
Federal Reserve Release



H.2

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

No. 23

Week Ending June 3, 2000

Bank Holding Companies

Anti-tying provisions -- request from Deere & Company for a determination that certain proposed credit card operations would comply with the anti-tying provisions of the Bank Holding Company Act.

- Approved, June 2, 2000

BB&T Corporation, Winston-Salem, North Carolina -- to acquire One Valley Bancorp, Inc., Charleston, West Virginia, and its subsidiary banks.

- Approved, May 30, 2000

Wells Fargo & Company, San Francisco, California -- to acquire First Commerce Bancshares, Inc., Lincoln, Nebraska, and its banking and nonbanking subsidiaries.

- Approved, May 30, 2000

Banks, Foreign

Banca Sella S.p.A., Biella, Italy -- to establish an agency in Miami, Florida.

- Approved, May 30, 2000

Forms

Forms -- extension without revision of Senior Loan Officer Opinion Survey on Bank Lending Practices (FR 2018), Senior Financial Officer Survey (FR 2023), and Consolidated Report of Condition and Income for Edge and Agreement Corporations (FR 2886b); and extension, with increases in reporting thresholds, of Report of Repurchase Agreements on U.S. Government and Federal Agency Securities with Specified Holders (FR 2415).

- Approved, June 2, 2000

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

Secretary

Centura Bank, Rocky Mount, North Carolina -- to operate a commercial lending branch at 452 Lakeshore Parkway, Rock Hill, South Carolina.
- Approved, May 25, 2000 (AC)

Secretary

Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 7421 Carmel Executive Park, Charlotte.
- Approved, May 25, 2000 (AC)

New York

The Chase Manhattan Bank, New York, New York -- to establish a branch at 1511 Straight Path, Wyandanch.
- Approved, June 1, 2000

Chicago

F&M Bank-Wisconsin, Kaukauna, Wisconsin -- to establish a branch at N56 W16949 Ridgewood Drive, Menomonee Falls.
- Approved, May 30, 2000

Dallas

First Bank and Trust Company, Dawson, Texas -- to establish a branch at 1025 N.E. 4th Street, Hubbard.
- Approved, May 31, 2000

Cleveland

Heartland Bank, Croton, Ohio -- to establish a branch at South State Street and Cherrington Road, Westerville.
- Approved, May 30, 2000

St. Louis

Midwest BankCentre, St. Louis, Missouri -- to establish a branch at 1001 Phoenix Parkway, O'Fallon.
- Approved, May 31, 2000

Bank Branches, Domestic

San Francisco

Nevada First Bank, Las Vegas, Nevada -- to establish a branch at 460 Stephanie Street, Henderson.
- Approved, June 1, 2000

Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 3866 E. Grand River, Howell.
- Approved, May 30, 2000

Bank Holding Companies

San Francisco

Business Bank of California, San Bernardino, California -- waiver of application requirement in connection with the proposed merger with Valley Merchants Bank, N.A., Hemet.
- Granted, June 1, 2000

Richmond

CommerceFirst Bancorp, Inc., Annapolis, Maryland -- to become a bank holding company through the acquisition of CommerceFirst Bank, a de novo bank; and for CommerceFirst Bank to become a member of the Federal Reserve System.
- Approved, June 2, 2000

Kansas City

FNB Financial Services, Inc., Durant, Oklahoma -- to acquire FNB Lockney, Lockney, Texas.
- Approved, May 31, 2000

Richmond

Highlands Bankshares, Inc., Petersburg, West Virginia -- waiver of application in connection with the merger of its subsidiary bank, The Grant County Bank, with The Stockmans Bank of Harman, Harman.
- Granted, May 26, 2000 (AC)

Bank Holding Companies

Dallas

Keene Bancorp, Inc. Employee Stock Ownership Plan and Trust, Keene, Texas -- to acquire Keene Bancorp, Inc., First State Bank, and Nichols Bancshares, Inc., Dover, Delaware.

- Approved, May 31, 2000

Chicago

Lafayette Community Bancorp, Lafayette, Indiana -- to become a bank holding company through the acquisition of Lafayette Community Bank, a de novo bank; and for Lafayette Community Bank to become a member of the Federal Reserve System.

- Withdrawn, May 31, 2000

Chicago

Mahaska Investment Company ESOP, Oskaloosa, Iowa -- to acquire additional shares of Mahaska Investment Company.

- Approved, June 2, 2000

Secretary

Mizuho Holdings, Inc., Tokyo, Japan -- commenter's request to extend the public comment period in connection with the application to acquire The Dai-Ichi Kangyo Bank, Ltd., The Fuji Bank, Ltd., and The Industrial Bank of Japan, Ltd.

- Denied, June 1, 2000

New York

Monmouth Community Bancorp, Long Branch, New Jersey -- to become a bank holding company with respect to Monmouth Community Bank.

- Approved, May 31, 2000

Atlanta

Quitman Management Corporation, Inc., Meridian, Mississippi, and Speed Bankshares, L.P. -- to become bank holding companies through the acquisition of Great Southern Capital Corporation and Great Southern National Bank.

- Approved, June 2, 2000

Boston

SI Bancorp, Inc., Willimantic, Connecticut -- to become a mutual bank holding company through the acquisition of Savings Institute.

- Approved, May 30, 2000

Bank Holding Companies

Secretary

Summit Bancorp, Inc., Arkadelphia, Arkansas -- to acquire Summit Residential Services, Inc., and thereby engage in community development and advisory services.
- Approved, June 2, 2000

Boston

Washington Trust Bancorp, Inc., Providence, Rhode Island -- to acquire Phoenix Investment Management Company, Inc., and thereby engage in investment advisory activities.
- Approved, June 2, 2000

Bank Mergers

Secretary

HSBC Bank USA, Buffalo, New York -- to merge with Republic Bank California, National Association, Beverly Hills, California, and thereby establish branches.
- Approved, May 25, 2000 (AC)

Banks, Nonmember, And Miscellaneous Institutions

Secretary

OmniBank, Mantee, Mississippi -- relocation of master account to the Federal Reserve Bank of Atlanta.
- Permitted, May 26, 2000 (AC)

Capital Stock

Kansas City

First Gothenburg Bancshares, Inc., Gothenburg, Nebraska -- redemption of stock.
- Approved, June 2, 2000

Kansas City

PCI Holdings, Inc., Saint Marys, Kansas -- redemption of stock.
- Approved, May 31, 2000

Change In Bank Control

Dallas

Delhi Bancshares, Inc., Delhi, Louisiana -- change in bank control.
- Permitted, May 31, 2000

Competitive Factors Reports

Atlanta

Bank of Wrightsville, Wrightsville, Georgia -- report on competitive factors of the proposed merger with Knight State Bank, Dexter.

- Submitted, May 31, 2000

Minneapolis

Bremer Bank, N.A., Grand Forks, North Dakota -- report on competitive factors of the proposed merger with Bremer Bank, N.A., Crookston, Minnesota.

- Submitted, June 2, 2000

Kansas City

Citizens Bank, Mount Ayr, Iowa -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Kellerton branch of Commercial Federal Bank, FSB, Omaha, Nebraska.

- Submitted, June 2, 2000

San Francisco

Dial National Bank, Des Moines, Iowa -- report on competitive factors of the proposed assumption of certain obligations of Wells Fargo & Company, San Francisco, California.

- Submitted, May 31, 2000

San Francisco

First Bank of Beverly Hills, Beverly Hills, California -- report on competitive factors of the proposed purchase of the Beverly Hills branch of Fidelity Federal Bank, FSB, Los Angeles.

- Submitted, May 31, 2000

Richmond

First-Citizens Bank & Trust Company, Raleigh, North Carolina -- report on competitive factors of the proposed merger with Greensboro Insurance Services, Inc., Greensboro.

- Submitted, May 15, 2000 (AC)

San Francisco

GBB Merger Corp., Palo Alto, California -- report on competitive factors of the proposed merger with Bank of Santa Clara, Santa Clara.

- Submitted, May 31, 2000

Competitive Factors Reports

Richmond

The Grant County Bank, Petersburg, West Virginia -- report on competitive factors of the proposed merger with The Stockmans Bank of Harman, Harman.
- Submitted, June 1, 2000

Richmond

McDowell County National Bank in Welch, Welch, West Virginia -- report on competitive factors of the proposed merger with McDowell County Interim National Bank, a de novo bank.
- Submitted, June 2, 2000

San Francisco

Norwest Bank Minnesota, N.A., Minneapolis, Minnesota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Norwest Bank Red Wing, N.A., Red Wing.
- Submitted, May 25, 2000 (AC)

Boston

Rockland Trust Company, Rockland, Massachusetts -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of four Bannstable County branches of Sovereign Bank, Wyomissing, Pennsylvania.
- Submitted, May 31, 2000

San Francisco

San Benito Bank, Hollister, California -- report on competitive factors of the proposed merger with First National Bank of Central California, Salinas.
- Submitted, May 26, 2000 (AC)

San Francisco

Wells Fargo Bank, N.A., San Francisco, California -- report on competitive factors of the proposed consolidation with Norwest Bank Red Wing, N.A., Red Wing, Minnesota.
- Submitted, May 30, 2000

Financial Holding Companies

Philadelphia

Community Banks, Millersburg, Pennsylvania -- election to become a financial holding company.

- Effective, May 26, 2000 (AC)

Minneapolis

Crosstown Holding Company, Blaine, Minnesota -- election to become a financial holding company.

- Effective, May 31, 2000

Philadelphia

Fulton Financial Corporation, Lancaster, Pennsylvania -- election to become a financial holding company.

- Effective, May 26, 2000 (AC)

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, June 3, 2000

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)	The Royal Bank of Scotland plc, Edinburgh, Scotland - notification to retain ownership of NatWest Group Holdings Corporation, New York, New York and its subsidiaries and thereby engage in certain nonbanking 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.

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 2000

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, June 3, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banco Comercial Portugues, S.A., Porto, Portugal, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Arab Banking Corporation (B.S.C.), Manama, Bahrain, to establish a federally licensed uninsured branch in Greenwich, Connecticut.	Newspaper – N/Avail
FBSEA	The Chuo Trust & Banking Co., Ltd., Tokyo, Japan, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Banca Antoniana Popolare Veneta, Rome, Italy, to establish a branch office in New York, New York.	Newspaper – N/Avail
FBSEA	Banco Comercial Portugues, S.A., Oporto, Portugal, to establish a branch office in New York, New York, and an agency in Miami, Florida.	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>
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

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, June 3, 2000

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:

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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	

District 4
Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, June 3, 2000

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 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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, June 3, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of the Commonwealth, Norfolk, Virginia, to establish a branch in the University Center, Old Dominion University, 5201 Hampton Boulevard, Norfolk, Virginia.*	Newspaper – 06/09/2000
18(c)	Centura Bank, Rocky Mount, North Carolina, to purchase certain assets and to assume certain liabilities of four branch offices of Wachovia Bank, National Association, Winston-Salem, North Carolina, located in Andrews, Franklin, Murphy, and Robbinsville, North Carolina.*	Newspaper – 06/30/2000

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Peoples Financial Group, Inc., Iva, South Carolina, to become a bank holding company through the acquisition 100% of the voting shares of The Peoples Bank, Iva, South Carolina.*	Fed Reg – N/Avail Newspaper – 06/30/2000

*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>
3(a)(1)	Park Meridian Financial Corporation, Charlotte, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Park Meridian Bank, Charlotte, North Carolina.
3(a)(1)	Salem Community Bankshares, Inc., Salem, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Salem Bank & Trust, N.A., Salem, Virginia.

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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, June 3, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Bank & Trust Company of Tennessee, Johnson City, Tennessee, to establish a branch located at 1108 East Stone Drive, Kingsport, Tennessee.	06/03/2000*

*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)	Cheaha Financial Group, Inc., to become a bank holding company by acquiring Cheaha Bank, both of Oxford, Alabama (in organization).	Fed Reg – 06/30/2000*
CIC	American City Bancorp, Inc., Tullahoma, Tennessee, after-the-fact notification filed by Mr. George Vibbert, Jr., Elwanda Vibbert, Faye Sawyer Stynchula, and Sam Sawyer, to collectively retain 36.9 percent of the outstanding shares of American City Bancorp, Inc., Tullahoma, Tennessee.	Newspaper – 07/01/2000*

*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>
COM	Cumberland Bancorp, Inc., Nashville, Tennessee, commitment waiver request.

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>
704737	Bank of St. Petersburg 777 Pasadena Avenue South St. Petersburg, Florida 33707 (813) 347-3132	02/07/2000	05/29/2000	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, June 3, 2000

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)	Northwest Financial Corporation, Spencer, Iowa, for prior approval to acquire at least 98.49 percent of Marquette Bank Oelwein, N.A., Oelwein, Iowa.*	Fed Reg – 06/23/2000 Newspaper – N/Avail
3(a)(3)	Mahaska Investment Company ESOP, Oskaloosa, Iowa, proposes to acquire an additional 2.29 percent of Mahaska Investment Company. The shares are being obtain through the merger of Midwest Bancshares, Inc. ESOP, Burlington, Iowa. ESOP's aggregate ownership will be 13.87 percent.*	Fed Reg – 06/29/2000 Newspaper – N/Avail
3(a)(3)	Antioch Holding Company, Antioch, Illinois, for prior approval to acquire up to 24.99 percent of the voting shares of Lakes Region Bancorporation, Inc., Third Lake, Illinois.*	Fed Reg – 06/12/2000 Newspaper – 06/12/2000
4(c)(8)	First Community Bancshares, Inc., Bargersville, Indiana, for prior approval to acquire 100 percent of the voting shares of Blue River Federal Savings Bank, Edinburgh, Indiana.	Fed Reg – 06/29/2000 Newspaper – N/Avail
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan, for prior approval to acquire 51 percent of the voting shares of Arrowhead Community Bank (in organization), Glendale, Arizona.*	Fed Reg – 06/16/2000 Newspaper – 06/24/2000
3(a)(3)	Sun Community Bancorp, Limited, Phoenix, Arizona, for prior approval to acquire 51 percent of the voting shares of Arrowhead Community Bank (in organization), Glendale, Arizona.*	Fed Reg – 06/16/2000 Newspaper – 06/24/2000

* 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.

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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>
636043	Fifth Third Bank of Indiana (f/k/a Civitas Bank) 20 NW 3 rd Street Evansville, Indiana 47739-0001 (812) 456-3400	08/09/1999	06/01/2000	S	X	

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

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, June 3, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Notice by First Arvest Bank, Siloam Springs, Arkansas, to merge with Delaware County Bank, Jay, Oklahoma.*	6/30/2000

* 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)(1)	Companion notices by Arvest Bank Group, Inc., Bentonville, Arkansas, and its subsidiary bank holding company, First Bancshares, Inc., Bartlesville, Oklahoma, to retain their existing ownership in the successor to the conversion of State Bank & Trust, Tulsa, Oklahoma, from a federal stock savings bank to a state chartered commercial bank which will be renamed Arvest State Bank.*	Newspaper – 6/16/2000 Fed Reg – 6/19/2000
3(a)(3)	Notice by Arvest Bank Group, Inc., Bentonville, Arkansas, to retain the successor to the conversion of Arvest Bank, Joplin, Missouri, from a federal stock savings bank to a state chartered commercial bank.*	Newspaper – 7/3/2000 Fed Reg – 7/3/2000

* 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, June 3, 2000

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	Walter G. Fries, trustee of the Cobb Voting Trust, to acquire control of Financial Services of St. Croix Falls, Inc., St. Croix Falls, Wisconsin.	Fed Reg-06/22/2000
3(a)(3)	First Interstate BancSystem, Inc., Billings, Montana, for prior approval to acquire 100% of the voting shares of Equality Bankshares, Inc., Cheyenne, Wyoming.*	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</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, June 3, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	F&M Bank and Trust Company, Tulsa, Oklahoma, for prior approval to establish a branch at 11321 East 21 st Street, Tulsa, Oklahoma.	Newspaper – 06/03/2000
Branch/18(c)	BancFirst Corporation, Oklahoma City, Oklahoma, for prior approval to acquire 100 percent and merge with First Southwest Bank, Frederick OK, and thereby, establish a branch at 200 S.W. Main Street, Frederick, Oklahoma.	Newspaper – 07/02/2000

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)	BancFirst Corporation, Oklahoma City, Oklahoma, for prior approval to merge with First Southwest Corporation, Frederick, Oklahoma, and thereby indirectly acquire First Southwest Bank, Frederick, Oklahoma.	Newspaper – 07/02/2000 FedReg – 06/30/2000
CIC	William P. Johnson, Boulder, Colorado, for prior approval to acquire 27.07 percent of the voting shares of FirstBank Holding Company of Colorado, Lakewood, Colorado, and thereby indirectly acquire its 27 subsidiary banks.	Newspaper – N/Available FedReg – N/Available

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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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>
83450	Eaton Bank Eaton, Colorado	03/13/2000	06/01/2000	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, June 3, 2000

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>	
S/R	Notice by SNB Bancshares, Inc., Sugar Land, TX, to repurchase 725,000 shares of its common stock	
Member	Plaza Bank, N.A., San Antonio, TX, 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.

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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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, June 3, 2000

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)	American River Holdings, Sacramento, California, to acquire North Coast Bank, N.A., Santa Rosa, California. *	Newspaper - 07/06/2000 Fed Reg - 07/03/2000

* 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>
S/R	Farmers and Merchants Bank of Long Beach, Long Beach, California, to repurchase up to \$50 million of its common 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.

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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	