
Federal Reserve Release



H.2

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

*No. 7
Week Ending February 14, 1998*

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Global financial system and the Asian crisis -- statement by Chairman Greenspan before the Senate Committee on Foreign Relations. February 12, 1998.

- Published, February 12, 1998

BANK HOLDING COMPANIES

National City Corporation, Cleveland, Ohio -- to merge with First of America Bank Corporation, Kalamazoo, Michigan, and acquire First of America Bank, N.A., Kalamazoo, and First of America Bank-Illinois, N.A., Bannockburn, Illinois, and its nonbanking subsidiaries, and engage in certain nonbanking activities.

- Permitted, February 11, 1998

North Fork Bancorporation, Inc., Melville, New York -- to acquire New York Bancorp, Inc., Douglaston; and Home Federal Savings Bank, Ridgewood, New York.

- Approved, February 9, 1998

Shore Financial Corporation, Onley, Virginia -- to acquire ShoreBank.

- Approved, February 9, 1998

MEMBERSHIP

Shore Bank, Onley, Virginia -- to become a member of the Federal Reserve System.

- Approved, February 9, 1998

ENFORCEMENT

Trustco Bank New York, Schenectady, New York -- order of prohibition and assessment of a civil money penalty against John E. Colley, a former employee and institution-affiliated party of Trustco Bank New York.

- Announced, February 13, 1998

H.2

February 8, 1998 to February 14, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

Abbreviations: 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

Philadelphia

Berks County Bank, Reading, Pennsylvania -- to establish a branch at 500 Hawkrige Drive, Borough of Hamburg, County of Berks, Pennsylvania.
- Approved, February 12, 1998

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 3610 McFarland Boulevard, Tuscaloosa, Alabama.
- Approved, February 9, 1998

Richmond

Commercial and Farmers Bank, Ellicott City, Maryland -- to establish a branch at 6130 Columbia Crossing Circle, Columbia, Maryland.
- Approved, February 13, 1998

Commercial and Farmers Bank, Ellicott City, Maryland -- to establish a branch at 6245 Washington Boulevard, Elkridge, Maryland.
- Approved, February 13, 1998

New York

Greenwich Bank & Trust Company, Greenwich, Connecticut -- to establish a branch at 1103 Putnam Avenue.
- Approved, February 11, 1998

Kansas City

Lafayette State Bank, Lafayette, Colorado -- to establish a branch at 801 Main Street, Suite 130, Louisville, Colorado.
- Approved, February 13, 1998

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 294 Wall Street, Kingston, New York.
- Approved, February 13, 1998

February 8, 1998 to February 14, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

San Francisco

Western Security Bank, Scottsdale, Arizona -- to establish a branch at 16277 Hayden-Greenway Loop, Scottsdale, Arizona.
- Approved, February 13, 1998

BANK HOLDING COMPANIES

Atlanta

Regions Financial Corporation, Birmingham, Alabama -- to merge with Key Florida Bancorp, Inc., Bradenton, Florida.
- Approved, February 12, 1998

Dallas

Adam Corporation/Group, Bryan, Texas; TAC Financial Corporation, Dover, Delaware; and First American Bank Texas SSB, Bryan, Texas -- request for waiver of application to acquire Austin National Bank, Austin, Texas.
- Granted, February 12, 1998

Chicago

Amcore Financial, Inc., Rockford, Illinois -- waiver of commitment concerning the brokerage activities of Investors Management Group.
- Returned, February 12, 1998

Kansas City

Ameribank Corporation, Shawnee, Oklahoma -- to retain Investment Management, Inc., Tulsa, Oklahoma, and to continue to engage in financial and investment advisory activities.
- Permitted, February 12, 1998

New York

Bank of New York Company, New York, New York -- to acquire shares and certain liabilities of Mendham Capital Group, Inc., Rosedale, New Jersey, and engage in riskless principal activities; to underwrite and deal in obligations of the United States and general obligations of states; and to underwrite and deal, to a limited extent, in corporate debt securities.
- Permitted, February 9, 1998

February 8, 1998 to February 14, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

St. Louis

Community Bank Shares of Indiana, Inc., New Albany, Indiana -- to acquire NCF Financial Corporation, Bardstown, Kentucky, and NCF Bank and Trust Company.
- Approved, February 12, 1998

New York

Deutsche Bank AG, Frankfurt Am Main, Federal Republic of Germany -- to acquire certain assets of National Westminster Bank PLC, London, England; Deutsche Morgan Grenfell, Inc., New York, New York; National Westminster Bank PLC, London, England; and Natwest Securities Corporation, New York, New York, and engage in financial and investment advisory activities; securities brokerage activities; riskless principal activities; private placement services; futures commission merchant activities and other services; forward contracts, options, futures, swaps and similar contracts, whether traded on exchanges or not.
- Permitted, February 13, 1998

San Francisco

Eggemeyer Advisory Corp., Castle Creek Capital L.L.C., San Diego, California -- to acquire Coastal Credit Corporation, Virginia Beach, Virginia.
- Permitted, February 11, 1998

St. Louis

First Commercial Corporation, Little Rock, Arkansas -- to acquire Kemmons Wilson, Inc., Memphis, Tennessee, and KW Bancshares, Inc., Little Rock; and Federal Savings Bank, Rogers, Arkansas.
- Approved, February 12, 1998

First Commercial Corporation, Little Rock, Arkansas -- to acquire First Commercial Bank, N.A. of West Memphis, West Memphis, Arkansas.
- Approved, February 12, 1998

Kansas City

First Nebraska Bancs, Inc., Sidney, Nebraska -- to acquire South Platte Bancorp, Julesburg, Colorado, and First National Bank.
- Approved, February 11, 1998

February 8, 1998 to February 14, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

Dallas

Harlingen Bancshares, Inc., Harlingen, Texas -- to acquire Lower Rio Grande Valley Bancshares, Inc., La Feria, Texas, and First National Bank.
- Approved, February 10, 1998

Kansas City

McCurtain County Bankshares, Inc., Idabel, Oklahoma -- to acquire McCurtain County National Bank and New McCurtain County National Bank, Broken Bow, Oklahoma.
- Approved, February 9, 1998

Dallas

Mission-Heights Management Company, Ltd., Channelview, Texas, Prime Bancshares, Inc., Channelview, Texas, and IBID, Inc., Wilmington, Delaware -- request for waiver of application to acquire Sunbelt National Bank, Houston, Texas.
- Granted, February 13, 1998

St. Louis

Planters Corporation, Memphis, Tennessee -- to acquire Security Bancshares, Inc., Des ARC, Arkansas, Farmers and Merchants Bank, and Merchants and Farmers Bank, West Helena, Arkansas.
- Approved, February 12, 1998

Atlanta

Tarpon Coast Bancorp, Inc., Port Charlotte, Florida -- to acquire Tarpon Coast National Bank.
- Approved, February 10, 1998

San Francisco

Urban Bank, Makati City, Philippines -- to acquire The Redwood Bancorp, San Francisco, California.
- Withdrawn, February 10, 1998

February 8, 1998 to February 14, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

Cleveland

Wayne Bancorp, Inc., Wooster, Ohio -- to acquire Chippewa Valley Bancshares, Inc., Rittman, Ohio.
- Approved, February 12, 1998

BANK MERGERS

St. Louis

Farmers and Merchants Bank, Rogers, Arkansas -- to acquire the main office and four branches in Rogers of Federal Savings Bank, Rogers, Arkansas.
- Approved, February 12, 1998

CHANGE IN BANK CONTROL

Atlanta

Crescent Banking Company, Jasper, Georgia -- change in bank control.
- Permitted, February 11, 1998

Atlanta

First Cherokee Bancshares, Inc., Woodstock, Georgia -- change in bank control.
- Permitted, February 13, 1998

St. Louis

First State Bank of Dongola, Dongola, Illinois -- change in bank control.
- Permitted, February 13, 1998

Atlanta

NGLC, Inc., Miami, Florida -- change in bank control.
- Permitted, February 10, 1998

Minneapolis

Springfield Investment Company, Springfield, Minnesota -- change in bank control.
- Permitted, February 9, 1998

February 8, 1998 to February 14, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Dallas

Austin National Bank, Austin, Texas -- report on competitive factors of the proposed merger with FAB Acquisition Bank, SSB, Bryan, Texas.

- Submitted, February 12, 1998

St. Louis

BancorpSouth Bank, Tupelo, Mississippi -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Ellisville branch of Union Planters Bank, N.A., Memphis, Tennessee.

- Submitted, February 11, 1998

San Francisco

Bank of Hawaii, Honolulu, Hawaii -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of the Saipan branch of First Savings and Loan Association of America, Dededo, Guam.

- Submitted, February 9, 1998

Kansas City

Commercial Bank, Leadville, Colorado -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Buena Vista, Colorado, branch of World Savings Association, El Cajon, California.

- Submitted, February 12, 1998

San Francisco

Cuyamaca Bank, Santee, California -- report on competitive factors of the proposed acquisition of the Jamul, Campo, and Pine Valley, California, branches of Wells Fargo Bank, N.A., San Francisco, California.

- Submitted, February 9, 1998

Minneapolis

First Security Bank of Helena, Helena, Montana -- report on competitive factors of the proposed merger with New First Security Bank of Helena.

- Submitted, February 10, 1998

February 8, 1998 to February 14, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

Dallas

First American Bank Texas, SSB, Bryan, Texas -- report on competitive factors of the proposed merger with Austin National Bank, Austin, Texas.

- Submitted, February 12, 1998

Minneapolis

First Farmers & Merchants National Bank, Luverne, Minnesota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Pipestone, Minnesota, branch of TCF National Bank Minnesota, Minneapolis, Minnesota.

- Submitted, February 13, 1998

Dallas

First State Bank of Texas, Denton, Texas -- report on competitive factors of the proposed merger with Shady Oaks National Bank, Lake Worth, Texas.

- Submitted, February 12, 1998

Philadelphia

Fulton Bank, Lancaster, Pennsylvania -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of Lebanon Valley Farmers National Bank, Lebanon, Pennsylvania.

- Submitted, February 9, 1998

Chicago

Jackson National Life Insurance Company, Lansing, Michigan -- report on competitive factors of the proposed acquisition of the First Federal Savings & Loan Association of San Bernardino, San Bernardino, California.

- Submitted, February 13, 1998

Atlanta

Louisiana National Security Bank, Donaldsonville, Louisiana -- report on competitive factors of the proposed merger with Whitney National Bank, New Orleans, Louisiana.

- Submitted, February 10, 1998

February 8, 1998 to February 14, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

Chicago

Mid-Southern Savings Bank, FSB, Salem, Indiana -- report on competitive factors of the proposed merger with Interim Savings Bank.

- Submitted, February 13, 1998

Richmond

National Bank of Blacksburg, Blacksburg, Virginia -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Galax, Virginia, branch of First American Federal Savings Bank, Roanoke, Virginia.

- Submitted, February 12, 1998

Richmond

NationsBank, National Association, Charlotte, North Carolina -- report on competitive factors of the proposed merger with Boatmen's Trust Company of Arkansas, Little Rock, Arkansas.

- Submitted, February 13, 1998

Dallas

San Angelo National Bank, San Angelo, Texas -- report on competitive factors of the proposed merger with San Angelo Trust Company.

- Submitted, February 9, 1998

Atlanta

Totalbank, Miami, Florida -- report on competitive factors of the proposed merger with Florida International Bank, Perrine, Florida.

- Submitted, February 11, 1998

EXTENSIONS OF TIME

San Francisco

DNB Financial, Riverside, California -- extension to divest certain property.

- Granted, February 9, 1998

Kansas City

Stockmens Financial Corporation, Rushville, Nebraska -- extension to May 15, 1998, to acquire shares of BankWest, Castle Rock, Colorado.

- Granted, February 10, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

San Francisco

SierraWest Bancorp, Truckee, California -- request for waiver of the application to acquire California Community Bancshares, Vacaville, California.
- Granted, February 6, 1998

CHANGE IN BANK CONTROL

Kansas City

American Banc Corporation, Fremont, Nebraska -- change in bank control.
- Permitted, February 10, 1998

COMPETITIVE FACTORS REPORTS

Cleveland

Huntington National Bank, Columbus, Ohio -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of sixty branches in five Florida banking markets of Barnett Bank, N.A., Jacksonville, Florida.
- Submitted, February 3, 1998

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week of February 14, 1998

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

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>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
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None

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<i>Institution</i>	<i>Location</i>
Fleet Bank of Maine	Portland, Maine
Fleet Bank - NH	Nashua, New Hampshire

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week of February 14, 1998

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)	North Fork Bancorporation, Melville, New York, to acquire up to 9.9 percent of the common shares of Long Island Bancorp, Inc., Melville, New York.	N/Avail
3(a)(1)	CAB Holding, L.L.C., Wilmington, Delaware, to acquire 100 percent of the shares of The Chinese American Bank, New York, New York. <u>1/</u>	

1/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.

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)	Union Bank of Switzerland, Zurich, Switzerland ("UBS"), in connection with the proposed merger between UBS and Swiss Bank Corporation, Basel, Switzerland ("SBC"), to acquire the following subsidiaries of SBC: (i) SBC Warburg Dillon Read Inc.; (ii) Dillon, Read Interfunding Inc.; (iii) Private Equity Holding, Inc.; (iv) SBC Resource Management, Inc.; (v) SBC Brinson, Inc.; and (vi) Warburg Brunswick Inc., all of New York, New York; and (vii) SBC Warburg Futures Inc.; (viii) Brinson Partners, Inc.; and (ix) Brinson Trust Company, all of Chicago, Illinois, and thereby engage in certain nonbanking activities.	02/25/98

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

<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>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
None					

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

Institution

Location

Arab American Bank

40 East 52nd Street
New York, New York 10022

Bankers Trust Company

280 Park Avenue
New York, New York 10017

Manufacturers and Traders Trust Company

One M&T Plaza
Buffalo, New York 14240

United States Trust Company

114 West 47th Street
New York, New York 10036

District 3
Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week of February 9, 1998

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

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>
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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>
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None

Section VI - CRA examinations scheduled for Second Quarter of 1998

<i>Institution</i>	<i>Location</i>
Bryn Mawr Trust Company	Bryn Mawr, PA
Summit Bank	Bethlehem, PA

“Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution’s examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution’s name will be republished in an appropriate later listing. Any comments received as result of either the first publication or subsequent publication will be considered during the examination.”

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week of February 14, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C Branch	Received application from Community First Bank & Trust Company, Celina, OH on February 2, 1998, to acquire and merge with The Union State Bank, Payne, OH and incident thereto establish branches.	3/6/98

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	Received notice from Mr. William Harvey May, Nelsonville, OH on February 11, 1998, of his intent to retain control of up to 25.170 percent of the outstanding voting shares of First National Bancshares of Nelsonville, Inc., Nelsonville, OH.	Fed Reg - 3/4/98
3A3	Received application from First Citizens Banc Corp, Sandusky, OH on February 13, 1998, of its intent to acquire The Farmers State Bank of New Washington, New Washington, OH.	N/Avail*

*Net Yet Known.

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

<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>
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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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The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
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None

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<i>Institution</i>	<i>Location</i>
Citizens Deposit Bank & Trust	P.O. Box 9, 400 Second Street, Vanceburg, KY 41179-0009
Enterprise Bank	6150 Enterprise Parkway, Solon, OH 44139
Farmers Bank & Savings Company	P.O. Box 626, 211 W. 2nd Street, Pomeroy, OH 45769-1037
Heartland Bank	P.O. Box 7, 12 N. Main Street, Croton, OH 43013-0007
The Citizens Banking Company	P.O. Box 247, 10 E. Main Street, Salineville, OH 43945-0247
The St. Henry Bank	P.O. Box 330, 231 E. Main Street, St. Henry, OH 45883
Towne Bank	610 East South Boundary, Perrysburg, OH 43551

District 5
Federal Reserve Bank of Richmond

Applications and notifications filed during the week of February 14, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Crestar Bank, Richmond, Virginia, to establish a branch at 6075 Gorgas Road, Fort Belvoir, Virginia.*	3/9/98

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

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>
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- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
153924	First Virginia Bank-Maryland 9420 Pennsylvania Avenue Upper Marlboro, Maryland 20772	9/22/97	2/8/98	Satisfactory	Large Bank
1017528	First Virginia Bank-Mountain Empire Laurel Avenue Damascus, Virginia 24236	10/6/97	2/12/98	Satisfactory	Large Bank
991621	Citizens Bank and Trust Company 126 South Main Street Blackstone, Virginia 23824-1842	12/1/97	2/13/98	Satisfactory	Small Bank

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week of February 14, 1998

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	Community Bancshares, Inc., Blountsville, Alabama, change in control notice filed by Mr. Kennon R. Patterson, Sr., to acquire 1.03 percent of the outstanding shares of Community Bancshares, Inc., Blountsville, Alabama.	N/Avail
3(a)(1)	PSB BancGroup, Inc., Lake City, Florida, to become a bank holding company by acquiring Peoples State Bank, Lake City, Florida (in organization).*	Fed Reg - 3/02/98
3(a)(1)	Flag Financial Corporation, LaGrange, Georgia, to become a bank holding company by acquiring Middle Georgia Bankshares, Inc., Unadilla, Georgia.*	Fed Reg - 3/06/98
4(c)(8)	Flag Financial Corporation, LaGrange, Georgia, to retain 100 percent control over First Federal Savings Bank of LaGrange, LaGrange, Georgia, and thereby continue operating a thrift association.*	Fed Reg - 3/06/98

*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

<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>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
None					

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week of February 14, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	NBD Bank Detroit, Michigan 29750 Wixom Road Wixom, Michigan	Newspaper - 2/23/98
Branch	State Bank of Caledonia Caledonia, Michigan 123 S. Westnedge Kalamazoo, Michigan	Newspaper - 1/28/98
Branch	Old Kent Bank Grand Rapids, Michigan 1390 N. Leroy Fenton, Michigan	Newspaper - 2/21/98
Merger & Branches	First Banking Center - Burlington Burlington, Wisconsin First Banking Center-Albany Albany, Wisconsin 102 West Main Street Albany, Wisconsin 101 7 ½ Street Monroe, Wisconsin	Newspaper - N/Avail

Newspaper - Newspaper Comment Period Ending Date

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	Federated Bancorp, Inc. Loda, Illinois By Donald H. Schafer	Fed Reg - 3/3/98 Newspaper - N/Avail
CIC	First Mutual Bancorp of Illinois, Inc. Harvey, Illinois By Pethinaidu T. Veluchamy and Parameswari Veluchamy	Fed Reg - 2/27/98 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)	Little Sioux Bancshares, Inc.* Sioux Rapids, Iowa First State Bank Sioux Rapids, Iowa	Fed Reg - 3/9/98 Newspaper - N/Avail
3(a)(1)	LB Bancorp, Inc.* Milwaukee, Wisconsin Liberty Bank Milwaukee, Wisconsin	Fed Reg - 3/13/98 Newspaper - N/Avail
3(a)(1)	First Midwest Acquisition Corporation* Itasca, Illinois Heritage Financial Services, Inc. Tinley Park, Illinois Heritage Bank Blue Island, Illinois Heritage Trust Company Tinley Park, Illinois First National Bank of Lockport Lockport, Illinois	Fed Reg - N/Avail Newspaper - N/Avail
3(a)(3)	First Midwest Bancorp, Inc.* Itasca, Illinois Heritage Financial Services, Inc. Tinley Park, Illinois Heritage Bank Blue Island, Illinois Heritage Trust Company Tinley Park, Illinois First National Bank of Lockport Lockport, Illinois	Fed Reg - N/Avail Newspaper - N/Avail

Fed Reg - Federal Register Comment Period Ending Date

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not Available at this time

*Subject to provision of the Community Reinvestment Act

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	First Chicago NBD Corporation Chicago, Illinois Roney & Co., L.L.C., a limited liability company Detroit, Michigan	Fed Reg - N/Avail

Fed Reg - Federal Register Comment Period Ending Date

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
SMB-OTH	Royal American Bank Inverness, Illinois Intent to establish and operate a full service trust department	

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>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
744041	First American Bank 702 Main Street Jewell, Iowa 50130 (515) 827-5443	10/6/97	2/13/98	Satisfactory	Small

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<i>Institution</i>	<i>Location</i>
Firststar Bank Illinois	Chicago, Illinois
Pullman Bank & Trust Company	Chicago, Illinois
The State Bank of Geneva	Geneva, Illinois
NorthSide Community Bank	Gurnee, Illinois
Royal American Bank	Inverness, Illinois
The Millbrook-Newark Bank	Newark, Illinois
Union Bank	Streator, Illinois
Ripley County Bank	Osgood, Indiana
Iowa State Bank	Calmar, Iowa
Fortress Bank of Cresco	Cresco, Iowa
Security Bank	Mashalltown, Iowa
Ossian State Bank	Ossian, Iowa
Community Savings Bank	Robins, Iowa
Security State Bank	Stuart, Iowa
Washington State Bank	Washington, Iowa
Chelsea State Bank	Chelsea, Michigan
Citizens Bank	Flint, Michigan
Lapeer County Bank & Trust Co.	Lapeer, Michigan
Charter Bank	Wyandotte, Michigan
F&M Bank-Algoma	Algoma, Wisconsin
F&M Bank-Brodhead	Brodhead, Wisconsin
F&M Bank-East Troy	East Troy, Wisconsin
F&M Bank-Fennimore	Fennimore, Wisconsin
F&M Bank-New London	New London, Wisconsin
F&M Bank-Winnebago County	Omro, Wisconsin
Heritage Bank and Trust	Racine, Wisconsin
M&I Mid-State Bank	Stevens Point, Wisconsin

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week of February 14, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Farmers and Merchants Bank, Rogers, Arkansas, to relocate its main office to 500 West Walnut, Rogers, Arkansas, and to retain the existing main office location at 401 West Chestnut, Rogers, Arkansas, as a branch facility.*	1/5/98

*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)(5)	Notice by National City Bancshares, Inc., Evansville, Indiana, to acquire Illinois One Bancorp, Inc., Shawneetown, Illinois (previously reported during the week of February 2, 1998).*	Newspaper - 3/6/98
3(a)(3)	Notice by Union Planters Corporation, Memphis, Tennessee, to acquire Peoples First Corporation, Paducah, Kentucky.*	Fed Reg - 3/13/98
3(a)(5)	Notice by Union Planters Corporation, Memphis, Tennessee, to acquire Merchants Bancshares, Inc., Houston, Texas.*	Fed Reg - 3/13/98
3(a)(3)	Notice by Chambers Bancshares, Inc., Danville, Arkansas, to acquire Community Investment, Inc., Elkins, Arkansas.*	Newspaper - 3/13/98
CIC	Notice involving Brinkley Bancshares, Inc., Brinkley, Arkansas, by the Gus Rusher Family Limited Partnership, Brinkley, Arkansas.	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>
4(c)(8)	Notice by Union Planters Corporation, Memphis, Tennessee, to acquire Merchants Bancshares, Inc., Houston, Texas.	3/13/98

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(j)(5)(B)	Notice by Concord EFS, Inc., Memphis, Tennessee, to acquire Digital Merchant Systems, Inc., et. al., Northfield, Illinois.	Not applicable
4(j)(5)(B)	Notice by Midwest Bankers' Bancorporation, Inc., Jefferson City, Missouri, to acquire Missouri Trust Company, Jefferson City, Missouri.	Not applicable

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>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
499613	Fifth Third Bank of Kentucky, Inc. Louisville, Kentucky	9/8/97	2/13/98	Outstanding	Large Bank

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<i>Institution</i>	<i>Location</i>
Farmers and Merchants Bank	Rogers, Arkansas
Simmons First Bank of Russellville	Russellville, Arkansas
Springdale Bank & Trust	Springdale, Arkansas
The Farmers & Merchants Bank	Stuttgart, Arkansas
The Bank of Yellville	Yellville, Arkansas
First Bank	Creve Coeur, Missouri
Citizens Bank	New Haven, Missouri
Southern Commercial Bank	St. Louis, Missouri

District 9

Federal Reserve Bank of Minneapolis

Applications and Notifications Filed During the Week of February 14, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Ronan State Bank, Ronan, Montana, to establish a branch in Polson, Montana.*	3/19/98

*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	Kevin Hammer to acquire control of 49.0% of the voting shares of Hoffman Bancshares, Inc., Hoffman, Minnesota.	Fed Reg - 3/3/98
3(a)(3)	Community First Bankshares, Inc., Fargo, North Dakota, for prior approval to acquire 100% of the voting shares of Pioneer Bank of Longmont, Longmont, Colorado.*	Fed Reg - 3/9/98
3(a)(5)	Community First Bankshares, Inc., Fargo, North Dakota, for prior approval to acquire by merger 100% of the voting shares of FNB, Inc., Greeley, Colorado, which owns 100% of the voting shares of First National Bank of Greeley, Greeley, Colorado, and Poudre Valley Bank, Fort Collins, Colorado.*	Fed Reg - 3/9/98
3(a)(5)	Community First Bankshares, Inc., Fargo, North Dakota, for prior approval to acquire by merger 100% of the voting shares of Community Bancorp, Inc., Thornton, Colorado, which owns 100% of Community First National Bank, Thornton, Colorado.*	Fed Reg - 3/9/98

*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 - Publicly available CRA 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>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
680457	The Yellowstone Bank Laurel, Montana	11/3/97	2/11/98	Satisfactory	Small Bank

Section VI - CRA examinations scheduled 2nd **Quarter of** 1998

<i>Institution</i>	<i>Location</i>
The Peninsula Bank	Ishpeming, Michigan
Root River State Bank	Chatfield, Minnesota
Le Crescent State Bank	Le Crescent, Minnesota
Cornerstone State Bank	Le Sueur, Minnesota
Dakota Bank	Mendota Heights, Minnesota
Peoples State Bank of Plainview	Plainview, Minnesota
Citizens State Bank of St. James	St. James, Minnesota
Citizens State Bank	Arlington, South Dakota
M&I Community State Bank	Eau Claire, Wisconsin
F&M Bank-Lakeland	Woodruff, Wisconsin

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Ms. Jacquelyn Brunmeier at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, PO Box 291, Minneapolis, Minnesota 55480-0291.

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week of February 14, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) / Branch	First Security Bank, Fort Lupton, Colorado, for prior approval to purchase the assets and assume the liabilities of The Security Bank, Craig, Colorado.	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)(3)	Morrill Bancshares, Inc., Sabetha, Kansas, for prior approval to acquire 47.71 percent of the voting shares of Century Acquisition Corporation, Hurst, Texas; and thereby indirectly acquire City National Bank, Kilgore, Texas.	Newspaper - N/Avail Fed Reg - 03/13/98
3(a)(3)	International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kanss City, Kansas; to acquire up to 47.5 percent of the voting shares of Brotherhood Bancshares, Inc., Kansas City, Kansas; and thereby indirectly acquire Brotherhood Bank & Trust Company, Kansas City, Kansas.	Newspaper - 03/16/98 Fed Reg - 03/13/98
4(c)(8)	Morrill Bancshares, Inc., Sabetha, Kansas, and Morrill & Janes Bancshares, Inc., Hiawatha, Kansas, First Centralia Bancshares, Inc., Centralia, Kansas, Davis Bancorporation, Inc., Davis, Oklahoma, Onaga Bancshares, Onaga, Kansas; to acquire FBC Financial Corporation, Claremore, Oklahoma, and thereby indirectly acquire 1st Bank Oklahoma, Claremore, Oklahoma, and thereby engage in operating a savings association, pursuant to 225.28(b)(4) of the Board's Regulation Y.	Newspaper - N/Avail Fed Reg - 03/13/98
CIC	Martin L. And Sandra D. Sisneros, Abencio E. and Rosie M. Sisneros, Joaquin A. and Dolores Sisneros, Philip and Attonette Sisneros, all of Belen, New Mexico, and Alex E. and Debbie Sisneros of Los Lunas, New Mexico; for prior approval to acquire voting shares of The Bank of Belen, Belen, New Mexico.	Newspaper -02/28/98 Fed Reg - 02/25/98
CIC	The Eatherly Family Limited Partnership, Ponca City, Oklahoma, to acquire voting control of First Bancorp of Oklahoma, Inc., Tonkawa, Oklahoma; and thereby indirectly acquire First National Bank of Oklahoma, Oklahoma City, Oklahoma.	Newspaper - N/Avail 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>
4(c)(8)	Bancshares of Missouri, Kearney, Missouri, to retain its investment in Jesse James Festival Grounds, L.L.C., Kearney, Missouri, and to continue to engage in a community development activity, pursuant to section 225.28(b)(12) of the Board's Regulation Y.	Fed Reg - N/Avail

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

Description of the CRA Goal against which institutions are evaluated, the four performance levels, and the institutions for which an evaluation is publicly available.

The CRA requires a periodic evaluation of each covered institution regarding the extent to which it has ascertained, and helped meet, the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA.:

- Outstanding**
- Satisfactory**
- Needs to Improve**
- Substantial noncompliance**

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
76555	American Bank 7701 E. Kellogg Wichita, Kansas 67215	11/17/97	02/09/98	Satisfactory
555658	Sheridan State Bank 29 N. Gould Street Sheridan, Wyoming 82801-6316	11/17/97	02/10/98	Outstanding

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>
12058	Bank of Holden 123 W. 2nd Holden, Missouri 64040-1383	11/17/97	02/10/98	Satisfactory

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<i>Institution</i>	<i>Location</i>
Bank of Boulder	Boulder, Colorado
The Citizens Bank	Cortez, Colorado
Farmers State Bank	Fort Morgan
Union Colony Bank	Greeley, Colorado
First Mountain Bank	Leadville, Colorado
State Bank	Lancaster, Kansas
Webb City Bank	Webb City, Missouri
Bank of Hartington	Hartington, Nebraska
First Security Bank	Mitchell, Nebraska
First Nebraska Bank	Valley, Nebraska
Bank of Chelsea	Chelsea, Oklahoma
First American Bank & Trust Company	Purcell, Oklahoma
First State Bank	Temple, Oklahoma
Citizens Bank	Tulsa, Oklahoma
First State Bank	Wheatland, Wyoming

District 11
Federal Reserve Bank of Dallas

Applications and notifications filed during the week of February 14, 1998

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)	First Azle Bancshares, Inc., Employee Stock Ownership Plan, Azle, TX, to acquire First Azle Bancshares, Inc., Azle, TX, and First Bank, Azle, TX*	Newspaper - N/Avail

*Subject to the provisions of the Community Reinvestment Act.
N/Avail - Not available at this time.

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

<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>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
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None

Section VI - CRA examinations scheduled for Second Quarter of 1998

<i>Institution</i>	<i>Location</i>
First State Bank Livingston, TX 884358	112 West Polk Livingston, TX 77351
Texas First Bank Texas City, TX 473266	3232 Palmer Highway Texas City, TX 77590
Zia New Mexico Bank Tucumcari, NM 655455	102 East Main Street Tucumcari, NM 88401

District 12
Federal Reserve Bank of San Francisco

Applications and Notifications Filed During the Week of February 14, 1998

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	Y.C. Yang, John C. Yang, Stephen C. Yang, and Paul C. Yang, all of San Francisco, California, to increase their ownership to more than 25 percent of National American Bancorp, San Francisco, California. *	Newspaper - N/Avail 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>	<i>Ending date of comment period</i>
Waiver	Zions Bancorporation, Salt Lake City, Utah, and its subsidiary Val Cor Bancorporation, Inc., Cortez, Colorado, requests waiver of any Bank Holding Company Act application requirement in connection with its acquisition of Routt County National Bank Corporation, and its wholly-owned subsidiary, First National Bank of Colorado, both of Steamboat Springs, Colorado.	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>
4(c)(8) Notice	Inland Northwest Bancorporation, Inc., Spokane, Washington, to engage in mortgage services activities through the acquisition of Hege Company, Inc., dba Creative Mortgage, Spokane, Washington.	None

Section V - Publicly available CRA 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>Large bank</i>	<i>Small bank</i>

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>Large bank</i>	<i>Small bank</i>
485867	Bank of Casa Grande 1300 E. Florence Boulevard P.O. Box 12066 Casa Grande, AZ 85230-2066 (520) 836-4666	10/13/97	2/11/98	Satisfactory		X

Section V - Publicly available CRA 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>Large bank</i>	<i>Small bank</i>
92162	American Pacific Bank 300 N. Santiam Boulevard Mill City, OR 97360 (503) 749-1200	10/06/97	2/12/97	Needs to Improve		X

Footnotes: The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

Section VI - CRA examinations scheduled 2nd Quarter of 1998

<i>Institution</i>	<i>Location</i>
El Dorado Bank	Tustin, CA
Farmers & Merchants Bank of Long Beach	Long Beach, CA
Foothill Independent Bank	Glendora, CA
Humboldt Bank	Eureka, CA
Idaho Banking Company	Boise, ID
Mid-Peninsula Bank	Palo Alto, CA
Community Bank of Nevada	Las Vegas, NV

Footnotes: The above data are being provided for your information should you wish to share comments with this Reserve Bank regarding the CRA performance of a scheduled bank's examination. Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in a appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments should be directed to Ms. Joy Hoffmann-Molloy, Division of Banking Supervision and Regulation (MS620), 101 Market Street, San Francisco, CA 94105.