
Federal Reserve Release



H.2

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

No. 45

Week Ending November 9, 2002

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 115 Third Street, Neptune Beach, Florida.

- Approved, November 5, 2002

Richmond

CapitalBank, Greenwood, South Carolina -- to establish a branch at 200 Springdale Drive, Clinton.

- Approved, November 5, 2002

Atlanta

Fifth Third Bank, Florida, Naples, Florida -- to establish a branch at 800 North Collier Boulevard, Marco Island.

- Approved, November 5, 2002

Atlanta

Fifth Third Bank, Florida, Naples, Florida -- to establish a branch at 540 John Ringling Boulevard, Sarasota.

- Approved, November 8, 2002

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at the intersection of State Routes 80 and 600, Davenport.

- Approved, November 7, 2002

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 15700 Northwest 67th Avenue, Suite 100, Miami Lakes, Florida.

- Approved, November 5, 2002

Dallas

Western Bank, Lordsburg, New Mexico -- to establish a branch at 333 Highway 180 West, Silver City.

- Approved, November 6, 2002

Bank Holding Companies

Kansas City

AmeriBank Holding Company, Inc., Collinsville, Oklahoma -- to engage in mortgage origination activities through the establishment of AmeriBank Mortgage Company, LLC.
- Approved, November 7, 2002

Atlanta

BankFIRST Bancorp, Inc., Winter Park, Florida -- to become a bank holding company through the acquisition of BankFIRST.
- Approved, November 4, 2002

Richmond

BNC Bancorp, Thomasville, North Carolina -- to become a bank holding company through the acquisition of Bank of North Carolina.
- Approved, November 5, 2002

Atlanta

GB&T Bancshares, Inc., Gainesville, Georgia -- to acquire Home Town Bank of Villa Rica, Villa Rica.
- Approved, November 6, 2002

Atlanta

Hazlehurst Investors, Inc., Hazlehurst, Georgia -- to become a bank holding company through the acquisition of Bank of Hazlehurst.
- Approved, November 6, 2002

Dallas

MSB Financial Corp., Dallas, Texas, and MSB Delaware Financial Corp., Wilmington, Delaware -- to become bank holding companies through the acquisition of Millennium State Bank of Texas, Dallas, a de novo bank.
- Withdrawn, November 7, 2002

Kansas City

Nodaway Valley Bancshares, Inc., Maryville, Missouri -- to acquire Buchanan County Bancshares, Inc., Saint Joseph.
- Approved, November 7, 2002

Bank Holding Companies

Atlanta

The PB Financial Services Corporation, Duluth, Georgia -- waiver of a commitment.
- Granted, November 7, 2002

Cleveland

Prospect Bancshares, Inc., Worthington, Ohio -- to become a bank holding company through the acquisition of Prospect Bank, Columbus.
- Approved, November 6, 2002

Secretary

The Royal Bank of Scotland Group plc, Edinburgh, Scotland, The Royal Bank of Scotland plc, and RBSG International Holdings Ltd.; and Citizens Financial Group, Inc., Providence, Rhode Island -- to acquire shares of Pulse EFT Association, Houston, Texas, and thereby engage in providing data processing and data transmission services.
- Approved, November 8, 2002

St. Louis

Signature Bancshares, Inc., Springfield, Missouri -- to engage in securities brokerage activities through the establishment of Signature Investment Services, LLC.
- Withdrawn, November 6, 2002

Atlanta

Synovus Financial Corp., Columbus, Georgia -- to merge with United Holdings, Inc., St. Petersburg, Florida, and thereby acquire its subsidiaries, United Bank and Trust Company, St. Petersburg, and United Bank of the Gulf Coast, Sarasota.
- Approved, November 6, 2002

St. Louis

The Templar Fund, Inc., St. Louis, Missouri -- to acquire shares of Truman Bancorp, Inc. and thereby indirectly acquire Truman Bank.
- Approved, November 6, 2002

Bank Premises

Kansas City

Kearney Commercial Bank, Kearney, Missouri -- to increase its investment in bank premises.

- Approved, November 5, 2002

Change In Bank Control

Cleveland

F.N.B. Bancorporation, Inc., Fort Mitchell, Kentucky -- change in bank control.

- Permitted, November 7, 2002

Minneapolis

Lake Bank Shares, Inc. Employee Stock Ownership Plan, Emmons, Minnesota -- change in bank control notices.

- Permitted, November 7, 2002

Minneapolis

Lake Bank Shares, Inc., Emmons, Minnesota -- change in bank control.

- Permitted, November 7, 2002

Chicago

Oakwood Bancorp, Inc., Springfield, Illinois -- change in bank control.

- Withdrawn, November 8, 2002

Atlanta

One American Corp., Vacherie, Louisiana -- change in bank control.

- Permitted, November 7, 2002

Kansas City

Prairie Capital, Inc., Augusta, Kansas -- change in bank control.

- Permitted, November 4, 2002

Chicago

Wellington Bancorp, Inc., Springfield, Illinois -- change in bank control.

- Withdrawn, November 8, 2002

Competitive Factors Reports

Secretary

Citizens Bank of Pennsylvania, Philadelphia, Pennsylvania -- report on competitive factors of the proposed merger with Commonwealth Bank, Norristown.
- Submitted, November 6, 2002

Dallas

First State Bank Central Texas, Temple, Texas -- report on competitive factors of the proposed acquisition of the Burnet, Marble Falls, Kingsland, Llano, and Mason branches of Coastal Banc, S.S.B., Houston.
- Submitted, November 5, 2002

Philadelphia

The Glenmede Trust Company, Philadelphia, Pennsylvania -- report on competitive factors of the proposed merger with The Glenmede Trust Company, National Association.
- Submitted, November 4, 2002

Richmond

Leeds Federal Savings Bank, Baltimore, Maryland -- report on competitive factors of the proposed merger with Leeds Interim Savings Bank, a de novo bank.
- Submitted, November 4, 2002

Boston

Southbridge Savings Bank, Southbridge, Massachusetts -- report on competitive factors of the proposed purchase of the deposits and fixed assets of two branches of Woronoco Savings Bank, Westfield.
- Submitted, November 5, 2002

Secretary

Union Bank of California, National Association, San Francisco, California -- report on competitive factors of the proposed merger with Copper Mountain Trust Corporation, Portland, Oregon.
- Submitted, November 8, 2002

Richmond

Wachovia Bank, National Association, Charlotte, North Carolina -- report on competitive factors of the proposed merger with OFFITBANK, New York, New York.
- Submitted, November 4, 2002

Extensions Of Time

St. Louis

Monticello Bancshares, Inc., Monticello, Missouri -- extension to January 3, 2003, to become a bank holding company through the acquisition of Bank of Monticello.
- Granted, November 7, 2002

Financial Holding Companies

Minneapolis

Security State Agency of Aitkin, Inc., Aitkin, Minnesota -- election to become a financial holding company.
- Effective, November 8, 2002

Regulations And Policies

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 1-3/4 percent to 1-1/4 percent.
- Approved, November 6, 2002

Discount Rates

Discount Rates -- decrease from 1-1/4 to 3/4 percent by the Federal Reserve Banks of New York, St. Louis, Dallas and San Francisco.

- Approved, November 6, 2002

Discount Rates -- decrease from 1-1/4 to 3/4 percent by the Federal Reserve Banks of Boston, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, Minneapolis, and Kansas City.

- Approved, November 7, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 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>
4(c)(8)	Putnam Bancorp MHC, Inc. and PSB Holdings, Inc., both of Putnam, Connecticut - to become mutual and stock holding companies, respectively, through the reorganization of Putnam Savings Bank, Putnam, Connecticut.	Newspaper - 12/09/2002 Fed Reg - N/Avail

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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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)	Münchener Ruckversicherungs-Gesellschaft Aktiengesellschaft in München, Munich, Germany (“Munich Re”), to retain the shares of Commerzbank AG, and thereby retain its indirect ownership of 10.4 percent of Pacific Union Bank, Los Angeles, California.*	Newspaper – 12/12/2002 Fed. Reg. – N/A
3(a)(1)	Elran (D.D.) Investments Ltd. And Elran (D.D.) Holdings Ltd., both of Tel Aviv, Israel, to become bank holding companies by acquiring indirect control of Signature Bank, New York, New York.*	Newspaper – 11/28/2002 Fed Reg – 11/29/2002

* Subject to 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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<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

Institution

Location

None

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, November 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

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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, November 9, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Fifth Third Bank, Michigan, Grand Rapids, MI to establish a branch at 1114 North Mission St., Mt. Pleasant, MI.*	Newspaper - 11/02/2002
Branch	Notice by Fifth Third Bank, Cincinnati, OH to establish a branch at State Route 301 (Abbe Rd.) and Route 254 adjacent to I-90, Sheffield Village, OH.*	Newspaper - 11/25/2002
Branch	Notice by Fifth Third Bank, Indiana, Indianapolis, IN to establish a branch at 12626 U.S. 41, Evansville, IN.*	Newspaper - 11/15/2002
Branch	Notice by Fifth Third Bank, Northern Kentucky, Covington, KY to establish branches at 338 Richwood Rd., Richwood, KY and 377 Mt. Zion Rd., Florence, KY.*	Newspaper - 11/20/2002

* 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	Notice of Change in Bank Control filed by the Forcht Family Control Group of their intent to acquire ownership and control of 100% of the outstanding voting shares of Somerset Bancorp, Inc., Corbin, KY.	Newspaper - 11/20/2002 Fed Reg - 11/27/2002
CIC	Notice of Change in Bank Control filed by the Forcht Family Control Group of their intent to acquire ownership and control of 100% of the outstanding voting shares of Laurel Bancorp, Inc., Corbin, KY.	Newspaper – 11/20/2002 Fed Reg – 11/27/2002
CIC	Notice of Change in Bank Control filed by the Forcht Family Control Group of their intent to acquire ownership and control of 100% of the outstanding voting shares of Tri-County Bancorp, Inc., Corbin, KY.	Newspaper – 11/20/2002 Fed Reg – 11/27/2002
CIC	Notice of Change in Bank Control filed by the Forcht Family Control Group of their intent to acquire ownership and control of 100% of the outstanding voting shares of Williamsburg Bancorp, Inc., Corbin, KY.	Newspaper – 11/20/2002 Fed Reg – 11/27/2002

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.

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					<i>LrgBk</i>	<i>SmBk</i>
542528	The Citizens Banking Company 100 East Water Street Sandusky, OH 44870	08/12/2002	11/05/2002	O	X	
1017425	The Killbuck Savings Bank Company 165 North Main St. Killbuck, OH 44637	08/26/2002	11/06/2002	S	X	

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, November 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)	FNB Southeast, Reidsville, North Carolina, to acquire the assets and assume the liabilities of the Harrisonburg, Virginia, branch office of Guaranty Bank, Charlottesville, Virginia.*	Newspaper - N/avail
Branch	The Bank of Currituck, Moyock, North Carolina, to establish a branch at 3105 North Croatan Highway, Kill Devil Hills, North Carolina.*	Newspaper - 11/23/2002
Branch	Guaranty Bank, Charlottesville, Virginia, to establish a branch at 124 Main Street, Lovingson, Virginia.*	Newspaper - 11/24/2002

*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)	Davis Trust Financial Corporation, Elkins, West Virginia, to acquire up to 21.63% of the voting shares of First Clay County Banc Corporation, Clay, West Virginia.*	Fed Reg - N/Avail Newspaper - 12/06/2002

*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

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					<i>LrgBk</i>	<i>SmBk</i>
188720	The Farmers Bank of Appomattox 18 Main Street Appomattox, Virginia 24522	08/26/2002	11/02/2002	S		X
8631	Pleasants County Bank 323 2 nd Street St. Marys, West Virginia 26170	08/26/2002	11/09/2002	S		X

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, November 9, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 4115 East Colfax Avenue, Denver, Colorado, to be known as the Denver-Colfax Branch.*	Newspaper-11/12/2002
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at the intersection of North Dysart Road and West Indian School Road, Litchfield Park, Arizona, to be known as the Litchfield-Dysart Branch.*	Newspaper-11/12/2002
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at the intersection of North Alma School Road and West Elliot Road, Chandler, Arizona, to be known as the Chandler-Alma School Branch.*	Newspaper-11/12/2002
Branch	Fifth Third Bank, Naples, Florida, to establish a branch located at 540 John Ringling Boulevard, Sarasota, Florida, to be known as the St. Armands Banking Center.*	Newspaper-11/03/2002

*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>
3(a)(3)	CenterState Banks of Florida, Inc., Winter Haven, Florida, to acquire CenterState Bank of Florida, Winter Haven, Florida.*	Newspaper-11/22/2002 Fed Reg-12/02/2002

*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>
None	

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
64730	Farmers & Merchants Post Office Box 4450 Eatonton, Georgia 31024 (706) 485-9941	07/29/2002	11/07/2002	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, November 9, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Harris Bank St. Charles, St. Charles, Illinois, to establish a branch facility to be located at the northwest corner of Thornwood Avenue and Randall Road, South Elgin, Illinois.	Newspaper – 11/21/2002
18C & Branches	Midwest Bank and Trust Company, Elmwood Park, Illinois, to merge with Fairfield Savings Bank, F.S.B., Long Grove, Illinois and thereby to establish branches.*	Newspaper – 11/06/2002

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both news paper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Ambanc Financial Services, Inc., Beaver Dam, Wisconsin, to acquire 100 percent of Central Lakes Bancorporation, Inc., Necedah, Wisconsin, and thereby indirectly acquire Necedah Bank, Necedah, Wisconsin.*	Fed Reg – 12/06/2002 Newspaper – 11/25/2002
3(a)(3)	First State Associates, Inc., Hawarden, Iowa, and Old O'Brien Banc Shares, Inc., Sutherland, Iowa, to each acquire an additional 16.67 percent of Hawarden Banking Company, Hawarden, Iowa. The shares are being acquired through Hawarden Banking Company redemption of 65 shares, or 33.33 percent of its 195 shares outstanding.*	Fed Reg – 11/29/2002 Newspaper – 11/23/2002
CIC	Notice by Donald Dean Nolan, Hawarden, Iowa, to acquire an additional 661 shares, or 15 percent of First State Associates, Inc., Hawarden, Iowa, and thereby increase his aggregate ownership to 31 percent.	Fed Reg – 11/22/2002 Newspaper – 11/20/2002
3(a)(3)	Herky Hawk Financial Corp., Monticello, Iowa, to acquire 100 percent of Munter Agency, Inc., Strawberry Point, Iowa, and thereby indirectly acquire Union Bank & Trust Company, Strawberry Point, Iowa.*	Fed Reg – 11/22/2002 Newspaper – N/Avail

Section II – Applications subject to both news paper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Mahaska Investment Company, Oskaloosa, Iowa, to acquire 100 percent of Belle Plaine Service Corporation, Belle Plaine, Iowa, and thereby indirectly acquire Citizens Bank and Trust Company, Hudson, Iowa.*	Fed Reg – 11/18/2002 Newspaper – 11/15/2002
4(c)(8)	Midwest Banc Holdings, Inc., Elmwood Park, Illinois, to merge with Big Foot Financial Corporation, Long Grove, Illinois, and thereby indirectly acquire Fairfield Savings Bank, F.S.B., Long Grove, Illinois, and thereby operate a savings association.*	Fed Reg – 11/15/2002 Newspaper – 11/18/2002
3(a)(3)	Prairieland Bancorp Employee Stock Ownership Plan, Bushnell, Illinois, to increase its ownership of Prairieland Bancorp, Inc., Bushnell, Illinois, from 44.73 percent to 49.77 percent, and thereby indirectly acquire Farmers and Merchants State Bank, Bushnell, Illinois.	Fed Reg – N/Avail Newspaper – 12/16/2002

* 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>
4c8	Michigan Heritage Bancorp, Inc., Farmington Hills, Michigan, proposes to engage in the origination of residential mortgages and home equity loans through the acquisition of MHB Financial, LLC, Farmington Hills, Michigan.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
123646	Salin Bank & Trust Co. 8455 Keystone Crossing Drive Suite 100 Indianapolis, Indiana 46240 (317) 532-2265	04/29/2002	11/04/2002	S	X	
427241	The Friendship State Bank 5908 State Road 62 Friendship, Indiana 47021 (812) 667-5101	03/04/2002	11/04/2002	S		X
297042	Fortress Bank of Westby 100 N. Main Street Westby, Wisconsin 54667 (608) 634-3787	06/10/2002	11/05/2002	S		X
87047	First State Bank of Porter 230 Lincoln Street Porter, Indiana 46304-1897 (219) 926-2136	06/10/2002	11/07/2002	S		X

Section VI – CRA examinations scheduled for First Quarter of 2003

<i>Institution</i>	<i>Location</i>
State Bank of Blue Mound	Blue Mound, Illinois
First Bank and Trust of Evanston	Evanston, Illinois
Town & Country Bank	Springfield, Illinois
First Bank of Berne	Berne, Indiana
Linden State Bank	Linden, Indiana
Ames Community Bank	Ames, Iowa
Citizens State Bank	Clarinda, Iowa
Security Savings Bank	Eagle Grove, Iowa
Farmers State Bank	Lake View, Iowa
City State Bank	Ogden, Iowa
The Home Trust and Savings Bank	Osage, Iowa
The Blissfield State Bank	Blissfield, Michigan
Farmers State Bank of Breckenridge	Breckenridge, Michigan
Isabella Bank and Trust	Isabella, Michigan
Michigan Heritage Bank	Novi, Michigan
The Onsted State Bank	Onsted, Michigan
Union Bank and Trust Co.	Evansville, Wisconsin
F&M Bank – Wisconsin	Kaukauna, 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, November 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>
3A1	Tate Interim, Inc., Senatobia, Mississippi, to become a bank holding company by acquiring 100 percent of the voting shares of Tate Financial Corporation, Senatobia, Mississippi, and thereby indirectly acquire its subsidiary bank, Senatobia Bank, Senatobia, Mississippi.*	Newspaper – 12/05/2002 Fed Reg – N/Avail
CIC	Notice by Robert Lee Riley, Holliday, Missouri, to gain control of Paris Bancshares, Inc., Paris, Missouri.	Newspaper – N/Avail Fed Reg – 11/29/2002

* 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>
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.

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, November 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>
3(a)(1)	Community Financial Corporation, Owatonna, Minnesota, to become a bank holding company by acquiring 100 percent of the voting shares of Community Bank Owatonna, Owatonna, Minnesota, a de novo bank.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	State Bankshares, Inc., Fargo, North Dakota, to acquire 100% of State Bank of Moorhead, Moorhead, Minnesota.*	Fed Reg – 11/01/2002 Newspaper – N/Avail
3(a)(3)	Merchants Financial Group, Inc., Winona Minnesota, to acquire 100% of the voting shares of Merchants Bank, National Association, La Crescent, Minnesota, a de novo bank, in connection with the relocation of the charter of the existing Merchants Bank, National Association, La Crescent, Minnesota, to Onalaska, Wisconsin.*	Fed Reg – 11/25/2002 Newspaper – 11/30/2002
3(a)(3)	First Interstate Bancsystem, Inc., Billings, Montana proposes to acquire 100% of the voting shares of Silver Run Bancorporation, Inc., Red Lodge, Montana, and thereby indirectly acquire The United States National Bank of Red Lodge, Red Lodge, Montana.*	Fed Reg – 12/06/2002 Newspaper – 11/24/2002
CIC	Notice by Patrick A. Wick, Turtle Lake, Wisconsin to acquire control of Turtle Bankshares, Inc., Turtle Lake, Wisconsin, and thereby indirectly acquire control of Bank of Turtle Lake, Turtle Lake, Wisconsin.	Fed Reg – 12/02/2002 Newspaper – N/Avail
CIC	Change in control notice by Todd Haugan, Long Lake, Minnesota, Tom P. Kell, Duluth, Minnesota and Richard Lefcowitz, Minong, Wisconsin to retain control of Superior Financial Holding, Inc., Two Harbors, Minnesota, and thereby indirectly retain control of the Lake Bank, National Association, Two Harbors, Minnesota.	Fed Reg – 12/02/2002 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>
CIC	Change in control notice for David A. Beito, Trustee of the David A. Beito 2002 GST Trust A, Kathryn A. Beito 2002 GST Trust A, Laura E. Beito 2002 GST Trust A, David A. Beito 2002 GST Trust B, Kathryn A. Beito 2002 GST Trust B, and Laura E. Beito 2002 GST Trust B to acquire control of GATO Holdings, Inc., Thief River Falls, Minnesota.	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 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 10

Federal Reserve Bank of Kansas City

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

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SpiritBank, Tulsa, Oklahoma, to establish a mobile branch to service the location at 9618 S. Memorial, Tulsa, Oklahoma.	Newspaper - 11/18/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Central of Kansas, LP and Edward C. Rolfs and Thomas Rolfs as co-trustees of the CKI Management Trust, all of Junction City, Kansas, to acquire control of Central of Kansas, Inc., parent of Central National Bank, both of Junction City, Kansas.	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>
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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, November 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)	PNB Financial Bank, Lubbock, TX, to merge with Whisperwood National Bank, Lubbock, TX*	Newspaper - 12/01/2002
Branch	PNB Financial Bank, Lubbock, TX, to establish three branch offices at 4415 Fourth Street, Lubbock, TX 79416; 2524 82 nd Street, Lubbock, TX 79423; and 5201 82 nd Street, Lubbock, TX 79424*	Newspaper - 12/01/2002
Branch	Legacy Bank of Texas, Plano, TX, to establish a branch office at State Highway 289 and FM 720, Frisco, TX 75034*	Newspaper - 11/10/2002

*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>
3(a)(1)	Reynolds Teague, Thurman Financial Corporation, Moody, TX, to acquire RTT Delaware Holdings, Inc., Wilmington, TX, and First National Bank of Moody, Moody, TX* (previously reported the week ending November 2, 2002)	Fed Reg – 11/29/2002 Newspaper – 11/29/2002
CIC	Harvey E. Zinn, Sugar Land, TX, to acquire an interest in SNB Bancshares, Inc., Sugar Land, TX (previously reported the week ending November 2, 2002)	Fed Reg – 11/19/2002 Newspaper – 11/22/2002
3(a)(5)	Maedgen & White, Ltd., Dallas, TX, and Plains Capital Corporation, Dallas, TX, to acquire Independent Financial, Inc., Lubbock, TX, and Whisperwood National Bank, Lubbock, TX*	Fed Reg – 12/06/2002 Newspaper – 12/01/2002

*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:

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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>
884358	First State Bank 112 West Polk Street Livingston, Texas 77351-2836	08/12/2002	11/11/2002	S	X	

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, November 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	Joyce Anne Chiles, Centerville, Washington, William John Firstenburg and Bruce Edward Firstenburg, Vancouver, Washington, to acquire additional voting shares of First Independent Investment Group, Inc., Vancouver, Washington, and thereby indirectly acquire voting shares of First Independent Bank, Vancouver, Washington.*	Newspaper – N/Avail Fed Reg – 12/03/2002

* 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>	
COM	Zubair and Khatjia Kazi and Yahia and Magda Abdul-Rahman request relief from their commitments set forth in their letters dated May 28, 1997, June 5, 1997, June 11, 1997, and July 7, 1997, made in connection with a Change in Bank Control notice involving Greater Pacific Bancshares, Whittier, 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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SN = Substantial noncompliance

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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	
