
Federal Reserve Release



H.2

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

No. 41

Week Ending October 10, 1998

Testimony And Statements

Impact of euro banknotes on the demand for U.S. currency -- statement by Theodore E. Allison, Assistant to the Board, before the Subcommittee on Domestic and International Monetary Policy of the House Committee on Banking and Financial Services, October 8, 1998.

- Published, October 8, 1998

Bank Holding Companies

Travelers Group Inc., New York, New York -- requests by certain commenters for reconsideration and stay of the Board's approval of the application to acquire Citicorp.

- Denied, October 7, 1998

Banks, Foreign

Chinatrust Commercial Bank, Ltd., Taipei, Taiwan -- to establish a state-licensed branch in New York, New York.

- Approved, October 5, 1998

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

Bank Branches, Domestic

New York

Banco Popular de Puerto Rico, Hato Rey, Puerto Rico -- to establish a de novo branch at 159-17 Jamaica Avenue, Jamaica, New York.

- Approved, October 9, 1998

Richmond

Bank of Hampton Roads, Chesapeake, Virginia -- to establish a branch at the Border Station Shopping Center, State Route 168.

- Approved, October 7, 1998

Richmond

F&M Bank - Central Virginia, Charlottesville, Virginia -- to establish a branch at the intersection of U.S. Route 29 and State Route 607, Ruckersville, Virginia.

- Approved, October 7, 1998

Richmond

First Virginia Bank, Falls Church, Virginia -- to establish a branch at 5844 Mapledale Plaza, Woodbridge, Virginia.

- Approved, October 5, 1998

Minneapolis

Pioneer Bank & Trust, Belle Fourche, South Dakota -- to establish a branch at 2018 Mt. Rushmore Road, Rapid City, South Dakota.

- Approved, October 6, 1998

Philadelphia

Summit Bank, Bethlehem, Pennsylvania -- to establish a branch at Genuardi's Family Market, 1758 Allentown Road, Lansdale, Pennsylvania.

- Approved, October 7, 1998

Atlanta

SunTrust Bank, Tampa Bay, Tampa, Florida -- to establish a branch at 12101 Linebaugh Avenue, to be known as the Westchase Branch office.

- Approved, October 7, 1998

Bank Holding Companies

Dallas

Aberdeen Financial Corporation, Sierra Blanca, Texas -- to acquire Aberdeen Financial Intermediate Holding Company, Wilmington, Delaware, and Bank of Sierra Blanca, Sierra Blanca, Texas.

- Withdrawn, October 9, 1998

Dallas

Aberdeen Financial Intermediate Holding Company, Wilmington, Delaware -- to acquire Bank of Sierra Blanca, Sierra Blanca, Texas.

- Withdrawn, October 9, 1998

Chicago

ANB Corporation, Muncie, Indiana -- to retain through American National Trust and Investment Management Company, shares of Indiana Trust & Investment Management Company, Mishawaka, Indiana, and engage in trust company functions.

- Approved, October 8, 1998

St. Louis

Area Bancshares Corporation, Owensboro, Kentucky -- to acquire Broadway Bank and Trust, Paducah, Kentucky.

- Approved, October 8, 1998

Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire Kingfisher Bancorp, Inc., Kingfisher, Oklahoma; and related application by BancFirst Corporation to merge with Kingfisher Bank & Trust Company, Kingfisher, and establish a branch at 124 S. Main Street.

- Approved, October 7, 1998

St. Louis

BancorpSouth, Inc., Tupelo, Missouri -- waiver of notification to acquire through merger The First Corporation, Opelika, Alabama, and First National Bank of Opelika.

- Granted, October 9, 1998

Bank Holding Companies

New York

Cortland First Financial Corporation, Cortland, New York -- to merge with Oneida Valley Bancshares, Inc., Oneida, New York, and acquire Oneida Valley National Bank of Oneida.

- Approved, October 7, 1998

San Francisco

Frontier Financial Corporation, Everett, Washington -- to acquire, by merger, Valley Bancorporation, Sumner, Washington.

- Approved, October 7, 1998

Atlanta

George Family Partnership, Ltd., Bonifay, Florida, and Bonifay Holdings, L.L.C. -- to acquire Bonifay Holding Company, Inc., and Bank of Bonifay.

- Approved, September 30, 1998 (AC)

Atlanta

Hibernia Corporation, Inc., New Orleans, Louisiana -- to merge with MarTex Bancshares, Inc., Marshall, Texas, and acquire First Service Bank.

- Approved, October 9, 1998

San Francisco

Imperial Bancorp, Inglewood, California -- to acquire First Houston Financial Services, Inc., Houston, Texas, and engage in data processing activities.

- Approved, October 5, 1998

Chicago

Legacy Bancorp, Inc., Milwaukee, Wisconsin -- to acquire Legacy Bank.

- Approved, October 9, 1998

Dallas

MetroCorp Bancshares, Inc., Houston, Texas -- to acquire MetroCorp-Delaware, Inc., Wilmington, Delaware, and MetroBank, N.A., Houston.

- Approved, October 9, 1998

Bank Holding Companies

Dallas

MetroCorp-Delaware, Inc., Wilmington, Delaware -- to acquire MetroBank, N.A., Houston, Texas.

- Approved, October 9, 1998

Chicago

Michigan Community Bancorp Limited, Sterling Heights, Michigan -- to acquire Lakeside Community Bank and North Oakland Community Bank, Rochester Hills, Michigan.

- Approved, October 9, 1998

St. Louis

National City Bancshares, Inc., Evansville, Indiana -- to acquire through merger Progressive Bancshares, Inc., Lexington, Kentucky, and The Progressive Bank, N.A.

- Approved, October 5, 1998

Secretary

Norwest Corporation, Minneapolis, Minnesota -- to engage through RELS, LLC, San Diego, California, and RELS Title, LLC, Edina, Minnesota, in residential real estate appraisal, consumer income verification, consumer credit reporting activities, and certain residential real estate closing service activities.

- Approved, October 5, 1998

Minneapolis

Provincial Corp., Lakeville, Minnesota -- to acquire shares of Provincial Bank.

- Approved, October 8, 1998

Chicago

PSB Corporation, Wellsburg, Iowa -- to acquire Denver Ban Corporation, Denver, Iowa, and Denver Savings Bank.

- Returned, October 7, 1998

Cleveland

Second Bancorp, Warren, Ohio -- to acquire Trumbull Financial Corporation.

- Approved, October 7, 1998

Bank Holding Companies

Cleveland

Seed Money Limited Partnership, Allison Park, Pennsylvania -- to acquire Enterprise Bank.

- Approved, October 8, 1998

Secretary

Simmons First National Corporation, Pine Bluff, Arkansas -- to merge with American Bancshares of Arkansas, Inc., Charleston, Arkansas, and acquire American State Bank.

- Approved, October 5, 1998

Atlanta

TIB Financial Corporation, Key Largo, Florida -- to acquire through TIB Software and Services, Inc., an interest in ERAS Joint Venture, Miami, Florida, and engage in data processing activities.

- Approved, October 7, 1998

Bank Mergers

Kansas City

People First Bank, Hennessey, Oklahoma -- to merge with City Bank, Weatherford, Oklahoma, and retain branches at 115 N. Custer; 116 N. College, Cordell, Oklahoma; and 607-609 W. Main Street, Corn, Oklahoma.

- Approved, October 8, 1998

Banks, Nonmember, And Miscellaneous Institutions

Dallas

Enron Federal Credit Union, Houston, Texas -- deregistration under Regulation U.

- Approved, October 7, 1998

San Francisco

Microage, Inc., Tempe, Arizona -- deregistration under Regulation U.

- Approved, October 7, 1998

Banks, State Member

St. Louis

Bank of Bentonville, Bentonville, Arkansas -- to acquire through merger State Bank of Noel, Noel, Missouri, and to retain its main office and two proposed facilities as branches.

- Approved, October 9, 1998

Kansas City

Gretna State Bank, Gretna, Nebraska -- to declare a dividend.

- Approved, October 6, 1998

Kansas City

WestStar Bank, Bartlesville, Oklahoma -- to declare a dividend.

- Approved, October 9, 1998

Change In Bank Control

Minneapolis

Empire Bancshares, Inc., Sioux Falls, South Dakota -- change in bank control.

- Withdrawn, October 9, 1998

St. Louis

First of Murphysboro Corp., Murphysboro, Illinois -- change in bank control.

- Permitted, October 7, 1998

Competitive Factors Reports

Boston

Atlantic Bank of New York, New York, New York -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of the Chicago, Illinois, branch of National Bank of Greece, Boston, Massachusetts.

- Submitted, October 8, 1998

Atlanta

Citizens Bank, Vienna, Georgia -- report on competitive factors of the proposed merger with Bank of Milan, Milan, Georgia.

- Submitted, October 7, 1998

Competitive Factors Reports

Atlanta

Citizens Bank, Vienna, Georgia -- report on competitive factors of the proposed merger with The Brown Bank, Cobbtown, Georgia.
- Submitted, October 7, 1998

Richmond

Farmers & Merchants National Bank, Frederick, Maryland -- report on competitive factors of the proposed merger with Taneytown Bank & Trust Company, Taneytown, Maryland.
- Submitted, October 8, 1998

Atlanta

First Citizens Bank of Fayette County, Fayetteville, Georgia -- report on competitive factors of the proposed merger with First Citizens Bank of Clayton County, Riverdale, Georgia.
- Submitted, October 7, 1998

New York

First National Bank of Cortland, Cortland, New York -- report on competitive factors of the proposed merger with and into Oneida Valley National Bank of Oneida, Oneida, New York.
- Submitted, October 7, 1998

Atlanta

First National Bank of Opelika, Opelika, Alabama -- report on competitive factors of the proposed merger with and into BancorpSouth Bank, Tupelo, Mississippi.
- Submitted, October 7, 1998

Dallas

First National Bank, Eagle Lake, Texas -- report on competitive factors of the proposed merger with Eagle National Interim Bank.
- Submitted, October 6, 1998

San Francisco

First Savings Bank of Washington, Walla Walla, Washington -- report on competitive factors of the proposed acquisition of Whatcom State Bank, Bellingham, Washington.
- Submitted, October 6, 1998

Competitive Factors Reports

Richmond

First Western Bank, Burnsville, North Carolina -- report on competitive factors of the proposed merger with Mitchell Savings Bank, Inc., SSB, Spruce Pine, North Carolina.

- Submitted, October 7, 1998

Richmond

First-Citizens Bank & Trust Company, Raleigh, North Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of the liabilities of the Dunn and Pittsboro, North Carolina, branches of First Union National Bank, Charlotte, North Carolina.

- Submitted, October 7, 1998

Atlanta

Hibernia National Bank, New Orleans, Louisiana -- report on competitive factors of the proposed acquisition of First Guaranty Bank, Hammond, Louisiana.

- Submitted, October 7, 1998

Boston

National Bank of Greece, Boston, Massachusetts -- report on competitive factors of the proposed merger of its West Roxbury branch into its Boston and Cambridge branches.

- Submitted, October 8, 1998

Atlanta

National Bank of the South, Tuscaloosa, Alabama -- report on competitive factors of the proposed merger with and into National Bank of Commerce.

- Submitted, October 7, 1998

San Francisco

Portola Merger Sub, San Diego, California -- report on competitive factors of the proposed merger with Peninsula Bank of San Diego.

- Submitted, October 7, 1998

Competitive Factors Reports

Richmond

Southern Bank and Company, Mount Olive, North Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of the liabilities of the Red Springs, North Carolina, branch of First Union National Bank, Charlotte, North Carolina.

- Submitted, October 6, 1998

Secretary

SouthTrust Bank, National Association, Birmingham, Alabama -- report on competitive factors of the proposed acquisition by merger of SecurityBank Trust, Arlington, Texas.

- Submitted, October 6, 1998

Extensions Of Time

Richmond

America's First Bancorp, Washington, D.C. -- extension to January 8, 1999, to acquire America's First Bank, National Association.

- Granted, October 6, 1998

Atlanta

Community Banks of Florida, Inc., Naples, Florida -- extension to January 7, 1999, to acquire Community Bank of Naples, N.A.

- Granted, October 6, 1998

Atlanta

Cumberland Bancorp, Inc., Carthage, Tennessee -- extension to January 7, 1999, to acquire The Bank of Mason, Mason, Tennessee.

- Granted, October 7, 1998

Atlanta

Hancock Holding Company, Gulfport, Mississippi -- extension to January 15, 1999, to merge with American Security Bancshares, Inc., Ville Platte, Louisiana, and acquire American Security Bank.

- Granted, October 8, 1998

Extensions Of Time

Minneapolis

JDOB, Inc., Sandstone, Minnesota -- extension to January 8, 1999, to acquire Lakeland National Bank, Lino Lakes, Minnesota.
- Granted, October 6, 1998

Atlanta

Southern Heritage Bancorp, Inc., Oakwood, Georgia -- extension to January 30, 1999, to acquire Southern Heritage Bank.
- Granted, October 8, 1998

Membership

Chicago

Legacy Bank, Milwaukee, Wisconsin -- to become a member of the Federal Reserve System.
- Approved, October 9, 1998

Chicago

Midwest Bank of Western Illinois, Monmouth, Illinois -- to become a member of the Federal Reserve System.
- Approved, October 7, 1998

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 10, 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>	
None		

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, October 10, 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)	Warwick Community Bancorp, Inc., sole shareholder of The Warwick Savings Bank, both of Warwick, New York, to acquire more than 5 percent but less than 10 percent of the outstanding shares of the common stock of GSB Financial Corporation, the sole shareholder of Goshen Savings Bank, both of Goshen, New York.*	Newspaper – 11/07/1998
3(a)(3)	Popular, Inc., and Popular International Bank, Inc., both of Hato Rey, Puerto Rico, Popular North America, Inc., Mt. Laurel, New Jersey, and Banco Popular North America, Inc., Chicago, Illinois, to acquire control of the proposed New York state-chartered Banco Popular, New York, New York, New York.*	Newspaper - 10/09/1998 Fed Reg – 10/23/1998
3(a)(3)	Popular, Inc., and Banco Popular de Puerto Rico, both of Hato Rey, Puerto Rico, to acquire the proposed Puerto Rico state-chartered Banco Popular Transition Bank, Hato Rey, Puerto Rico.*	Newspaper - 10/09/1998 Fed Reg – 10/23/1998
3(a)(3)	Popular, Inc., Popular International Bank, Inc., both of Hato Rey, Puerto Rico, and Popular North America, Inc., Mt. Laurel, New Jersey, to retain control of Banco Popular N.A. (New Jersey), Newark, New Jersey, upon its conversion from a federal savings association.*	Newspaper - 10/09/1998 Fed Reg – 10/23/1998
3(a)(3)	Banco Popular North America, Inc., Mt. Laurel, New Jersey, to acquire control of Banco Popular, N.A. (Texas), Houston, Texas.*	Newspaper - 10/09/1998 Fed Reg – 10/23/1998

* 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.

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, October 10, 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>	
None		

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, October 10, 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>	
3(a)(3) 3(a)(5) 4(c)(8)	Applications/notices under Sections 3(a)(3), 3(a)(5), and 4(c)(8) of the BHCA from FirstMerit Corporation, Akron, OH received on 10/08/1998 to acquire Signal Corp., Wooster, OH and its bank and non-bank subsidiaries.	Newspaper – 11/09/1998*
3(a)(1)	Application/notice under Section 3(a)(1) of the BHCA from Salt Lick Bancorp, Inc., Salt Lick, KY received on 10/08/1998 to acquire Salt Lick Deposit Bank, Salt Lick, KY.	N/Avail - *

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, October 10, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Fauquier Bank, Warrenton, Virginia, to establish a branch at 8097 Sudley Road, Manassas, Virginia.*	10/31/1998
Branch	First Bank, Strasburg, Virginia, to establish a branch at 661 North Loudoun Street, Winchester, Virginia.*	11/02/1998

*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)	City Holding Company, Charleston, West Virginia, to merge with Horizon Bancorp, Inc., Beckley, West Virginia.*	Fed Reg – 11/06/1998 Newspaper - 11/10/1998

*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.

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, October 10, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Commercial Bank of Florida, Orlando, Florida (in organization), to establish a branch located at 910 West Vine Street, Kissimmee, Florida.	10/22/1998*
Member	First Commercial Bank of Florida, Orlando, Florida, to become a member of the Federal Reserve System.	10/22/1998*
18(c)	Republic Security Bank, West Palm Beach, Florida, to merge with Northside Bank of Tampa, Tampa, Florida.	11/04/1998*
Branch	Southwest Georgia Bank, Moultrie, Georgia, to establish a branch located at 720 West Fourth Street, Adel, Georgia.	10/30/1998*

*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)	First Community Bancorp, Inc., Pahokee, Florida, to become a bank holding company by acquiring First Community Bank of Palm Beach County, Pahokee, Florida.	N/Avail*
3(a)(1)	Jacksonville Bancorp, Inc., Jacksonville, Florida, to become a bank holding company by acquiring The Jacksonville Bank, Jacksonville, Florida (in organization).	N/Avail*
3(a)(1)	Community Spirit Bancshares, Inc., Belmont, Mississippi, to become a bank holding company by acquiring Community Spirit Bank – Mississippi, Belmont, Mississippi (in organization).	Fed Reg - 11/06/1998*
3(a)(3)	The Weatherford Foundation of Red Bay, AL, Inc., Red Bay, Alabama, along with its bank holding company subsidiary, Independent Bancshares, Inc., Red Bay, Alabama, to acquire Community Spirit Bancshares, Inc., Belmont, Mississippi, and its subsidiary, Community Spirit Bank – Mississippi, Belmont, Mississippi (in organization).	Fed Reg - 11/06/1998*

*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>
None		

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

<i>Type</i>	<i>Application</i>
WAIVR	Republic Security Financial Corporation, West Palm Beach, Florida, request for a waiver of the application requirements of section 3 of the Bank Holding Company Act in connection with its proposed acquisition of Northside Bank of Tampa, Tampa, Florida.
4(c)(8)	Community National Bank Corporation, Venice, Florida, to acquire Community Advisory Services, Inc., Venice, Florida, and thereby engage in investment advisory services.
4(c)(8)	Community National Bank Corporation, Venice Florida, to acquire Community Financial Centers, Inc., Venice, Florida, and thereby engage in securities brokerage services, solely as an agent for the account of customers.
4(c)(8)	Community National Bank Corporation, Venice Florida, to acquire Community Investment Centers, Inc., Venice, Florida, and thereby engage in financial advisory services and insurance agency activities.
4(c)(8)	Perry Banking Company, Perry, Georgia, to engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit.
4(c)(8)	Britton & Koontz Capital Corporation, Natchez, Mississippi, to acquire a 35 percent joint venture interest in InterBank Systems, Inc., Natchez, Mississippi, and thereby engage in data processing activities.

Section V – Availability of CRA public evaluations

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

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>
567231	Bank of Alabama 2340 Woodcrest Place Birmingham, Alabama 35209 (205) 870-1939	07/06/1998	10/06/1998	S		X
539733	SunTrust Bank, North Central Florida Post Office Box 310 Ocala, Florida 32678 (904) 368-6200	06/01/1998	10/08/1998	S	X	

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

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, October 10, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	G. W. Jones Exchange Bank Marcellus, Michigan 69139 M-62 South Edwardsburg, Michigan	Newspaper – 10/19/1998
18(c) & Branch	Pinnacle Bank St. Joseph, Michigan Citizens National Bank of Evansville Evansville, Indiana Citizens Bank of Southern Indiana Tell City, Indiana Citizens Bank of Western Indiana Terre Haute, Indiana Citizens Bank of Kentucky Madisonville, Kentucky Citizens Bank of Central Indiana Greenwood, Indiana Citizens Bank of Illinois, N.A. Mount Vernon, Illinois Citizens Trust Company of Indiana, National Association Evansville, Indiana and thereby to establish 102 branches	Newspaper – N/Avail
Branch	1 st Source Bank South Bend, Indiana 2804 East Center Street Warsaw, Indiana	Newspaper – 10/30/1998
Branch	Unionbank West Macomb, Illinois 2442 Broadway Quincy, Illinois	Newspaper – 11/2/1998
Branch	Comerica Bank Detroit, Michigan 5270 Eastern Avenue, S.E. Grand Rapids, Michigan	Newspaper – 10/24/1998

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not Available (Not yet available; Not available at this time)

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)	Ambank Holdings, Inc.* Davenport, Iowa American Bank and Trust Company (in organization) Davenport, Iowa	Fed Reg – 10/26/1998 Newspaper – 10/24/1998
3(a)(1)	St. Charles Financial Corporation* Oak Brook, Illinois Commerce Bancorp, Inc. Berkeley, Illinois National Bank of Commerce Berkeley, Illinois	Fed Reg – 10/26/1998 Newspaper – 10/26/1998
3(a)(3)	Community Bancshares Corp.* Indianola, Iowa Fort Des Moines Community Bank (in organization) Des Moines, Iowa	Fed Reg – 10/26/1998 Newspaper – 10/26/1998
3(a)(3)	PSB Corporation* Wellsburg, Iowa Denver Ban Corporation Denver, Iowa Denver Savings Bank Denver, Iowa	Fed Reg – 11/2/1998 Newspaper – N/Avail
3(a)(1)	Community Shores Bank Corporation* Roosevelt Park, Michigan Community Shores Bank (in organization) Norton Shores, Michigan	Fed Reg – 11/2/1998 Newspaper – 10/30/1998
3(a)(1)	CDS Bancorp, Inc.* Spirit Lake, Iowa First Bank & Trust Spirit Lake, Iowa	Fed Reg – 11/6/1998 Newspaper – N/Avail
3(a)(1)	Clarkston Financial Corporation* Clarkston, Michigan Clarkston State Bank (in organization) Clarkston, Michigan	Fed Reg – 11/2/1998 Newspaper – N/Avail
3(a)(3)	Ida Grove Bancshares, Inc.* Ida Grove, Iowa First State Bank Churdan, Iowa	Fed Reg – 11/6/1998 Newspaper – 11/7/1998
CIC	Brunsville Bancorporation, Inc. Brunsville, Iowa By Steven J. Harms, Richard H. Harms, Beth Ann Rollinger and Carol M. Schmitz	Fed Reg – 10/27/1998 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>
CIC	Merrill Bancorporation, Inc. Merrill, Iowa By Steven J. Harms, Richard H. Harms, Beth Ann Rollinger and Carol M. Schmitz	Fed Reg – 10/27/1998 Newspaper – N/Avail
3(a)(1)	Oakfield Bancorp, Inc.* Oakfield, Wisconsin Bank of Oakfield Oakfield, Wisconsin	Fed Reg – N/Avail Newspaper – N/Avail

* 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>
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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, October 10, 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 Sandoval Bancorp, Inc, Sandoval, Illinois, by Michael M. Jensen (previously reported during the week ending October 3, 1998).	Newspaper – 10/27/1998 Fed Reg – 10/20/1998
CIC	Notice involving First Perry Bancorp, Inc., Pinckneyville, Illinois, by First Perry Bancorp Employee Stock Ownership Plan, Pinckneyville, Illinois.	Newspaper – 10/14/1998 Fed Reg – 10/27/1998
3(a)(3)	*Notice by First Banks, Inc., St. Louis, Missouri, to indirectly acquire Redwood Bancorp, San Francisco, California.	Newspaper – 11/5/1998 Fed Reg – 11/6/1998
3(a)(3)	*Companion notice by First Banks America, Inc., St. Louis, Missouri, a subsidiary of First Banks, Inc., St. Louis, Missouri, to acquire Redwood Bancorp, San Francisco, California.	Newspaper – 11/5/1998 Fed Reg 11/6/1998

* 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:

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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>
852142	The Bank of Yellville Yellville, Arkansas	6/29/1998	10/10/1998	S		X

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, October 10, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	New First Valley Bank, Seeley Lake, Montana, to merge with First Valley Bank, Seeley Lake, Montana.*	10/31/1998

* 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>
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	New First Valley Bank, Seeley Lake, Montana, to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, October 10, 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	Poteau State Bank, Poteau, Oklahoma, for prior approval to merge with Spiro Interim Bank, Spiro, Oklahoma, and incident thereto, establish an additional branch at 617 West Broadway, Spiro, Oklahoma.	Newspaper – 10/23/1998

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)	First Express of Nebraska, Gering, Nebraska, for prior approval to acquire 100 percent of the voting shares of Wauneta Falls Bancorp, Inc., Wauneta, Nebraska; and thereby indirectly acquire Wauneta Falls Bank, N.A., Wauneta, Nebraska, and Ogallala National Bank, Ogallala, Nebraska.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	Central Financial Corporation, Hutchinson, Kansas, to acquire 9.9 percent of the voting shares of Fort Worth National Bank, Fort Worth, Texas.	Newspaper – N/Avail Fed Reg – 11/06/1998
3(a)(3)	Astra Financial Corporation, Prairie Village, Kansas; to become a bank holding company by acquiring 100 percent of Mitchell County Bank, Simpson, Kansas, and up to 13.52 percent of First Missouri Bancshares, Brookfield, Missouri, and thereby indirectly acquire First Missouri National Bank, Brookfield, Missouri.	Newspaper – 10/23/1998 Fed Reg – 11/02/1998
CIC	Walter David Scott, Amy Scott Wiler, Sandra Scott Parker, and James A. Hansen, all of Omaha, Nebraska; and Karen Scott Dixon, Leawood, Kansas; to acquire voting shares of Ashland Bancshares, Inc., Ashland, Nebraska, and thereby indirectly acquire Sapp City Bank, Omaha, Nebraska.	Newspaper – 10/23/1998 Fed Reg – 10/27/1998

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>
4(c)(8)	Tampa State Bancshares, Tampa, Kansas, to engage in community development activities.

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, October 10, 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)	Aberdeen Financial Corporation, Sierra Blanca, TX, and Aberdeen Financial Intermediate Holding Company, Wilmington, DE, to acquire Bank of Sierra Blanca, Sierra Blanca, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Aberdeen Financial Intermediate Holding Company, Wilmington, DE, to acquire Bank of Sierra Blanca, Sierra Blanca, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Texas Financial Bancorporation, Inc., Minneapolis, MN, to acquire TNB Bancorporation, Inc., Brenham, TX, TNB Bancorporation of Delaware, Inc., Wilmington, DE, and Texas National Bank, Brenham, TX* (Previously reported the week ending October 3, 1998)	Fed Reg – 11/02/1998 Newspaper – 10/30/1998
3(a)(3)	Chaparral Bancshares, Inc., Richardson, TX, and Chaparral Bancshares of Delaware, Dover, DE, to acquire Van Alstyne Financial Corporation, Van Alstyne, TX, and The First State Bank of Van Alstyne, Van Alstyne, TX* (Previously reported the week ending October 3, 1998)	Fed Reg – 10/31/1998 Newspaper – 10/30/1998

* 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>
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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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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

None

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

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, October 10, 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)(3)	Columbia Bancorp, The Dalles, Oregon, to acquire Valley Community Bancorp and its wholly-owned subsidiary, Valley Community Bank, both of McMinnville, Oregon. *	Newspaper – N/Avail Fed Reg – 11/06/1998
3(a)(1)	Bay View Capital Corporation, San Mateo, California, to become a bank holding company by acquiring Bay View Bank, N.A., San Mateo, California. *	Newspaper – 11/08/1998 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>
4(c)(8)	Banque Nationale de Paris, Paris, France, to engage in certain nonbanking activities through BNP Capital Markets, LLC, New York, New York (a proposed Section 20 subsidiary).	Fed Reg – 10/28/1998
4(c)(8)	Bay View Capital Corporation, San Mateo, California, to: 1) engage in check processing activities through the retention of Regent Financial Corporation, San Mateo, California; and 2) engage in providing financing to small and middle market companies through the retention of Bay Commercial Finance Group, San Mateo, California.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
Member	The Sun City Bank, Sun City, Arizona, to voluntarily withdraw from membership in the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

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

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SN = Substantial noncompliance

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

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

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

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