
Federal Reserve Release



H.2

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

No. 37

Week Ending September 11, 1999

Bank Holding Companies

Fleet Financial Group, Inc., Boston, Massachusetts -- to acquire BankBoston Corporation and its banking and nonbanking subsidiaries.
- Approved, September 7, 1999

Bank Mergers

United Bank of Philadelphia, Philadelphia, Pennsylvania -- to acquire four Philadelphia branches of First Union National Bank, Charlotte, North Carolina.
- Approved, September 7, 1999

Board Operations

Budget -- for 2000-2001.
- Approved, September 7, 1999

Office of Inspector General -- budget for 2000-2001.
- Approved, September 7, 1999

Change In Bank Control

St. Stephen BanGroup, Inc., Minneapolis, Minnesota -- change in bank control.
- Permitted, September 7, 1999

Forms

Information collection under OMB delegated authority -- extension with revisions of Federal Reserve membership and Reserve Bank stock application forms: FR 2083-2083E (membership); FR 2030 (Reserve Bank stock); FR 2030a (state-to-national bank conversion); FR 2056 (stock holding adjustment); FR 2086 (stock cancellation); FR 2086a (merger or consolidation); FR 2086b (converting national bank); and FR 2087 (insolvency).
- Approved, September 10, 1999

General Accounting Office

General Accounting Office -- Response to final report entitled "Federal Reserve Banks: Areas for Improvement in Computer Controls."
- Approved, September 7, 1999

Regulations And Policies

Regulation L -- final interagency rules on management interlocks.
- Approved, September 7, 1999

Enforcement

First Security Bancshares, Inc., Lake Park, Iowa, and Security State Bank, Milford --
written agreement with the Federal Reserve Bank of Chicago.
- Announced, September 8, 1999

H.2 Actions under delegated authority

September 5, 1999 to September 11, 1999

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

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

Bank Branches, Domestic

Richmond

James Monroe Bank, Arlington, Virginia -- to establish a branch at 7023 Little River Turnpike, Annandale.

- Approved, September 8, 1999

Kansas City

People First Bank, Hennessey, Oklahoma -- to establish a branch at 1601 S.E. 19th Street, Edmond.

- Approved, September 9, 1999

Philadelphia

Woodlands Bank, Williamsport, Pennsylvania -- to establish a branch at 213 West Fourth Street.

- Approved, September 3, 1999 (AC)

Bank Holding Companies

Chicago

ABN AMRO Bank N.V., Amsterdam, The Netherlands; ABN AMRO Holding N.V., Stichting Administratiekantoor ABN AMRO Holding, and Stichting Prioriteit ABN AMRO Holding -- to engage through ABN AMRO Advisory, Inc., New York, New York, in providing financial advisory services.

- Permitted, September 9, 1999

Chicago

Cambank, Inc., Lake Zurich, Illinois -- to become a bank holding company through the acquisition of Cambridge Bank.

- Approved, September 10, 1999

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan; Sun Community Bancorp Limited, Phoenix, Arizona; and Nevada Community Bancorp Limited, Las Vegas, Nevada -- to acquire shares of Red Rock Community Bank, a de novo bank.

- Returned, September 9, 1999

Bank Holding Companies

Dallas

Commercial Bancshares, Inc., Houston, Texas, and Heritage Bancshares, Inc., Wilmington, Delaware -- request for a waiver in connection with the acquisition of Heritage Interim Bank, Wharton, Texas.
- Approved, September 10, 1999

St. Louis

Delta Trust & Banking Corporation, Little Rock, Arkansas -- to become a bank holding company through the acquisition of shares of SEA Bancshares, Inc., Parkdale, and thereby acquire Southeast Arkansas Bank.
- Approved, September 8, 1999

Chicago

First Busey Corporation, Urbana, Illinois -- to acquire Eagle BancGroup, Inc., Bloomington, and thereby acquire First Federal Savings and Loan Association of Bloomington.
- Approved, September 10, 1999

St. Louis

First M&F Corporation, Kosciusko, Mississippi -- to acquire Community Federal Bancorp, Inc., Tupelo, and thereby acquire Community Federal Bank.
- Approved, July 21, 1999 (AC)

Dallas

Gilmer National Bancshares, Inc., Gilmer, Texas -- to become a bank holding company through the acquisition of Gilmer National Bancshares Delaware, Inc., Wilmington, Delaware; and for both companies to acquire Gilmer National Bank, Gilmer.
- Approved, September 10, 1999

Chicago

Kercheval Limited Partnership, Largo, Florida -- to become a bank holding company through the acquisition of shares of Montezuma State Bank, Montezuma, Iowa.
- Approved, September 9, 1999

Bank Holding Companies

Minneapolis

Mille Lacs Bancorporation, Inc., Onamia, Minnesota -- to acquire Rural American Bank-Hinckley, Hinckley.
- Approved, September 10, 1999

Secretary

Old Kent Financial Corporation, Grand Rapids, Michigan -- to engage de novo through Old Kent Securities Corporation in certain nonbanking activities.
- Approved, August 30, 1999 (AC)

New York

Patriot National Bancorp, Inc., Stamford, Connecticut -- to become a bank holding company with respect to Patriot National Bank, and report on competitive factors of proposed transaction.
- Approved, September 10, 1999

Atlanta

Synovus Financial Corp., Columbus, Georgia -- to acquire Wallace & DeMayo, Inc., Norcross, and thereby engage in debt collection agency services.
- Approved, September 7, 1999

Atlanta

Synovus Financial Corp., Columbus, Georgia, and TB&C Bancshares, Inc. -- to merge with Ready Bank of Fort Walton Beach Holding Company, Fort Walton Beach, Florida, and thereby acquire Ready Bank of West Florida.
- Approved, September 2, 1999 (AC)

Banks, Nonmember, And Miscellaneous Institutions

San Francisco

Finova Technology Finance, Inc., Phoenix, Arizona -- deregistration under Regulation U.
- Approved, September 8, 1999

San Francisco

Great Western Insurance Company, Ogden, Utah -- deregistration under Regulation U.
- Approved, September 9, 1999

Banks, Nonmember, And Miscellaneous Institutions

San Francisco

Levi Strauss Employees Federal Credit Union, San Francisco, California --
deregistration under Regulation U.
- Approved, September 8, 1999

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire, through M&I
Data Services, assets of Cardpro Services, Inc., Willowbrook, Illinois, and thereby
engage in data processing services.
- Approved, September 10, 1999

San Francisco

Rambus, Inc., Mountain View, California -- deregistration under Regulation U.
- Approved, September 9, 1999

San Francisco

Tucson Telco Federal Credit Union, Tucson, Arizona -- deregistration under
Regulation U.
- Approved, September 9, 1999

Change In Bank Control

Minneapolis

First National Bancorp of River Falls, Inc., River Falls, Wisconsin -- change in bank
control.
- Permitted, September 9, 1999

St. Louis

Hometown Bancorp, Inc., Milan, Tennessee -- change in bank control.
- Permitted, September 7, 1999

Minneapolis

Mahnomen Bancshares, Inc., Mahnomen, Minnesota -- change in bank control.
- Permitted, September 7, 1999

Atlanta

Rossville Bankshares, Inc., Rossville, Georgia -- change in bank control.
- Permitted, September 10, 1999

Competitive Factors Reports

Minneapolis

Bank of Beulah, Beulah, North Dakota -- report on competitive factors of the proposed merger with Security State Bank of Robinson, Robinson.
- Submitted, September 9, 1999

Chicago

First Bank of Oak Park, Oak Park, Illinois -- report on competitive factors of the proposed merger with Sterling Savings Bank, Chicago.
- Submitted, September 10, 1999

St. Louis

First National Bank in Pinckneyville, Pinckneyville, Illinois -- report on competitive factors of the proposed purchase of the Pinckneyville branch of Chester National Bank, Chester.
- Submitted, September 10, 1999

Dallas

First State Bank, N.A., Canadian, Texas -- report on competitive factors of the proposed merger with Follett National Bank, Follett.
- Submitted, September 7, 1999

Dallas

Heritage Bank, Wharton, Texas -- report on competitive factors of the proposed merger with Heritage Interim Bank.
- Submitted, September 8, 1999

Chicago

Independent Bank, Ionia, Michigan; Independent Bank East Michigan, Caro; and Independent Bank West Michigan, Rockford -- report on competitive factors of the proposed merger with Independent Bank MSB, Bay City.
- Submitted, September 9, 1999

Cleveland

Mid Am Private Trust, NA, Cincinnati, Ohio -- report on competitive factors of the proposed merger with Sky Trust, NA, Pepper Pike.
- Submitted, August 31, 1999 (AC)

Competitive Factors Reports

Dallas

Nueces National Bank, Corpus Christi, Texas -- report on competitive factors of the proposed acquisition of a branch at 10935 Leopard Street, Corpus Christi, from First National Bank, Edinburg.

- Submitted, September 7, 1999

Minneapolis

Rural American Bank-Hinckley, Hinckley, Minnesota -- report on competitive factors of the proposed merger with Woodlands National Bank, Onamia.

- Submitted, September 10, 1999

Boston

Webster Financial Corporation, Waterbury, Connecticut -- report on competitive factors of the proposed acquisition of New England Community Bancorp, Inc., Windsor.

- Submitted, September 7, 1999

Extensions Of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to December 13, 1999, to acquire The ANB Corporation, The ANB Delaware Corporation, and The American National Bank of Texas.

- Granted, September 10, 1999

San Francisco

Frontier Financial Corporation, Everett, Washington -- extension to December 3, 1999, to acquire an interest in Washington Banking Company, Oak Harbor.

- Granted, September 10, 1999

Atlanta

Marine Bancshares, Inc., Naples, Florida -- extension to December 22, 1999, to become a bank holding company through the acquisition of Marine National Bank of Naples, a de novo bank.

- Granted, September 9, 1999

Extensions Of Time

Atlanta

South Alabama Bancorporation, Mobile, Alabama -- extension to December 3, 1999, to merge with Sweet Water State Bancshares, Inc., Sweet Water, and thereby acquire Sweet Water State Bank.

- Granted, September 3, 1999 (AC)

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 11, 1999

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)	BostonFed Bancorp, Burlington, Massachusetts - notification to acquire 100% of outstanding shares of Diversified Ventures, Inc., d/b/a Forward Financial Company, Northborough, Massachusetts	Fed Reg - 09/28/1999

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, September 11, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Moscow Narodny Bank, London, England, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	PT Bank Mandiri (Persero), Jakarta, Indonesia, to establish a representative office in New York, New York.	Newspaper – N/Avail
Branch	Banco Popular North America, New York, New York, to establish a branch office located at 13701 Riverside Drive, #100, Sherman Oaks, California.*	Newspaper – 09/27/1999

* 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)	Warwick Community Bancorp, Inc., Warwick, New York, to acquire The Towne Center Bank, Lodi, New Jersey*	Newspaper – 09/20/1999 Fed Reg – 10/07/1999

* 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)	Banco Santander Central Hispano, S.A., Madrid, Spain, to purchase interests in business trusts holding personal property subject to lease, and thereby to engage <i>de novo</i> in leasing activities.	Fed Reg – 09/22/1999
4(c)(8)	Canadian Imperial Bank of Commerce, Toronto, Canada, to invest through its wholly-owned subsidiary, CIBC World Markets Corp., in Identrus, LLC, New York, New York (aka Global Trust Organization), and engage <i>de novo</i> in digital certification, and data processing and data transmission activities.	Fed Reg – N/Avail

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

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

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, September 11, 1999

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)	Omega Financial Corporation, State College, PA to acquire up to 24.9 percent of the voting shares of Clearfield Bank & Trust Company, Clearfield, PA, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Fed Reg: N/Avail Newspaper: 10/4/99

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, September 11, 1999

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)	Received notice from PNC Bank Corp., Pittsburgh, PA on 09/07/1999 of its intent to acquire First Data Investor Services Group, Inc., Westborough, MA.	09/29/1999

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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<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, September 11, 1999

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.

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SN = Substantial noncompliance

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
990325	F&M Bank-Winchester 115 North Cameron Street Winchester, Virginia 22601	05/17/1999	09/09/1999	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, September 11, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located inside the Albertson's store located at the intersection of 83 rd and Deer Valley, Peoria, Arizona.	09/30/1999*
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located inside the Albertson's store located at the intersection of Silverbell and Speedway, Tucson, Arizona.	09/30/1999*
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located inside the Albertson's store located at the intersection of Stanley and University, Mesa, Arizona.	09/30/1999*
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located inside the Albertson's store located at the intersection of Cooper and Ray Road, Phoenix, Arizona.	09/30/1999*
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located inside the K-Mart store located at 7055 East Broadway, Tucson, Arizona, to be known as the Broadway K-Mart Branch.	09/30/1999*
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located inside the Albertson's store located inside Arizona Bank's corporate offices at 2850 E. Camelback, Phoenix, Arizona.	09/30/1999*
Branch	Provident Bank of Florida, Sarasota, Florida, to establish a branch located at 3275 University Parkway, Sarasota, Florida.	09/11/1999*
FBAG	Banco Comercial Português, S.A., Porto, Portugal, to establish an international representative office to be located in Miami, Florida.	N/Avail

*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)	Equitex, Inc., Englewood, Colorado, to become a bank holding company by acquiring First TeleBanc Corporation, Boca Raton, Florida, and its subsidiary, Net First National Bank, Boca Raton, Florida.	N/Avail*
3(a)(1)	Ebenezer Pan-African Development Organization, Inc., on behalf of Pan-African Bancorp, Inc., Lauderdale Lakes, Florida, to become a bank holding company by acquiring People's National Bank of Commerce, Miami, Florida.	N/Avail*
3(a)(5)	Synovus Financial Corporation, Columbus, Georgia, to merge with Horizon Bancshares, Inc., Pensacola, Florida, and thereby acquire Horizon Bank of Florida, Pensacola, Florida.	Newspaper - 09/27/1999*

*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>
3(a)(1)	Peninsula Bancorp, Inc., Daytona Beach, Florida, notice to become a bank holding company by acquiring Peninsula Bank of Central Florida, Daytona Beach, Florida.

Section V – Availability of CRA public evaluations

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

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					<i>LrgBk</i>	<i>SmBk</i>
None						

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, September 11, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Salin Bank & Trust Company Indianapolis, Indiana Establish a mobile branch-courier service that will operate in Lafayette, Fort Wayne, Marion, Kokomo, Logansport Columbus, and Indianapolis, all in Indiana	Newspaper – 07/27/1999
Branch	First Bank & Trust of Evanston Evanston, Illinois 100 Green Bay Road Winnetka, Illinois	Newspaper – 09/27/1999

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)	Village Bancorp, Inc.* Prospect Heights, Illinois Village Bank and Trust of Munster (in organization) Munster, Indiana	Fed Reg – 09/23/1999 Newspaper – 09/27/1999
3(a)(1)	WCB Holding Company of Illinois, Inc.* Geneva, Illinois Winfield Community Bank (in organization) Winfield, Illinois	Fed Reg – 10/04/1999 Newspaper – 09/27/1999
3(a)(3)	Commercial Financial Corp.* Storm Lake, Iowa Lakes Bancorporation, Inc. Storm Lake, Iowa First Security Banshares, Inc. Lake Park, Iowa Security State Bank Lake Park, Iowa Security State Bank Milford, Iowa	Fed Reg – N/Avail Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Lakes Bancorporation, Inc.* Storm Lake, Iowa First Security Banshares, Inc. Lake Park, Iowa Security State Bank Lake Park, Iowa Security State Bank Milford, Iowa	Fed Reg – N/Avail Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	GreatBanc, Inc. Aurora, Illinois ANB Financial Services, Inc. Aurora, Illinois	Fed Reg – 09/10/1999

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

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

Section V – Availability of CRA public evaluations

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

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					<i>LrgBk</i>	<i>SmBk</i>
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, September 11, 1999

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)	Notice by the Lea M. McMullan Trust, Shelbyville, Tennessee (Lea M. McMullan, trustee), as managing general partner for the L.B.S. McMullan Limited Partnership, Shelbyville, Kentucky, which owns 35.81 percent of the voting shares of Citizens Union Bancorp of Shelbyville, Shelbyville, Tennessee.*	Newspaper – 9/25/1999 Fed Reg – 9/24/1999

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, September 11, 1999

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.

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, September 11, 1999

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)	FMLB Acquisition, Inc., Medicine Lodge, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of First Medicine Lodge Bancshares, Inc., Medicine Lodge, Kansas; and thereby indirectly acquire First National Bank of Medicine Lodge, Medicine Lodge, Kansas.	Newspaper – 10/03/1999 Fed Reg – 10/08/1999

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, September 11, 1999

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	Harlan R. Heitkamp, Corpus Christi, TX, et al, to acquire an interest in First International Bancshares, Inc., Corpus Christi, TX	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Overton Financial Corporation, Overton, TX, and Overton Delaware Corporation, Dover, DE, to acquire Longview Financial Corporation, Longview, TX*	Fed Reg – N/Avail Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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, September 11, 1999

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>	
4(c)(8)	Wells Fargo & Company, San Francisco, California, together with Norwest Financial Services, Inc., and Norwest Financial, Inc., both of Des Moines, Iowa, to acquire certain consumer finance receivables through TCF National Bank Minnesota, Minneapolis, Minnesota.	
3(a)(5)(C)	Centennial First Financial Services to become a bank holding company by acquiring Redlands Centennial Bank, both of Redlands, California.	

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

<i>Type</i>	<i>Application</i>
COM	Frontier Financial Corporation, Everett, Washington, requests relief of “CrownX” non-control commitments made in connection with the approval of 20 percent of AEA Bancshares, Inc., Seattle, Washington.

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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