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# Federal Reserve Release

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

*No. 34*

*Week Ending August 22, 1998*

**Bank Holding Companies**

First American Corporation, Nashville, Tennessee -- to acquire The Middle Tennessee Bank, Columbia, Tennessee.

- Approved, August 17, 1998

NationsBank Corporation, Charlotte, North Carolina -- to merge with BankAmerica Corporation, San Francisco, California, and to acquire all of its bank and nonbank subsidiaries.

- Approved, August 17, 1998

**Forms**

Annual Report on Status of Disposition of Assets Acquired in Satisfaction of Debts Previously Contracted (FR 4006) -- extension, without revision.

- Approved, August 18, 1998

Bank Holding Company Report of Changes in Investments and Activities (FR Y-6A) -- extension with revision.

- Approved, August 18, 1998

Notice of Branch Closure (FR 4031) -- extension, without revision.

- Approved, August 18, 1998

Report of Foreign (Non-U.S.) Currency Deposits (FR 2915) -- extension, without revision.

- Approved, August 18, 1998

Selected Balance Sheet Items for Discount Window Borrowers (FR 2046) -- implementation of a new information collection report.

- Approved, August 18, 1998

Survey to Obtain Information on the Relevant Market in Individual Merger Cases (FR 2060) -- extension, without revision.

- Approved, August 18, 1998

Written Security Program for State Member Banks (FR 4004) -- extension, without revision.

- Approved, August 18, 1998

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

**Bank Branches, Domestic**

## Atlanta

Aliant Bank, Alexander City, Alabama -- to establish a branch at 114 North Broadnax Street, Suite 103, Dadeville, Alabama.

- Approved, August 21, 1998

## Cleveland

Citizens Banking Company, Sandusky, Ohio -- to establish a branch at 408 East Cleveland Road, Huron, Ohio.

- Approved, August 21, 1998

## Richmond

FCNB Bank, Frederick, Maryland -- to establish a branch at 1777 Reisterstown Road, Pikesville, Maryland.

- Approved, August 17, 1998

## St. Louis

Heber Springs State Bank, Heber Springs, Arkansas -- to establish a branch at 1510 Highway 25B North.

- Approved, August 18, 1998

## Dallas

Legacy Bank of Texas, Plano, Texas -- to establish a branch at 4100 Legacy Drive.

- Approved, August 12, 1998 (AC)

## Chicago

NBD Bank, Detroit, Michigan -- to establish a branch at 29200 N. Campbell Road, Madison Heights, Michigan.

- Approved, August 21, 1998

## Atlanta

Republic Security Bank, West Palm Beach, Florida -- to establish a branch at 2929 East Commercial Boulevard, Fort Lauderdale, Florida.

- Approved, August 21, 1998

**Bank Branches, Domestic**

St. Louis

Simmons First Bank of Russellville, Russellville, Arkansas -- to establish a branch at 2500 West Main.

- Approved, August 17, 1998

Richmond

Southern Financial Bank, Warrenton, Virginia -- to establish a branch at 2062 Plank Road, Fredericksburg, Virginia.

- Approved, August 17, 1998

**Bank Holding Companies**

St. Louis

Arvest Bank Group, Inc., Bentonville, Arkansas, and First Bancshares, Inc., Bartlesville, Oklahoma -- to retain ownership of State Bank & Trust, N.A., Tulsa, Oklahoma, on its conversion from a national bank to a federally chartered savings bank.

- Approved, August 19, 1998

Kansas City

Bancshares of Jackson Hole, Inc., Jackson, Wyoming -- to acquire shares of The AmeriTrust Holding Company, Tulsa, Oklahoma, and engage in trust company and investment advisory activities.

- Approved, August 19, 1998

Richmond

Carolina First BancShares, Inc., Lincolnton, North Carolina -- to acquire Community Bank & Trust Company, Rutherfordton, North Carolina.

- Approved, August 19, 1998

St. Louis

FSBO Holdings, Inc., Olmsted, Illinois -- to acquire First State Bank of Olmsted.

- Approved, August 21, 1998

Kansas City

New Millennium Bankshares, Inc., Topeka, Kansas -- to acquire Alliance Bank.

- Approved, August 19, 1998

**Bank Holding Companies**

Dallas

Prosperity Bancshares, Inc., El Campo, Texas -- to acquire Union State Bank, East Bernard, Texas.  
- Approved, August 19, 1998

Chicago

State Financial Services Corporation, Hales Corners, Wisconsin -- to acquire Home Bancorp of Elgin, Inc., Elgin, Illinois, and Home Federal Savings.  
- Approved, August 19, 1998

Dallas

Texas Capital Bancshares, Inc., Dallas, Texas -- to acquire Resource Bank, N.A.  
- Approved, August 20, 1998

Dallas

Texas National Bancorporation, Jacksonville, Texas -- to acquire Texas National Bank of Jacksonville.  
- Approved, August 19, 1998

Minneapolis

United Financial Corp., Great Falls, Montana -- to acquire Chouteau County Bancshares, Inc., Fort Benton, Montana; First State Bank of Fort Benton; and Fort Benton Insurance Agency; and engage in general insurance agency activities in a town under 5000.  
- Approved, August 19, 1998

Secretary

Zions Bancorporation, Salt Lake City, Utah -- to merge with The Commerce Bancorporation, Seattle, Washington, and acquire The Commerce Bank of Washington, N.A.  
- Approved, August 21, 1998

San Francisco

Zions Bancorporation, Salt Lake City, Utah, and Val Cor Bancorporation, Inc., Denver Colorado -- waiver of application in connection with proposed merger of Vectra Bank Colorado, N.A., Denver, and Independent Bank, Kersey, Colorado.  
- Granted, August 18, 1998

### **Bank Holding Companies**

#### San Francisco

Zions Bancorporation, Salt Lake City, Utah, and Val Cor Bancorporation, Inc., Denver, Colorado -- waiver of application in connection with proposed merger of Vectra Bank Colorado, N.A., Denver, and Eagle Bank, Bloomfield, Colorado.  
- Granted, August 18, 1998

#### San Francisco

Zions Bancorporation, Salt Lake City, Utah, and Val Cor Bancorporation, Inc., Denver, Colorado -- waiver of application in connection with proposed merger of Vectra Bank Colorado, N.A., Denver, and Mountain National Bank, Woodland Park, Colorado.  
- Granted, August 18, 1998

### **Bank Mergers**

#### Atlanta

Colonial Bank, Montgomery, Alabama -- to merge with FirstBank, Dallas, Texas.  
- Approved, August 20, 1998

#### Chicago

Johnson Bank, Racine, Wisconsin -- to merge with Johnson Bank, N.A., Janesville, Wisconsin, and establish branches at 2636 Highway 51 South, Janesville; 2021 Holiday Drive; 1 South Main Street; 1309 Wright Road; and 4600 American Parkway, Madison, Wisconsin.  
- Approved, August 20, 1998

### **Banks, Nonmember, And Miscellaneous Institutions**

#### Richmond

Exide Electronics Group, Inc., Raleigh, North Carolina -- deregistration under Regulation U.  
- Approved, August 21, 1998

### **Banks, State Member**

#### St. Louis

First Illinois Bank, East St. Louis, Illinois -- payment of a dividend.  
- Approved, August 20, 1998

**Banks, State Member**

St. Louis

Lindell Bank & Trust Company, St. Louis, Missouri -- payment of a dividend.  
- Approved, August 20, 1998

**Change In Bank Control**

Atlanta

Brand Banking Company, Lawrenceville, Georgia -- change in bank control.  
- Permitted, August 19, 1998

Kansas City

Community Bankshares of Guernsey, Guernsey, Wyoming -- change in bank control.  
- Permitted, August 18, 1998

St. Louis

Fort Knox National Bancorp, Inc., Elizabethtown, Kentucky -- change in bank control.  
- Permitted, August 18, 1998

Dallas

Lockhart Bancshares, Inc., Lockhart, Texas -- change in bank control.  
- Permitted, August 18, 1998

Dallas

Mercedes Bancorp, Inc., Mercedes, Texas -- change in bank control.  
- Permitted, August 20, 1998

Minneapolis

Yellow Medicine Bancshares, Inc., Granite Falls, Minnesota -- change in bank control.  
- Permitted, August 17, 1998

**Competitive Factors Reports**

San Francisco

Central Financial Acceptance Corporation, Commerce, California -- report on competitive factors of the proposed acquisition of Mission Savings and Loan Association, Riverside, California.

- Submitted, August 21, 1998

Cleveland

Citizens National Bank, Norwalk, Ohio -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of the Norwalk branch of Fifth Third Bank of Northwestern Ohio, N.A., Toledo, Ohio.

- Submitted, August 17, 1998

Kansas City

Columbus State Bank, Columbus, Kansas -- report on competitive factors of the proposed merger with CBI-Kansas Acquisition Subsidiary, Inc., Leawood, Kansas.

- Submitted, August 17, 1998

Cleveland

Community Trust Bank, N.A., Pikeville, Kentucky -- report on competitive factors of the proposed purchase of three branches of Community Trust Bank, FSB, Campbellsville, Kentucky.

- Submitted, August 17, 1998

Cleveland

Enterprise FSB, West Chester, Ohio -- report on competitive factors of the proposed purchase of certain assets of the Colerain and Blue Ash, Ohio, branches of Cornerstone Bank, Springfield, Ohio.

- Submitted, August 17, 1998

Cleveland

Enterprise FSB, West Chester, Ohio -- report on competitive factors of the proposed acquisition of Security S.A., Milford, Ohio.

- Submitted, August 17, 1998

Secretary

First American National Bank, Nashville, Tennessee -- report on competitive factors of the proposed merger with Cheatham State Bank, Kingston Springs, Tennessee.

- Submitted, August 19, 1998

### **Competitive Factors Reports**

#### Kansas City

First Fidelity Bank, N.A., Oklahoma City, Oklahoma -- report on competitive factors of the proposed merger with First Fidelity Interim Bank, Edmond, Oklahoma.  
- Submitted, August 17, 1998

#### San Francisco

First National Bank of Marin, San Rafael, California -- report on competitive factors of the proposed formation of First Interim National Bank of Marin, Las Vegas, Nevada, and the relocation of First National Bank of Marin from San Rafael to Las Vegas.  
- Submitted, August 20, 1998

#### Kansas City

First National Bank of Strasburg, Strasburg, Colorado -- report on competitive factors of the proposed merger with First National Bank of Castle Rock, Castle Rock, Colorado.  
- Submitted, August 17, 1998

#### Cleveland

Matewan National Bank, Matewan, West Virginia -- report on competitive factors of the proposed acquisition of three branches of Matewan Bank FSB, Pikeville, Kentucky.  
- Submitted, August 17, 1998

#### Secretary

Mercantile Bank National Association, Hartford, Illinois -- report on competitive factors of the proposed merger with Central Bank, Fairview Heights, Illinois.  
- Submitted, August 21, 1998

#### Secretary

Mercantile Bank of Illinois, Mount Vernon, Illinois -- report on competitive factors of the proposed merger with Farmers and Merchants Bank of Carlinville, Carlinville; First Trust and Savings Bank of Taylorville, Taylorville; Elliot State Bank, Jacksonville; and First National Bank of Central Illinois, Springfield; and the proposed purchase of certain assets and assumption of the liabilities of Central National Bank of Mattoon, Mattoon, and six branches of Central Bank, Fairview Heights, all in Illinois.  
- Submitted, August 21, 1998

### **Competitive Factors Reports**

#### Secretary

Mercantile Trust Company National Association, St. Louis, Missouri -- report on competitive factors of the proposed merger with Central National Bank of Mattoon, Mattoon, Illinois.

- Submitted, August 21, 1998

#### Secretary

Norwest Bank Cloquet, National Association, Cloquet, Minnesota, and Norwest Bank International Falls, National Association, International Falls, Minnesota -- report on competitive factors of the proposed merger with and into Norwest Bank Minnesota North, National Association, Duluth, Minnesota.

- Submitted, August 21, 1998

#### Secretary

Norwest Bank Minnesota West, National Association, Moorhead, Minnesota -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of the Pelican Rapids, Minnesota, branch of Norwest Bank North Country, National Association, Brainerd, Minnesota.

- Submitted, August 21, 1998

#### Secretary

Norwest Bank North Country, National Association, Brainerd, Minnesota -- report on competitive factors of the proposed merger with and into Norwest Bank Minnesota South, National Association, Rochester, Minnesota.

- Submitted, August 21, 1998

#### Cleveland

Oak Hills Savings and Loan Co., F.A., Cincinnati, Ohio -- report on competitive factors of the proposed purchase of certain assets of the Saylor Park, Ohio, branch of Cornerstone Bank, FSB, Springfield, Ohio.

- Submitted, August 17, 1998

#### Cleveland

Peoples Home Savings Bank, Beaver Falls, Pennsylvania -- report on competitive factors of the proposed merger with Peoples Home Interim Savings Bank.

- Submitted, August 17, 1998

### **Competitive Factors Reports**

#### Richmond

Pleasants County Bank, St. Marys, West Virginia -- report on competitive factors of the proposed merger with Pleasants County Interim Bank.  
- Submitted, August 17, 1998

#### Kansas City

Rock Springs National Bank, Rock Springs, Wyoming -- report on competitive factors of the proposed merger with RSNB Interim Bank, N.A.  
- Submitted, August 17, 1998

#### Philadelphia

Sun Bancorp, Vineland, New Jersey -- report on competitive factors of the proposed establishment of Sun National Bank, Delaware, Wilmington, Delaware, and purchase of certain assets and assumption of certain liabilities of eight Delaware branches of Household Bank, FSB, Wood Dale, Illinois.  
- Submitted, August 13, 1998 (AC)

#### Richmond

Virginia Heartland Interim Bank, Fredericksburg, Virginia -- report on competitive factors of the proposed merger with Virginia Heartland Bank.  
- Submitted, August 18, 1998

### **Extensions Of Time**

#### Kansas City

Bank of Colorado, Fort Lupton, Colorado -- extension to November 27, 1998, to acquire The First Security Bank, Craig, Colorado, and establish an additional branch.  
- Granted, August 17, 1998

#### Chicago

Stichting Priotitiet ABN AMRO Holding, Amsterdam, The Netherlands; Stichting Administratiekantoor ABN AMRO Holding; ABN AMRO Holding N.V.; ABN AMRO Bank N.V.; and ABN AMRO North America, Inc., Chicago, Illinois -- extension to October 10, 1998, to acquire through Integriion Financial Network, LLC, Atlanta, Georgia, shares of CheckFree Corporation, Norcross, Georgia, and engage in data processing activities.  
- Granted, August 18, 1998

### **Extensions Of Time**

#### New York

Summit Bank, Hackensack, New Jersey -- extension to July 8, 1999, to establish branches at Pathmark Supermarket, 130 White Horse Pike, Lawnside, New Jersey; and Pathmark Supermarket, 1450 Clements Bridge Road, Deptford, New Jersey.  
- Granted, August 20, 1998

#### Atlanta

UB&T Financial Services Corporation, Rockmart, Georgia -- extension to November 22, 1998, to acquire United Bank & Trust Company.  
- Granted, August 21, 1998

### **Membership**

#### Richmond

Alliance Bank Corporation, Fairfax, Virginia -- to become a member of the Federal Reserve System.  
- Approved, August 20, 1998

### **Regulations And Policies**

#### FOMC

Federal Open Market Committee -- minutes of the meeting on June 30 - July 1, 1998.  
- Published, August 20, 1998

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 22, 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)	Pepperell Bankshares Financial Group, Inc., Biddeford, Maine – application to acquire 100% of the voting shares of Pepperell Trust Company, Biddeford, Maine	Newspaper - 09/17/98 Fed Reg. – 09/18/98
3(a)(1)/3(a)(3)	Mutual Bancorp of the Berkshires, Inc., Pittsfield, Massachusetts – to merge with Lenox Financial Services Corp., Lenox, Massachusetts, a mutual holding company that owns Lenox Savings Bank, Lenox, Massachusetts and to establish United Financial Group, Inc., Pittsfield, Massachusetts as an intermediary stock bank holding company	Newspaper – 09/19/98 Fed Reg. – 09/19/98

### 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)	Androscoggin Bancorp, MHC and Androscoggin Bancorp, Inc., both of Lewiston, Maine – notification to acquire Financial Institution Service Corp., Lewiston, Maine	Fed Reg. – 09/03/98

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

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

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**Section V – Availability of CRA public evaluations**

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

<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>

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None

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

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

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, August 22, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Chase Manhattan Bank, New York, New York to establish a branch at The Great Atlantic & Pacific Tea Company, Inc., Route 22 and Route 311, Patterson, New York.*	08/31/1998

\* 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), 3(a)(5)	Popular, Inc., Hato Rey, Puerto Rico, Popular International Bank, Inc., Hato Rey, Puerto Rico, and Banco Popular North America, Inc., Streamwood, Illinois, to acquire Gore Bronson Bancorp, Inc., Prospect Heights, Illinois, and thereby indirectly acquire The Bronson-Gore Bank, Prospect Hills, Illinois, The Irving Bank, Chicago, Illinois, and Water Tower Bank, Chicago, Illinois.	09/14/1998*
3(a)(3)	Popular, Inc., Hato Rey, Puerto Rico, Popular International Bank, Inc., Hato Rey, Puerto Rico, and Popular North America, Inc., Mt. Laurel, New Jersey, to acquire First State Bank of Southern California, Santa Fe Springs, California.	09/14/1998*

\* Fed Reg - Federal Register Comment Period Ending Date

#### 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**

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

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**Section V – Availability of CRA public evaluations**

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

<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>

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None

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

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

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## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 22, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Member	Lafayette Bank, Easton PA, to become a member of the Federal Reserve System, through the merger with Ambassador Bank of the Commonwealth, Allentown, PA.	09/11/1998
Member	Republic First Bank Delaware, Brandywine, DE (a de novo bank in formation), to become a member of the Federal Reserve System.	09/11/1998

#### 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)	Republic First Bancorp, Philadelphia, PA, to acquire Republic First Bank Delaware, Brandywine, DE.	Newspaper: 09/11/1998 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**

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

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**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.

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

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

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

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# District 4

## Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, August 22, 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>
CC	Change in Bank Control Notice received on 08/18/1998 from the Greer Family of their intent to retain up to 39.76% of the outstanding voting shares of Cumberland Valley Financial Corporation, London, KY.	*Newspaper – 08/21/1998
CC	Change in Bank Control Notice received on 08/18/1998 from the Griffin Family of their intent to retain up to 26.53% of the outstanding voting shares of Cumberland Valley Financial Corporation, London, KY.	*Newspaper – 08/21/1998

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

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

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

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

## Section V – Availability of CRA public evaluations

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Fourth Quarter of 1998

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<i>Institution</i>	<i>Location</i>
The Citizens Banking Co.	100 East Water Street, Sandusky, OH 44870-2514
The Huntington State Bank	4 West Main Street, Alexandria, OH 43001
Apollo Trust Co.	201 North Warren Avenue, Apollo, PA 15613

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

## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, August 22, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Virginia Heartland Interim Bank, Culpeper, Virginia, an organizing bank, to merge with Virginia Heartland Bank, Fredericksburg, Virginia.*	9/15/1998
MBR	Virginia Heartland Interim Bank, Culpeper, Virginia, an organizing bank, for membership in the Federal Reserve System.*	9/17/1998
Branch	Bank of Isle of Wight, Smithfield, Virginia, to establish a branch at 776 J. Clyde Morris Boulevard, Newport News, Virginia.*	9/18/1998

\*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)(1)	Maryland Permanent Capital Corporation, Owings Mills, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of Maryland Permanent Bank & Trust Co., Owings Mills, Maryland.*	Fed Reg – 9/14/1998 Newspaper – N/Avail
3(a)(3)	Second National Financial Corporation, Culpeper, Virginia, to acquire Virginia Heartland Bank, Fredericksburg, Virginia.*	Fed Reg – 9/17/1998 Newspaper – 9/15/1998

\*Subject to the provisions of the Community Reinvestment Act.

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

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

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

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

**Section V – Availability of CRA public evaluations**

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

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

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

**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>
1402414	Commerce Bank Corporation 9658 Baltimore Avenue College Park, Maryland 20740-1346	6/8/1998	8/16/1998	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, August 22, 1998**

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Colonial Bank, Montgomery, Alabama, to merge with InterWest Bank, Reno, Nevada.	09/18/1998*
Branch	Republic Security Bank, West Palm Beach, Florida, to establish a branch located at 5131 Congress Avenue, Boca Raton, Florida.	09/13/1998*

\*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	The Colonial BancGroup, Inc., Montgomery, Alabama, to merge with InterWest Bancorp, Reno, Nevada, and thereby directly acquire InterWest Bank, Reno, Nevada.	N/Avail*
CIC	First Western Bank, Cooper City, Florida (Bank), after-the-fact notification filed by Mr. Carl V. Thomas, et al., to collectively retain 28.37 percent of Bank, and prior notice by Mr. Thomas to individually acquire up to 10 percent of Bank.	N/Avail*
3(a)(1)	The Banc Corporation, a Delaware Corporation, to become a bank holding company by acquiring Emerald Coast Bancorp, Panama City Beach, Florida, and its subsidiary, Emerald Coast Bank, Panama City Beach, Florida.	N/Avail*
3(a)(5)	The Savannah Bancorp, Inc., Savannah, Georgia, to merge with Bryan Bancorp, Inc., Richmond Hill, Georgia, and thereby directly acquire Bryan Bank and Trust, Richmond Hill, Georgia.	Fed Reg 09/18/1998*

\*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>
4(c)(8)	Financial Investors of the South, Inc., Birmingham, Alabama, to acquire a 40% interest in a joint venture that will own Alabama Lenders Institute, Decatur, Alabama (in organization), and thereby engage de novo in providing management consulting advice. The co-venturers are Bradley Arant Rose & White LLP, Birmingham, Alabama (25%); Sirote & Permutt, P.C., Birmingham, Alabama (25%); and Professor Gene A. Marsh, Birmingham, Alabama (10%).	

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

<i>Type</i>	<i>Application</i>	
4(c)(8)	TIB Financial Corporation, Key Largo, Florida, through its de novo subsidiary, TIB Software & Services, Inc., Key Largo, FL, to acquire a 30% interest in ERAS Joint Venture, Miami, FL, and thereby engage in data processing activities.	
COM	First Citizens Corporation, Newnan, Georgia (formerly Newnan Holdings, Inc.), commitment waiver request.	
4(c)(8)	Acadiana BancShares, Inc., Lafayette, Louisiana, to acquire a 40% interest in a joint venture: Cadence Holdings, L.L.C., Lafayette, Louisiana, and thereby engage in consumer lending activities; issuance and sale of money orders; travelers checks and similar consumer payment services; tax preparation services; and check cashing services and wire money transfer services. The co-venturers are Animar Inc., Lafayette, Louisiana, and Davis Ventures, L.L.C., Lafayette, Louisiana.	
4(c)(8)	Firsttrust Corporation, New Orleans, Louisiana, through its wholly-owned subsidiary, Automated Technology Machines, Inc., Metairie, Louisiana, to acquire Extra Value Network, Atlanta, Georgia, and thereby engage in data processing activities.	

**Section V – Availability of CRA public evaluations**

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

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# District 7

## Federal Reserve Bank of Chicago

**Applications and notifications filed during the week ending Saturday, August 22, 1998**

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Old Kent Bank Grand Rapids, Michigan 127 S. Main Street Elkhart, Indiana	Newspaper – 09/02/1998
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	Union-Adams Bancorp Creston, Iowa By Karl W. Knock	Fed Reg – 08/21/1998 Newspaper – 08/19/1998
3(a)(1)	Holland Financial Corporation* Holland, Michigan The Bank of Holland (in organization) Holland, Michigan	Fed Reg – 09/08/1998 Newspaper – 09/06/1998
3(a)(3)	WFC, Inc.* Waukon, Iowa Iowa State Bank ( in organization) Oelwein, Iowa	Fed Reg – 09/08/1998 Newspaper – 09/11/1998
3(a)(5)	Firststar (WI) Corporation* Milwaukee, Wisconsin Star Banc Corporation Cincinnati, Ohio Star Bank, National Association Cincinnati, Ohio	Fed Reg – 09/18/1998 Newspaper – N/Avail
3(a)(5)	Firststar Corporation* Milwaukee, Wisconsin Star Banc Corporation Cincinnati, Ohio Star Bank, National Association Cincinnati, Ohio	Fed Reg – 09/18/1998 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)	Star Banc Corporation* Cincinnati, Ohio Firststar Corporation Milwaukee, Wisconsin	Fed Reg – 09/18/1998 Newspaper – N/Avail
3(a)(3)	Putnam County Bancorp, Inc.* Hennepin, Illinois Bank of Ladd Ladd, Illinois	Fed Reg – 09/18/1998 Newspaper – 09/09/1998

\* Subject to the provisions of the Community Reinvestment Act

Fed Reg - Federal Register Comment Period Ending Date

Newspaper – Newspaper Comment Period Ending Date

N/Avail - Not Available (Not yet available; 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>
4(c)(8)	Firststar (WI) Corporation Milwaukee, Wisconsin Star Banc Corporation Cincinnati, Ohio and their 4 nonbanking subsidiaries	Fed Reg – 09/18/1998
4(c)(8)	Firststar Corporation Milwaukee, Wisconsin Star Banc Corporation Cincinnati, Ohio and their 4 nonbanking subsidiaries	Fed Reg – 09/18/1998
4(c)(8)	Advance Bancorp, Inc. Homewood, Illinois To engage in extending credit and servicing loans	Fed Reg – 09/8/1998
3(a)(3)	Baylake Corp. Sturgeon Bay, Wisconsin Evergreen Bank, National Association Poy Sippi, Wisconsin	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
S/R	Antioch Bancshares, Inc. Antioch, Illinois To redeem \$1,500,000 of outstanding preferred stock

**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>
177948	M&I Mid-State Bank 1245 Main St. P.O. Box 8 Stevens Point, WI 54481 (715) 344-5100	05/25/1998	08/19/1998	O	X	
270241	Charter Bank 3058 1 <sup>st</sup> St. Wyandotte, MI 48192 (313) 285-1900	04/27/1998	08/21/1998	S		X
64334	Eastern Michigan Bank 65 N. Howard Crosswell, Michigan 48422 (810) 679-2500	2/2/1998	6/5/1998	S*		X

\* Correction of previously reported data

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

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

## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, August 22, 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	Notice involving First of Murphysboro Corp., Murphysboro, Illinois, by Allene L. Etherton and John K. Freebern.	Newspaper – 9/8/1998 Fed Reg – 9/8/1998
CIC	Notice involving Marked Tree Bancshares, Inc., Marked Tree, Arkansas, by Frank J. Brunner, Jr.	Newspaper – 9/10/1998 Fed Reg – 9/10/1998
3(a)(5)	*Notice by National Commerce Bancorporation, Memphis, Tennessee, to acquire First Community Bancorp, Inc. Cartersville, Georgia.	Newspaper – 9/19/1998 Fed Reg – 9/17/1998
3(a)(3)	*Companion notice by Union Planters Corporation, Memphis, Tennessee, to indirectly acquire LaPlace Bancshares, Inc., LaPlace, Louisiana.	Newspaper – 9/18/1998 Fed Reg – N/Avail
3(a)(5)	*Companion notice by Union Planters Holding Corporation, Memphis, Tennessee, a wholly owned subsidiary of Union Planters Corporation, Memphis, Tennessee, to acquire LaPlace Bancshares, Inc., LaPlace, Louisiana.	Newspaper – 9/18/1998 Fed Reg – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

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

**Section V – Availability of CRA public evaluations**

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

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

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

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

- O = Outstanding**
- S = Satisfactory**
- NI = Needs to improve**
- SN = Substantial noncompliance**

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

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

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

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

# District 9

## Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, August 22, 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>
4(c)(8)	Fishback Financial Corporation, Brookings, South Dakota, to acquire certain assets indirectly through a wholly-owned subsidiary, Midwest Card Services, Brookings, South Dakota, and thereby engage in the activity of servicing loans.	09/08/1998
4(c)(8)	Norwest Corporation, Minneapolis, Minnesota, to engage in residential mortgage lending through a joint venture, Edina Realty Mortgage, LLC, Edina, Minnesota.	09/11/1998
4(c)(8)	Norwest Corporation, Minneapolis, Minnesota, to sell 50% of RELS Title Services, LLC, Edina, Minnesota, and 50% of RELS, LLC, San Diego, California, both indirect nonbank subsidiaries, to, respectively, First American Title Insurance Company and First American Real Estate Solutions, LLC, both of Santa Ana, California, and thereby form joint ventures to engage in residential real estate appraisal, consumer income verification, consumer credit reporting activities, title insurance agency, escrow, and other residential real estate closing services.	09/11/1998

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

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

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**Section V – Availability of CRA public evaluations**

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

<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>

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None

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

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

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# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 22, 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	Eaton Bank, Eaton, Colorado, for prior approval to acquire the assets and assume the liabilities of the Fort Collins, Colorado, branch of Farmers Bank, Eaton, 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)(1)	Town & Country Bancshares, Inc., Guthrie, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Oklahoma State Bank, Guthrie, Oklahoma.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	Morrill Bancshares, Inc., Sabetha, Kansas, for prior approval to acquire an additional 12.86 percent, for a pro forma total of 47.69 percent, of the voting shares of Morrill & Janes Bancshares, Inc., Hiawatha, Kansas; and thereby indirectly acquire Morrill & Janes Bank & Trust Company, Hiawatha, Kansas.	Newspaper – 09/11/1998 Fed Reg – 09/19/1998
3(a)(3)	Intra Financial Corporation, Clyde, Kansas, for prior approval to acquire 9.697 percent of the voting shares of Arizona Bancshares, Inc., Flagstaff, Arizona; and thereby indirectly acquire First State Bank, Flagstaff, Arizona, a de novo bank in organization.	Newspaper – N/Avail Fed Reg – 09/14/1998
3(a)(3) / 3(a)(5)	Commerce Bancshares, Inc., and its wholly owned subsidiary CBI-Kansas, Inc., both of Kansas City, Missouri, to acquire 100 percent of the voting shares of Fidelity Bankshares, Inc., Garden City, Kansas; and thereby indirectly acquire Fidelity State Bank, Garden City, Kansas, and Heritage Bank of Olathe, Olathe, Kansas.	Newspaper – 08/01/1998 Fed Reg – 07/30/ 1998

**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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**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>
7456	Bank of Hartington 229 N. Broadway Hartington, Nebraska 68739	05/18/1998	08/20/1998	S		X

**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, August 22, 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)	Eagle Lake Bancshares, Inc., Eagle Lake, TX, to acquire Finabel Corporation, Dover, DE, and First National Bank, Eagle Lake, TX* (Previously reported the week ending August 15, 1998)	Fed Reg – 09/11/1998 Newspaper – 09/05/1998
3(a)(1)	Finabel Corporation, Dover, DE, to acquire First National Bank, Eagle Lake, TX* (Previously reported the week ending August 15, 1998)	Fed Reg – 09/11/1998 Newspaper – 09/05/1998
3(a)(3)	State National Bancshares, Inc., Lubbock, TX, to acquire Continental National Bancshares, Inc., El Paso, TX, and Continental National Bank, El Paso, TX* (Previously reported the week ending August 15, 1998)	Fed Reg – 09/08/1998 Newspaper – 09/06/1998
3(a)(3)	First Gilmer Bankshares, Inc., Gilmer, TX, and First Gilmer Delaware Holdings, Ltd., Wilmington, DE, to acquire Security State Bank, Ore City, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	First Pecos Bancshares, Inc., Midland, TX, to acquire First Alpine, Inc., Alpine, TX, Alpine Delaware Financial Corporation, Dover, DE, and First National Bank in Alpine, Alpine, TX*	Fed Reg – 08/03/1998 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.

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, August 22, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Farmers and Merchants Bank of Rockford, Spokane, Washington, to establish a branch office at 1604 West Francis, Spokane, Washington. *	Newspaper 08/31/1998

\* Subject to the provisions of the Community Reinvestment Act  
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>
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>	
Member	Peninsula Bank of Commerce, Millbrae, California, to become a member of the Federal Reserve System.	
Member	Family Security Bank, Brookings, Oregon, to become a member of the Federal Reserve System.	
3(a)(5)(C)	Centennial Bankshares, Inc., to become a bank holding company by acquiring Centennial Bank, both of Ogden, Utah.	

**Section V – Availability of CRA public evaluations**

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

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

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

**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>
1156539	Mid-Peninsula Bank 420 Cowper Street Palo Alto, CA 9401 (650) 323-5150	04/14/1998	08/17/1998	O	X	
2473354	Idaho Banking Co. 6010 Fairview Avenue Boise, D 83711-0629 (208) 322-5151	04/20/1998	08/17/1998	S		X

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 for**

**Quarter of**

*Institution*

*Location*

None