Road.

- Granted, February 7, 2002

Extensions Of Time

Kansas City

Lindoe, Inc., Ordway, Colorado -- extension to March 31, 2002, to acquire shares of Southern Colorado National Bancorp, Inc., Pueblo.

- Granted, February 5, 2002

Atlanta

The Park Avenue Bank, Valdosta, Georgia -- extensions to May 5, 2002, to merge with First Community Bank of Southwest Georgia, Bainbridge, and Baxley Federal Bank, Baxley.

- Granted, February 5, 2002

Financial Holding Companies

Dallas

Summit Bancshares, Inc., Fort Worth, Texas, and Summit Financial Corporation, Dover, Delaware -- election to become financial holding companies.

- Effective, February 4, 2002

Membership

Kansas City

Butte State Bank, Butte, Nebraska -- membership in the Federal Reserve System.

- Approved, February 7, 2002

Chicago

Pacific Global Bank, Chicago, Illinois -- membership in the Federal Reserve System.

- Approved, February 6, 2002

St. Louis

Progress Bank of Missouri, Sullivan, Missouri -- membership in the Federal Reserve System.

- Approved, February 8, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 9, 2002

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	Northern Bancorp, Inc., Woburn, Massachusetts - notice by James J. Mawn, Gloucester, Massachusetts, and members of his immediate family and affiliated entities acting in concert to acquire greater than 25% of the voting shares of Northern Bancorp, Woburn, Massachusetts	Newspaper - N/A Fed Reg - 01/29/2002
CIC	Northern Bancorp, Inc., Woburn, Massachusetts - notice by a group comprised of Dorothy J. Mawn, Woburn, Massachusetts, and members of her immediate family and affiliated entities acting in concert to acquire greater than 25% of the voting shares of Northern Bancorp, Woburn, Massachusetts	Newspaper - N/A Fed Reg - 01/30/2002

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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, February 9, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	HSBC Bank USA, Buffalo, New York, to establish branches in Portland, Oregon and Seattle, Washington (formerly held by HSBC Bank Canada, Vancouver, Canada).*	Newspaper – 02/06/2002
Branch	Artesa Banking Corporation S.A., Brussels, Belgium, to establish a state-licensed branch in New York, New York. *	Newspaper – 02/06/02

* 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)(a)	EuroBancshares, Inc., Hato Rey, Puerto Rico, to acquire 100 percent of the issued and outstanding shares of the common stock of Eurobank, Hato Rey, Puerto Rico.	Newspaper – 03/01/2002 Fed Reg – 03/01/2002
3(a)(1)/3(a)(3)	Chinatrust Commercial Bank, Ltd., Taipei, China, to acquire indirectly 100% of the voting shares of Chinatrust Commercial Bank, Ltd., Taipei, Taiwan, and thereby become a bank holding company through the indirect ownership of Chinatrust Bank, Torrance, California.*	Newspaper – 02/11/2002 Fed Reg – 02/11/2002
4(c)(8)	R&G Financial Corporation, San Juan, Puerto Rico, to acquire The Crown Group, Inc., a savings and loan bank holding company, and indirectly acquire control of its thrift subsidiary, Crown Bank, a federal savings bank, both of Casselberry, Florida.*	Newspaper – 02/15/2002 Fed Reg – N/Avail
3(a)(5) 3(a)(3) 18c	United National Bancorp, Bridgewater, New Jersey, to acquire Vista Bancorp, Inc., and Vista Bank, N.A. both of Phillipsburg, New Jersey.	Newspaper – N/A Fed Reg – N/A

* 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)(5)	NorCrown Bancorp to become a one-bank holding company for NorCrown Bank, both of Livingston, New Jersey.	N/A

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, February 9, 2002

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.

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
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, February 9, 2002

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 Western Reserve Bank, Medina, OH on 02/07/2002 of its intent to establish a branch at Camelot Place, 49a Leisure Lane, Medina, OH.*	02/18/2002
18(c) Branch	Received application from The Citizens Banking Company, Sandusky, OH on 02/04/2002 to merge with Citizens National Bank of Norwalk, Norwalk, OH and incident thereto establish branch facilities.*	Not Yet Known

* Subject to the provisions of the Community Reinvestment Act

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

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

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Received notice from First Financial Bancorp, Hamilton, OH on 02/07/2002 of its intent to engage de novo in providing investment advisory services to open-ended investment companies as permitted under Section 225.28(b)(6)(i) of Regulation Y and providing other services for mutual funds as permitted under previous Board Order through First Financial Capital Advisors, LLC.	03/01/2002

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

<i>Type</i>	<i>Application</i>
Waiver	Request by First Financial Bancorp, Hamilton, OH received on 02/04/2002 to waive filing an application pursuant to Section 3 of the Bank Holding Company Act with respect to acquiring a newly formed national bank now in process of conversion, Community First Bank & Trust, N.A., formally Indiana Lawrence Bank, North Manchester, IN.
Waiver	Request by First Citizens Banc Corp., Sandusky, OH received on 02/07/2002 to waive filing an application pursuant to Section 3 of the Bank Holding Company Act with respect to acquiring Independent Community Banc Corp, Norwalk, OH.
4(c)(8)	Received notice from First Commonwealth Financial Corporation, Indiana, PA on 02/07/2002 of its intent to acquire Strategis Capital Concepts, Inc., and Strategic Financial Advisors, Inc., both of Pittsburgh, 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.

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>
723112	Fifth Third Bank 38 Fountain Square Plaza Cincinnati, OH 45263	03/05/2001	02/06/2002	S	X	
636043	Fifth Third Bank, Indiana 251 N. Illinois, Suite 1000 Indianapolis, IN 46204	03/05/2001	02/06/2002	S	X	

Section V – Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
138510	Fifth Third Bank, Northern Kentucky 8100 Burlington Pike Florence, KY 41042	03/05/2001	02/06/2002	S	X	
1390342	Fifth Third Bank, Florida 4099 Tamiami Trail Naples, FL 34101	03/05/2001	02/06/2002	S	X	
449122	Sky Bank 10 East Main Street Salineville, OH 43945	08/06/2001	02/07/2002	S	X	
576710	Sky Bank – The Ohio Region 236 South Main Street Findlay, OH 45840	08/06/2001	02/07/2002	S	X	

Section VI – CRA examinations scheduled for Second Quarter of 2002

<i>Institution</i>	<i>Location</i>
Community First Bank & Trust	225 North Main Street, Celina, OH 45822
Saint Henry Bank	231 East Main Street, Saint Henry, OH 45883-0330
Somerset Trust Company	151 West Main Street, Somerset, PA 15501
Citizens Deposit Bank and Trust	Second and Main Street, Vanceburg, KY 41179

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, February 9, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	RBC Centura Bank, Rocky Mount, North Carolina, to merge with SFNB (Georgia) Bank, Atlanta, Georgia, proposed successor by charter conversion to Security First Network Bank, Atlanta, Georgia.*	Newspaper - 03/10/2002

*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	Randi Lynn Cohen to increase her ownership to 39.9% in Maryland Permanent Capital Corporation, Owings Mills, Maryland.*	Fed Reg - 02/27/2002 Newspaper - 03/02/2002
CIC	C. Edward Floyd to increase his ownership to 14.83% in Sun BankShares, Murrells Inlet, South Carolina.*	Fed Reg - N/Avail Newspaper - N/Avail

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, February 9, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Tennessee State Bank, Pigeon Forge, Tennessee, to establish a branch located at 3307 Winfield Dunn Parkway, Kodak, Tennessee.	02/10/2002*
Branch	First Commerical Bank of Florida, Orlando, Florida, to establish a branch located at 12901 West Colonial Boulevard, Winter Garden, Florida.	02/14/2002*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 3480 Georgia State Highway 124, Dacula, Georgia, to be known as the Hamilton Mill North Office.	02/20/2002*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 5660 Baltimore National Pike, Baltimore, Maryland, to be known as the Ingleside Safeway Office.	02/20/2002*

*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>
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>
Membership	Century Bank of Florida, Tampa, Florida, 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 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>
358635	Bank of Warrior 17 North 20 th Street Birmingham, Alabama 35203 (256) 208-6114	09/04/2001	02/04/2002	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, February 9, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Byron Center State Bank, Byron Center, Michigan, for prior approval to establish branches at 1963 Baldwin, Jenison, Michigan and 1146 Superior Street, Wayland, Michigan.*	Newspaper – 02/04/2002
18(c) & Branches	Johnson Bank, Racine, Wisconsin, for prior approval to merge with Johnson Bank Hayward, Hayward, Wisconsin and thereby to establish branches at Hwy 63 North, Hayward, Wisconsin, 209 Dakota South, Hayward, Wisconsin, 340 S. Main Street, Rice Lake, Wisconsin and 329 S. River Street, Spooner, Wisconsin.*	Newspaper – N/Avail
Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish a branch facility to be located at 8900 South Howell Avenue, Oak Creek, Wisconsin.*	Newspaper – 02/01/2002
Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish a branch facility to be located at 9055 76th Street, Pleasant Prairie, Wisconsin.*	Newspaper – 01/30/2002
18(c) & Branches	Town & Country Bank of Springfield, Springfield, Illinois, for prior approval to merge with Bank of Palmyra, Palmyra, Illinois and thereby to establish a branch at 322 N. Main Street, Palmyra, Illinois.*	Newspaper – 02/16/2002

* 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)	Central Bancshares, Inc., Muscatine, Iowa, for prior approval to acquire 100 percent of the voting shares of Marquette Bank Illinois, Galesburg, Illinois.*	Fed Reg – 02/08/2002 Newspaper – 02/04/2002
3(a)(5)	First Merchants Corporation, Muncie, Indiana, for prior approval to acquire 100 percent of the voting shares of Lafayette Bancorporation, Lafayette, Indiana and thereby indirectly acquire Lafayette Bank and Trust Company, Lafayette, Indiana.*	Fed Reg – 02/11/2002 Newspaper – 2/14/2002

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)	Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana, for prior approval to acquire additional shares to increase control from 31.99 percent to 33.28 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 – 02/25/2002 Newspaper – 02/18/2002
3(a)(3)	Illini Corporation, Springfield, Illinois, for prior approval to acquire 100 percent of the voting shares of Illinois Community Bancorp, Inc., Effingham, Illinois and thereby indirectly acquire Illinois Community Bank, Effingham, Illinois.*	Fed Reg – 02/04/2002 Newspaper – 02/07/2002
3(a)(5)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Century Bancshares, Inc., Eden Prairie, Minnesota and thereby indirectly acquire Century Bank, National Association, Eden Prairie, Minnesota.*	Fed Reg – 02/04/2002 Newspaper – 01/27/2002
3(a)(1) & 4(c)(8)	Savanna-Thomson Investment, Inc., Fulton, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Thomson Investment Company, Inc., Thomson, Illinois and thereby indirectly acquire Savanna State Bank, Savanna, Illinois and Thomson State Bank, Thomson, Illinois and to engage in the activity of making and servicing loans through the establishment of Thomson LLC, Fulton, Illinois.*	Fed Reg – 03/05/2002 Newspaper – N/Avail
CC	Notification by John T. Dancer, of a Change in Control to retain 32.67 percent of Stockbridge Bancorporation, Inc., Stockbridge, Michigan.	Fed Reg – 02/15/2002 Newspaper – 02/09/2002

* 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) Notice	Maunsha Bancshares, Inc., Waterloo, Wisconsin, to become a bank holding company by acquiring 100 percent of Farmers & Merchants State Bank, Waterloo, Wisconsin.

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

<i>Type</i>	<i>Application</i>
3(a)(1) Notice	LSB Holding Company, Livingston, Wisconsin, to become a bank holding company by acquiring 100 percent of Livingston State Bank, Livingston, Wisconsin.
Reg. K	Comerica Bank-California, San Jose, California, for prior approval to completely liquidate and dissolve Imperial International Bank, its wholly-owned Edge corporation.

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>
2315061	Foxdale Bank 1140 W. Spring Street South Elgin, Illinois 60177 (847) 742-8080	08/27/2001	02/08/2002	S		X
799939	Hartsburg State Bank 101 N. 2 nd Street Hartsburg, Illinois 62643 (217) 642-5213	10/09/2001	02/08/2002	S		X

Section VI – CRA examinations scheduled for Second Quarter of 2002

<i>Institution</i>	<i>Location</i>
ILLINOIS	
First Community Bank & Trust	Beecher, Illinois
First Midwest Bank	Buffalo Grove, Illinois
Harris Trust and Savings Bank	Chicago, Illinois
The State Bank of Geneva	Geneva, Illinois
Northside Community Bank	Gurnee, Illinois
Royal American Bank	Inverness, Illinois
Parish Bank & Trust	Momence, Illinois
Harris Bank St. Charles	St. Charles, Illinois
INDIANA	
The Friendship State Bank	Friendship, Indiana
IOWA	
Fortess Bank Cresco	Cresco, Iowa
Templeton Savings Bank	Templeton, Iowa
Washington State Bank	Washington, Iowa
MICHIGAN	
Tri-County Bank	Brown City, Michigan
Valley Ridge Bank	Kent City, Michigan
Michigan Heritage Bank	Novi, Michigan
Midwest Guaranty Bank	Troy, Michigan
WISCONSIN	
Johnson Bank	Racine, Wisconsin
Fortress Bank of Westby	Westby, Wisconsin

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, February 9, 2002

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 by James and Shirley Stewart to retain control of The Bancshares, Inc., Scottsburg, Indiana.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1)	First Community Bancshares, Xenia, Illinois, to become a bank holding company by acquiring 100 percent of First Community Bank, Xenia-Flora, Xenia, Illinois.*	Newspaper – 3/10/2002 Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
453446	Heber Springs State Bank Heber Springs, Arkansas	10/22/2001	2/7/2002	S		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, February 9, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Yellowstone Bank, Laurel, Montana, to establish a branch facility to be located at the southeast corner of Shiloh Road and Avenue B, Billings, Montana.*	02/14/2002

*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	Michael William Johnson and Sandra Lee Johnson to retain control of Teton Bancshares, Inc., Fairfield, Montana, and thereby indirectly retain control of The First National Bank of Fairfield, Fairfield, Montana; Choteau Bancorporation, Inc., Choteau, Montana, and its subsidiary bank, The Citizens State Bank of Choteau, Montana, Choteau, Montana.	Fed Reg – 02/25/2002 Newspaper – 02/25/2002
CIC	Douglas G. Hansen to acquire control of Currie Bancorporation, Inc., Currie, Minnesota, and thereby indirectly acquire control of its subsidiary bank, Currie State Bank, Currie, Minnesota.	Fed Reg – 02/28/2002 Newspaper – 02/25/2002

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>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Second Quarter of 2002

<i>Institution</i>	<i>Location</i>
The Peninsula Bank of Ishpeming	Ishpeming, Michigan
CornerStone State Bank	LeSueur, Minnesota
Dakota Bank	Mendota Heights, Minnesota
Liberty State Bank	St. Paul, Minnesota
Peoples State Bank of Plainview	Plainview, Minnesota
Root River State Bank	Chatfield, Minnesota
Big Sky Western Bank	Gallatin Gateway, Montana
First Security Bank of Missoula	Missoula, Montana
Glacier Bank	Kalispell, Montana
Valley Bank Glasgow	Glasgow, Montana

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, February 9, 2002

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 by Blair Lauritzen Gogel, Mission Hills, Kansas, and Clarkson Davis Lauritzen, Boston, Massachusetts, to acquire control of K.B.J. Enterprises, Inc., Omaha, Nebraska, parent of the Sibley State Bank, Sibley, Iowa.	Newspaper – N/Available Fed Reg – 02/28/2002

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 Bank of Medicine Lodge, Medicine Lodge, Kansas, 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.

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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, February 9, 2002

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	Benjamin Louis Doskocil, Sr., Arlington, TX, only notificant, to acquire an interest in ANB Financial Corporation, Arlington, TX	Fed Reg – 02/27/2002 Newspaper – 02/26/2002
3(a)(3)	First Community Capital Corporation, Houston, TX, to acquire The Express Bank, Houston, TX*	Fed Reg – N/Avail Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, February 9, 2002

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>	
Waiver	CVB Financial Corp., Ontario, California, requests waiver from filing an application to merge with Western Security Bancorp, Burbank, California, and simultaneously merge with Western Security Bank, N.A., Burbank, California, with and into Citizens Business Bank, Ontario, California.	

Section V – Availability of CRA public evaluations

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

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					<i>LrgBk</i>	<i>SmBk</i>
876465	Spectrum Bank 2417 West Whittier Blvd. Montebello, CA 90640	10/09/2001	02/05/2002	S		X

Section VI – CRA examinations scheduled for Second Quarter of 2002

<i>Institution</i>	<i>Location</i>
Bank of Los Altos	Los Altos, California
Business Bank of California	San Bernardino, California
Community Bank of Nevada	Las Vegas, Nevada
Foothill Independent Bank	Glendora, California
Idaho Banking Company	Boise, Idaho
North Valley Bank	Redding, California
Six Rivers Bank	Eureka, California
United Security Bank	Fresno, California
Utah Independent	Salina, Utah
Westamerica	San Rafael, California

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