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# Federal Reserve Release

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

*No. 12*

*Week Ending March 23, 2002*

**Regulations And Policies**

Auditing and accounting work by Arthur Andersen LLP -- interagency statement directing financial institutions to follow the guidance issued by the U.S. Securities and Exchange Commission with respect to auditing and accounting work performed by Arthur Andersen LLP.

- Published, March 19, 2002

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

## Kansas City

Bank of Colorado, Fort Collins, Colorado -- to establish a mobile branch to operate from its branch at 205 Country Center Drive, Pagosa Springs.

- Approved, March 22, 2002

## Chicago

Eastern Michigan Bank, Crosswell, Michigan -- to establish a branch at 3061 Krafft Road, Fort Gratiot.

- Approved, March 21, 2002

## Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at the intersection of Vine and Erie Streets, Willoughby.

- Approved, March 19, 2002

## Richmond

First Vantage Bank/Tri-Cities, Bristol, Virginia -- to establish a branch at 104 University Parkway, Suite 1, Johnson City, Tennessee.

- Approved, March 20, 2002

## Kansas City

Premier Bank, Denver, Colorado -- to establish a mobile branch to operate within a 35-mile radius of 1630 Stout Street.

- Approved, March 22, 2002

## Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 3880 LaVista Road, Tucker, Georgia.

- Approved, March 21, 2002

## Richmond

Valley Bank, Roanoke, Virginia -- to establish a branch at 1003 Hardy Road, Vinton.

- Approved, March 18, 2002

**Bank Branches, Domestic**

Philadelphia

Woodlands Bank, Williamsport, Pennsylvania -- to establish a branch at 973 Lycoming Mall Drive, Pennsdale.

- Approved, March 22, 2002

**Bank Holding Companies**

St. Louis

Allegiant Bancorp, Inc., St. Louis, Missouri -- to engage in community development activities.

- Approved, March 19, 2002

Kansas City

Countryside Square Bancshares, Inc., Meriden, Kansas -- to become a bank holding company through the acquisition of State Bank of Meriden.

- Withdrawn, March 21, 2002

St. Louis

First Community Bancshares, Xenia, Illinois -- to become a bank holding company through the acquisition of First Community Bank, Xenia-Flora.

- Approved, March 19, 2002

Dallas

First Community Capital Corporation, Houston, Texas -- to acquire The Express Bank.

- Approved, March 20, 2002

St. Louis

First Staunton Bancshares, Inc., Staunton, Illinois -- to acquire Hamel Bancorp, Inc., Hamel, and thereby indirectly acquire its subsidiary bank, Hamel State Bank.

- Approved, March 20, 2002

### **Bank Holding Companies**

#### Director, BS&R

J.P. Morgan Chase & Co., New York, New York -- request for waiver of notification period for J.P. Morgan & Co., Incorporated and its Edge corporation subsidiaries, J.P. Morgan International Inc., New York, and J.P. Morgan International Finance Ltd., Wilmington, Delaware, to engage in underwriting and distributing equity securities outside the United States.

- Granted, March 19, 2002

#### Kansas City

Krey Co., Ltd., Pratt, Kansas -- waiver of application in connection with the acquisition of Farmers State Bank, Hardtner.

- Granted, March 21, 2002

#### Dallas

Prosperity Bancshares, Inc., Houston, Texas -- waiver of application in connection with the acquisition of Texas Guaranty Bank, National Association.

- Granted, March 21, 2002

#### Secretary

Wells Fargo & Company, San Francisco, California -- to acquire Tejas Bancshares, Inc., Amarillo, Texas, and thereby indirectly acquire Tejas Force, Inc., Wilmington, Delaware, and The First National Bank of Amarillo.

- Approved, March 20, 2002

### **Bank Mergers**

#### Kansas City

American Heritage Bank, Sapulpa, Oklahoma -- to merge with First Bank of Cleveland, Cleveland, and thereby establish a branch.

- Approved, March 20, 2002

#### St. Louis

Arvest Bank, Fayetteville, Arkansas -- to merge with WestStar Bank, Bartlesville, Oklahoma; Arvest Bank, Shawnee; Arvest Bank, Duncan; and Arvest Bank, Norman and thereby establish branches.

- Approved, March 22, 2002

### **Bank Mergers**

#### Secretary

RBC Centura Bank, Rocky Mount, North Carolina -- to merge with SFNB (Georgia) Bank, Atlanta, Georgia, on the conversion of Security First Network Bank from a federal savings association to a state-chartered bank.  
- Approved, March 19, 2002

### **Banks, Foreign**

#### New York

Bayerische Landesbank Girozentrale, Munich, Germany -- to conduct leasing activities in the United States through a subsidiary company, Kommanditgesellschaft Allgemeine Leasing GmbH & Co., Grunwald.  
- Approved, March 19, 2002

#### Secretary

The Royal Bank of Scotland Group plc, Edinburgh, Scotland -- to acquire, through Identrus, LLC, New York, New York, an equity interest in Digital Signature Trust Company, Salt Lake City, Utah, and thereby engage in acting as a certification authority in connection with financial and nonfinancial activities.  
- Approved, March 19, 2002

### **Change In Bank Control**

#### Dallas

ANB Financial Corporation, Arlington, Texas -- change in bank control.  
- Permitted, March 21, 2002

#### St. Louis

The Bancshares, Inc., Scottsburg, Indiana -- change in bank control.  
- Permitted, March 18, 2002

#### Kansas City

CCB Corporation, Kansas City, Missouri -- change in bank control.  
- Permitted, March 19, 2002

#### Atlanta

Georgia Central Bancshares, Inc., Social Circle, Georgia -- change in bank control.  
- Withdrawn, March 21, 2002

### **Change In Bank Control**

#### Atlanta

PCB Bancorp, Inc., Johnson City, Tennessee, and People's Community Bank -- change in bank control.

- Permitted, March 18, 2002

#### Chicago

Stockbridge Bancorporation, Inc., Stockbridge, Michigan -- change in bank control.

- Permitted, March 21, 2002

#### Richmond

Sun BankShares, Murrells Inlet, South Carolina -- change in bank control.

- Permitted, March 22, 2002

### **Competitive Factors Reports**

#### Atlanta

American Community Bank of Georgia, McDonough, Georgia -- report on competitive factors of the proposed merger with First National Bank of Griffin, Griffin.

- Submitted, March 20, 2002

#### San Francisco

Capitol Valley Bank, Roseville, California -- report on competitive factors of the proposed merger with Humboldt Bank, Eureka.

- Submitted, March 19, 2002

#### Atlanta

The Citizens Bank of Philadelphia, Philadelphia, Mississippi -- report on competitive factors of the proposed merger with Citizens Bank and Trust Company, Louisville.

- Submitted, March 20, 2002

#### Atlanta

Kaplan State Bank, Kaplan, Louisiana -- report on competitive factors of the proposed merger with Coastal Commerce Bancshares, Inc.

- Submitted, March 20, 2002

### **Competitive Factors Reports**

#### Chicago

Livingston State Bank, Livingston, Wisconsin -- report on competitive factors of the proposed merger with New Livingston State Bank.

- Submitted, March 20, 2002

#### Philadelphia

Minersville Safe Deposit Bank and Trust Company, Minersville, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Community Bank, Millersburg.

- Submitted, March 20, 2002

#### Philadelphia

Parke Bank, Sewell, New Jersey -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Berean Federal Savings Bank, Philadelphia, Pennsylvania.

- Submitted, March 19, 2002

#### Dallas

Sterling Bank, Houston, Texas -- report on competitive factors of the proposed merger with Community Bank, Katy.

- Submitted, March 22, 2002

#### San Francisco

Tehama Bank, Red Bluff, California -- report on competitive factors of the proposed merger with Humboldt Bank, Eureka.

- Submitted, March 19, 2002

### **Extensions Of Time**

#### Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to June 13, 2002, to acquire The ANB Corporation, The ANB Delaware Corporation, and The American National Bank of Texas.

- Granted, March 20, 2002

**Extensions Of Time**

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to May 1, 2002, to merge with Arvest State Bank, Tulsa, Oklahoma, and thereby establish branches.

- Granted, March 22, 2002

Chicago

Prairie Bank and Trust Company, Bridgeview, Illinois -- extension to April 4, 2003, to establish a branch at the intersection of 191st and 88th Avenue, Mokena.

- Granted, March 22, 2002

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, March 23, 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 - notification filed by a group comprised of Dorothy M. Mawn, Woburn, Massachusetts, and her family and affiliated entities acting in concert to acquire greater than 25% of the voting shares of Northern Bancorp, Inc.	Newspaper - N/Avail Fed Reg - 04/12/2002
CIC	Northern Bancorp, Inc., Woburn, Massachusetts - notification filed by Dorothy M. Mawn, Woburn, Massachusetts, to acquire up to no more than 15% of outstanding shares of Northern Bancorp, Inc.	Newspaper - N/Avail Fed Reg - 04/12/2002
CIC	Northern Bancorp, Inc., Woburn, Massachusetts - notification filed by Thomas M. Mawn Jr. Trust Fund B, Woburn, Massachusetts, to acquire up to no more than 15% of outstanding shares of Northern Bancorp, Inc.	Newspaper - N/Avail Fed Reg - 04/12/2002

### 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, March 23, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	JP Morgan Chase Bank, New York, New York, to open a de novo branch office at the Newport Center, Jersey City, New Jersey.	Newspaper – 04/07/2002
Branch	Bank of New York, New York, New York, to establish a branch office in Harding Township, New Jersey.	Newspaper - 03/31/2002
Rep. Office	Natexis Banque Populaires S.A., Paris, France, to establish a representative office in Miami, Florida	Newspaper – N/A

\* 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>
3a1, CC	CSB Financial Corp., Teaneck, New Jersey (“Financial”) to become a bank holding company with respect to Community State Bank, Teaneck, New Jersey, and notice by the Lindenbaum Group and Basswood Partners LLC, which upon bank holding company conversion, will maintain 22.6% of Financial.	Newspaper – 04/18/2002 Fed. Reg. – 03/27/2002
3a1	Eurobancshares, Inc., Hato Rey, Puerto Rico, to acquire 100% of the issued and outstanding shares of the common stock of Eurobank, Hato Rey, Puerto Rico.	Newspaper – 03/01/2002 Fed. Reg. – 03/29/2002

\* 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>
4c8	Notice by Barclays Plc and Barclays Bank Plc, both of London, England, to engage in certain nonbanking activities, both directly and through Identrus, LLC.	Fed. Reg. – 03/29/2002

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4c8	Notice Bayerische Hypo- und Vereinsbank AG, Allianz AG, and Munchener Ruckversicherungs-Gesellschaft Aktiengesellschaft in Munchen, all of Munich, Germany, to engage in certain nonbanking activities through Identrus, LLC (“Identrus”), in connection with the acquisition by Identrus of Digital Signature Trust Company.	Fed. Reg. – 04/11/2002
4c8	Notice by Bayerische Hypo-und Vereinsbank Aktiengesellschaft, Munich, Germany, Barclays PLC and Barclays Bank PLC, both of London, England, in connection with the acquisition by Identrus, LLC of Digital Signature Trust Company, to engage in certain nonbanking activities through Identrus.	Fed. Reg. – 03/25/2002

**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**

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**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**

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*Institution* *Location*

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None

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## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, March 23, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Orrstown Bank, Orrstown, PA, to establish a branch office located at 2250 Spring Road, Carlisle, North Middleton Township, Cumberland County, PA	04/02/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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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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**

**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.

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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						

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, March 23, 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>	
Regulation K	Received application from Mellon Bank, N.A., Pittsburgh, PA on 03/21/2000 of its intent to reorganize Mellon Bank (Canada) and to establish a new Mellon Bank branch in Toronto, Canada.	

## Section V – Availability of CRA public evaluations

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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**

**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.

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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						

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, March 23, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Allfirst Bank, Baltimore, Maryland, to establish a branch at 1416 North Point Village Center, Reston, Virginia.*	Newspaper - 04/01/2002
Branch	New Peoples Bank, Inc., Honaker, Virginia, to establish a branch in the Colley Shopping Center, Highway 83, Clintwood, Virginia.*	Newspaper - 04/01/2002

\*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>
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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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.

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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						

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**Section VI – CRA examinations scheduled for**

**Quarter of**

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

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## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, March 23, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 3880 LaVista Road, Tucker, Georgia, to be known as the Northlake Branch.	03/13/2002*
Branch	Coconut Grove Bank, Miami, Florida, after-the-fact application to retain the established branch located at 14695 South Dixie Highway, Miami, Florida, known as the Palmetto Bay Office.	03./27/2002*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 109 Royal Palm Way, Palm Beach, Florida, to be known as the Royal Palm Way Office.	04/02/2002*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 6335 Mechanicsville Turnpike, Mechanicsville, Virginia, to be known as the East Hanover Kroger Office.	03/30/2002*
Branch	United Bank and Trust Company, St. Petersburg, Florida, to establish a branch located at the South East corner of NE Coachman Road and Belcher Road, Clearwater, Florida, to be known as NE Coachman Office.	03/31/2002*

\*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>
CIC	FirstBancorp, Inc., Naples, Florida, after-the-fact change in control notification by Mr. Jerry J. Williams, to retain 20.58 percent of the outstanding shares of FirstBancorp, Inc., Naples, Florida.	04/15/2002
CIC	Georgia Central Bancshares, Inc., Social Circle, Georgia, after-the-fact notification filed by Mr. Alvin Gibson to retain 1,322 outstanding shares of Georgia Central Bancshares, Inc., Social Circle, Georgia.	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>
4(c)(8)	Omni Bancshares, Inc., Metairie, Louisiana, to acquire a 12.5 percent membership interest in FSV Funding, LLC, Houston, Texas, and thereby engage in data processing activities.

**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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**SN = Substantial noncompliance**

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
701736	Brand Banking Company Post Office Box 1110 Lawrenceville, Georgia 30046 (770) 963-9225	12/03/2001	03/20/2002	S	X	
900137	United Bank & Trust Company Post Office Box 14517 St. Petersburg, Florida 33733	12/10/2001	03/18/2002	S		X

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

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

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, March 23, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 1277 East M-36, Pinckney, Michigan and 10059 Highland Road, Howell, Michigan.*	Newspaper – 04/06/2002
Branch	Lake Forest Bank & Trust Company, Lake Forest, Illinois, to establish a branch facility to be located at 1716 1st Avenue, Highland Park, Illinois.*	Newspaper – 03/20/2002
18(c)	State Bank of Howards Grove, Howards Grove, Wisconsin, to assume approximately \$20 million in medical savings account deposits from Citizens Bank of Pennsylvania, Philadelphia, Pennsylvania.*	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)	The Baraboo Bancorporation, Inc., Baraboo, Wisconsin, to acquire 100 percent of The Bancorp, Inc., Cedarburg, Wisconsin and thereby indirectly acquire Northwoods State Bank, Elcho, Wisconsin.*	Fed Reg – 04/01/2002 Newspaper – 03/31/2002
CC	Notice by Thomas Mark Huston, Columbus Junction, Iowa, to retain his control of 25.59% of CJSB Bancorporation, Columbus Junction, Iowa.	Fed Reg – 04/09/2002 Newspaper – N/Avail
3(a)(3)	Gifford Bancorp, Inc. Employee Stock Ownership Plan, Gifford, Illinois, to acquire 100 percent of Gifford Bancorp, Inc., Gifford, Illinois and thereby indirectly acquire The Gifford State Bank, Gifford, Illinois.*	Fed Reg – 03/29/2002 Newspaper – 03/29/2002
3(a)(3)	Metropolitan Bank Group, Inc., Chicago, Illinois, Metropolitan Bancorp, Inc., Chicago, Illinois and Plaza Bancorp, Inc., Norridge, Illinois, to acquire 100 percent of Firstcom Bancorp, Inc., Chicago, Illinois and thereby indirectly acquire The First Commercial Bank, Chicago, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Nicolet Bankshares, Inc., Green Bay, Wisconsin, to become a bank holding company by acquiring 100 percent of Nicolet National Bank, Green Bay, Wisconsin.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1) & 4(c)(8)	Peoples Bancorp, Rock Valley, Iowa, to become a bank holding company by acquiring 100 percent of Peoples Bank, Rock Valley, Iowa and to retain Peoples Financial, Inc., Rock Valley, Iowa and thereby engage in insurance activities.*	Fed Reg – 12/31/2001 Newspaper – 01/05/2002
3(a)(1)	SBN Community Bancorp, Inc., Newburg, Wisconsin, to become a bank holding company by acquiring 100 percent of State Bank of Newburg, Newburg, Wisconsin.*	Fed Reg – 03/25/2002 Newspaper – 03/14/2002

\* 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>
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>
571443	Farmers State Bank 309 S. Prairie Street Brookston, Indiana 47923 (765) 563-3135	10/28/2001	03/22/2002	S		X
653433	Farmers State Bank of Western Illinois 124 W. D Street Alpha, Illinois 61413 (309) 629-4361	10/30/2001	03/22/2002	S		X

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

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

## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, March 23, 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	Century Bancshares, Inc., Gainesville, Missouri, by John L. Harlin, Gainesville, Missouri, to retain direct and indirect control of 30.43 percent. (Previously submitted during the week ending March 2, 2002)	Newspaper – 04/03/2002 Fed Reg – 03/19/2002

#### 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

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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**

**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.

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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>
192147	Citizens Bank & Trust Company, Van Buren, Arkansas	12/03/2001	03/26/2002	S		X

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, March 23, 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>
3A1	Plato Holdings, Inc., St. Paul, Minnesota, to become a bank holding company by acquiring 100 percent of Drake Bank, St. Paul, Minnesota, a de novo bank.*	Newspaper – 03/07/2002 Fed Reg – 03/05/2002
CIC	Donald G. Hansen, Mildred M. Hansen Trust and Mildred M. Hansen, as individual and trustee of the Mildred M. Hansen Trust, to retain control of Currie Bancorporation, Inc., Currie, Minnesota.	Newspaper – 04/10/2002 Fed Reg – 04/08/2002

\*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>	<i>Ending date of comment period</i>
None		

## Section V – Availability of CRA public evaluations

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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.

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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>
445852	Western Bank of Wolf Point, Wolf Point, Montana	12/03/2001	03/19/2002	S		X

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## Section VI – CRA examinations scheduled for Quarter of

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*Institution* *Location*

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None

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# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, March 23, 2002

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Community Banks of Southern Colorado, Rocky Ford, Colorado, to merge with Rocky Ford Financial, Inc., Rocky Ford, Colorado, and incident thereto, establish a branch.	Newspaper – 04/15/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3a1	Countryside Square Bancshares, Inc., Meriden, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of State Bank of Meriden, Meriden, Kansas.	Newspaper – 04/01/2002 Fed Reg – 04/15/2002
CIC	Marilyn Myers Bouziden, Alva, Oklahoma, to acquire up to 43.47 percent of the voting shares of Myers Bancshares, Inc., Alva, Oklahoma, parent of The Central National Bank in Alva, Alva, Oklahoma.	Newspaper – 04/03/2002 Fed Reg – 04/04/2002
CIC	Don H. Carlton and Brenda C. Bruton, both of Tulsa, Oklahoma, to acquire control of ASB Corporation, Tulsa, Oklahoma, parent of American State Bank, Tulsa, 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>
Foreign Branch	Bank of Oklahoma, N.A., Tulsa, Oklahoma, to establish a foreign branch in Grand Cayman, Cayman Islands.

**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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, March 23, 2002

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	PNB Financial Bank, Lubbock, TX, to establish a branch office at 5821 82 <sup>nd</sup> Street, Lubbock, TX, 79424*	03/31/2002

\*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>
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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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.

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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						

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## Section VI – CRA examinations scheduled for Quarter of

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

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# District 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, March 23, 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>
3(a)(1)	Plumas Bancorp, Quincy, California, to become a bank holding company by acquiring 100 percent of Plumas Bank, Quincy, California.*	Newspaper – 04/12/2002 Fed Reg – 04/12/2002

\* 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)(5)(C)	Temecula Valley Bancorp, Inc., Temecula, California, to become a bank holding company by acquiring at least 90 percent of Temecula Valley Bank, Temecula, California.
Foreign Branch	Union Bank of California, N.A., San Francisco, California, to establish a branch in Calgary, Canada, pursuant to Section 211.3(a)(1) of Regulation K.

## Section V – Availability of CRA public evaluations

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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**

**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.

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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						

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## Section VI – CRA examinations scheduled for Quarter of

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

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