
Federal Reserve Release



H.2

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

No. 42

Week Ending October 14, 2000

Bank Holding Companies

Wells Fargo & Company, San Francisco, California -- to acquire First Security Corporation, Salt Lake City, Utah, its subsidiary banks, and certain nonbanking subsidiaries.

- Approved, October 10, 2000

Enforcement

Bay View Capital Corporation, San Mateo, California -- written agreement dated September 29, 2000, with the Federal Reserve Bank of San Francisco.

- Announced, October 11, 2000

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

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 3333 Preston Road, Frisco, Texas.

- Approved, October 12, 2000

Secretary

Compass Bank, Birmingham, Alabama -- to establish a branch near the intersection of Highway A1A and Palm Valley Road, Ponte Vedra, Florida.

- Approved, October 10, 2000

St. Louis

Fifth Third Bank, Kentucky, Inc., Louisville, Kentucky -- to establish a branch at 100 Springdale Drive, Nicholasville.

- Approved, October 12, 2000

Bank Holding Companies

Atlanta

Atlantic National Corporation, Brunswick, Georgia -- to become a bank holding company through the acquisition of Atlantic National Bank.

- Approved, October 12, 2000

Kansas City

The Avoca Company, Omaha, Nebraska -- to acquire First State Bank of Nebraska, Nebraska City, a de novo bank.

- Approved, October 11, 2000

Kansas City

Big Mac Bancshares, Inc., Hoxie, Kansas -- to become a bank holding company through the acquisition of shares of Peoples State Bank, McDonald.

- Approved, October 13, 2000

Bank Holding Companies

St. Louis

First Banks, Inc., St. Louis, Missouri, and First Banks America, Inc. -- to acquire Commercial Bank of San Francisco, San Francisco, California.
- Approved, October 10, 2000

San Francisco

Pan American Financial, Inc., San Mateo, California; United PanAm Financial Corp.; Pan American Financial, LP, Los Angeles; and BVG West Corp. -- to become bank holding companies through the acquisition of United PanAm Bank, FSB, San Mateo, on its conversion to a state commercial bank charter.
- Withdrawn, October 10, 2000

Atlanta

PCB Bancorp, Inc., Largo, Florida -- to acquire Premier Community Bank of Southwest Florida, Lehigh Acres, a de novo bank.
- Approved, October 13, 2000

Secretary

Pinnacle Financial Partners, Inc., Nashville, Tennessee -- to become a bank holding company through the acquisition of Pinnacle National Bank.
- Approved, October 12, 2000

Chicago

Preferred Bancorp, Inc., Casey, Illinois -- to become a bank holding company through the acquisition of Preferred Bank.
- Approved, October 11, 2000

Chicago

Spectrum Bancorporation, Omaha, Nebraska -- to merge with Great Western Securities, Inc. and thereby acquire Great Western Bank.
- Withdrawn, October 10, 2000

Richmond

Uwharrie Capital Corp., Albemarle, North Carolina -- to engage in community development activities.
- Approved, October 13, 2000

Bank Holding Companies

Chicago

Wintrust Financial Corporation, Lake Forest, Illinois -- to acquire Northbrook Bank & Trust Company, Northbrook, a de novo bank; and for Northbrook Bank & Trust Company to become a member of the Federal Reserve System.

- Approved, October 12, 2000

Bank Mergers

Kansas City

BancFirst, Oklahoma City, Oklahoma -- to merge with First State Bank and thereby establish a branch at 700 E. Memorial Road.

- Approved, October 12, 2000

San Francisco

Bank of the Orient, San Francisco, California -- to acquire certain assets and assume certain liabilities of Bank of Honolulu, Honolulu, Hawaii, and to acquire its branches.

- Approved, October 13, 2000

Richmond

Northern Neck State Bank, Warsaw, Virginia -- to purchase certain assets and assume certain liabilities of the Kilmarnock branch of First Virginia Bank-Hampton Roads, Norfolk.

- Approved, October 13, 2000

Change In Bank Control

Kansas City

Bannister Bank and Trust, Kansas City, Missouri -- change in bank control.

- Returned, October 13, 2000

Atlanta

Sarasota BanCorporation, Inc., Sarasota, Florida -- change in bank control.

- Permitted, October 13, 2000

Chicago

Second Mid-America Bancorp, Inc., Savanna, Illinois -- change in bank control.

- Permitted, October 10, 2000

Competitive Factors Reports

Atlanta

Beauregard Federal Savings Bank, De Ridder, Louisiana -- report on competitive factors of the proposed merger with Beauregard Interim Federal Savings Bank.
- Submitted, October 11, 2000

Richmond

Community Trust Bank, National Association, Pikeville, Kentucky -- report on competitive factors of the proposed merger with Community Trust Bank, FSB, Campbellsville.
- Submitted, October 10, 2000

Cleveland

First Savings and Loan Association of Warren, Warren, Ohio -- report on competitive factors of the proposed acquisition and merger of FFY Bank, Youngstown.
- Submitted, October 11, 2000

Minneapolis

First Security Bank, Bozeman, Montana -- report on competitive factors of the proposed merger with Security Bank of Three Forks, Three Forks.
- Submitted, October 11, 2000

Atlanta

FloridaFirst Bancorp, Inc., Lakeland, Florida -- report on competitive factors of the proposed reorganization from a mutual holding company to a state stock company through the acquisition of FloridaFirst Bank.
- Submitted, October 11, 2000

Richmond

Fredericksburg Savings Bank, Fredericksburg, Virginia -- report on competitive factors of the proposed merger with Fredericksburg State Bank.
- Submitted, October 10, 2000

Cleveland

The Ohio Valley Bank, Gallipolis, Ohio -- report on competitive factors of the proposed merger with Jackson Savings Bank, Jackson.
- Submitted, October 10, 2000

Extensions Of Time

San Francisco

American River Holdings, Sacramento, California -- extension to January 11, 2001, to acquire North Coast Bank, N.A., Windsor.
- Granted, October 12, 2000

Director, BS&R

Fulton Financial Corporation, Lancaster, Pennsylvania -- extension to October 1, 2001, to divest certain assets.
- Granted, October 10, 2000

Financial Holding Companies

Chicago

The Baraboo Bancorporation, Inc., Baraboo, Wisconsin -- election to become a financial holding company.
- Effective, October 11, 2000

Minneapolis

Pioneer Acquisition Corporation, Ladysmith, Wisconsin -- election to become a financial holding company.
- Effective, October 10, 2000

International Operations

St. Louis

Arvest Bank, Rogers, Arkansas -- to establish a limited-purpose branch in George Town, Grand Cayman, Cayman Islands, British West Indies.
- Approved, October 12, 2000

Richmond

First Union National Bank, Charlotte, North Carolina -- to extend the corporate existence and amend the articles of association of its Edge corporation subsidiary, First Union International Banking Corporation.
- Approved, October 11, 2000

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 14, 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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, October 14, 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>
4(c)(8)	Dresdner Bank Aktiengesellschaft, Frankfurt, Germany, to acquire Wasserstein Perella Group, Inc., New York, New York.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(5)(a), 3(a)(3)(a), 18CNEW, BKBR, 4(c)(8)THE	Chase Manhattan Corporation, New York, New York, (i) to merge J.P. Morgan & Co., Inc., New York, New York, with and into Chase; (ii) for Chase and Morgan to each acquire an option to acquire 19.9 percent of the voting shares of the other; (iii) for Chase to acquire J.P. Morgan FSB, Palm Beach, Florida; (iv) to merge Morgan Guaranty Trust Company of New York, New York, New York, with and into Chase Manhattan Bank, New York, New York; (v) for Chase Manhattan Bank to establish additional branches as a result of its merger with Morgan Guaranty Trust Company.	Newspaper – N/Avail Fed Reg – 11/06/2000
3(a)(1)	Bank Hapoalim B.M., Tel Aviv, Israel, et al, to become bank holding companies by acquiring 100 percent of the shares of Signature Bank, New York, New York.*	Newspaper – 10/16/2000 Fed Reg – 10/17/2000

* 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>
4(c)(8)	Bank Hapoalim B.M., et al, to engage directly on a <i>de novo</i> basis, through Signature Securities Group Corporation, in agency transactional services for customer investments, and financial and investment advisory 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

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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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, October 14, 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) & 3(a)(5)	National Penn Bancshares, Boyertown, PA, to acquire 100% of the voting shares of Community Independent Bank, Inc., Bernville, PA, and its bank subsidiary Bernville, Bank, N.A.	Newspaper: 10/28/2000 Fed. Reg.: 10/26/2000

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)RN	Elmer Bancorp, Inc., Elmer, NJ, to form a bank holding company by acquiring The First National Bank of Elmer, Elmer, NJ.

Section V – Availability of CRA public evaluations

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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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, October 14, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Received applications from Fifth Third Bank, Western Ohio, Dayton, OH on 10/13/2000 to merge with Fifth Third Bank, Central Ohio, Columbus, OH; Fifth Third Bank, Cincinnati, OH; Fifth Third Bank, Ohio Valley, Hillsoboro, OH; and Fifth Third Bank, Northwestern Ohio, N.A., Toledo, OH and incident thereto establish branch facilities.	11/15/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>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 14, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Capital Bank, Glen Allen, Virginia, to establish a branch at 113 Junction Drive, Ashland, Virginia.*	Newspaper - 10/30/2000

*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>
4(c)(8)	BB&T Corporation, Winston-Salem, North Carolina, to merge with FirstSpartan Financial Corp., Spartansburg, South Carolina.*	Fed Reg - 11/02/2000 Newspaper - 11/02/2000

*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

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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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, October 14, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	SouthTrust Bank, Birmingham, Alabama, to merge with First Bank, Tallahassee, Florida.	N/Avail*
18(c)	Colonial Bank, Montgomery, Alabama, to merge with First Security Bank of Nevada, Las Vegas, Nevada.	11/12/2000*
Branch	Provident Bank, Sarasota, Florida, to establish a branch located at 821 East Bloomingdale Avenue, Brandon, Florida.	10/18/2000*

*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)(3)	Alabama National BanCorporation, Birmingham, Alabama, to acquire Peoples State Bank of Groveland, Groveland, Florida.	11/14/2000*

*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>
None	

Section V – Availability of CRA public evaluations

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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, October 14, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to merge with M&I Bank of Racine, Racine; M&I Bank of Burlington, Burlington; M&I Lake Country Bank, Hartland; M&I First National Bank, West Bend; M&I Bank of Menomonee Falls, Menomonee Falls; and M&I Northern Bank, Brookfield, all in Wisconsin; and thereby establish 30 branches.*	Newspaper – N/Avail
Branch	First American Bank, Carpentersville, Illinois, for prior approval to wstablish a branch at Niles Civic Center, southeast corner of Oakton and Waukegan Roads, Niles, Illinois.*	Newspaper – 10/30/2000
Branch	Old Kent Bank, Grand Rapids, Michigan, for prior approval to establish a branch at 1049 East Paris, Grand Rapids, Michigan.*	Newspaper – 10/20/2000
18(c) & Branch	Chemical Bank and Trust Company, Midland, Michigan, for prior approval to merge with Chemical Bank Bay Area, Bay City; Chemical Bank Michigan, Clare; Chemical Bank Key State, Owosso; and Chemical Bank Thumb Area, Caro, all in Michigan and thereby establish 43 branches.*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Merchants and Manufacturers Bancorporation, Inc., New Berlin, Wisconsin, for prior approval to acquire 100 percent of the voting shares of CBOC, Inc., Oconto Falls, Wisconsin, and thereby indirectly acquire Community Bank of Oconto, Oconto Falls, Wisconsin.*	Fed Reg – N/Avail Newspaper – 10/30/2000
3(a)(3)	Merchants Merger Corp., New Berlin, Wisconsin, for prior approval to acquire 100 percent of the voting shares of CBOC, Inc., Oconto Falls, Wisconsin, and thereby indirectly acquire Community Bank of Oconto, Oconto Falls, Wisconsin.*	Fed Reg – N/Avail Newspaper – 10/30/2000

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)	Spectrum Bancorporation, Inc., Omaha, Nebraska, for prior approval to merge with Great Western Securities, Inc., Omaha, Nebraska.*	Fed Reg – 10/30/2000 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
736943	M&I Bank Northwest 310 W. Walnut Green Bay, Wisconsin 54303 (920) 436-1800	02/22/2000	10/13/2000	O	X	
686440	Bank Iowa 1710 3 rd Avenue East Oskaloosa, Iowa 52577 (515) 673-7400	05/29/2000	10/11/2000	S		X

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 14, 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		

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					<i>LrgBk</i>	<i>SmBk</i>
311845	McIlroy Bank & Trust Fayetteville, Arkansas	3/13/2000	10/11/2000	S	X	

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, October 14, 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	Thomas and Lois Reynolds to acquire control of Northern Star Financial, Inc., Mankato, Minnesota.	Fed Reg – 11/01/2000

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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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 14, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Atoka State Bank, Atoka, Oklahoma, for prior approval to establish a branch at 418 Main Street, Antlers, Oklahoma.	Newspaper – 10/20/2000
18(c)/Branch	First American Bank and Trust Company, Purcell, Oklahoma, for prior approval to merge with First American Bank, N.A., Woodward, Oklahoma, and incident thereto, to establish an additional branch.	Newspaper – 09/25/2000

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)(1)RN	Coronado Financial Corporation, Lyons, Kansas, for prior approval to become a bank holding company through the reorganization of 86 percent of the voting shares of The Lyons State Bank, Lyons, Kansas.	Newspaper – N/Available FedReg – N/Available
3(a)(1)	NebraskaLand Financial Services, Inc., North Platte, Nebraska, for prior approval to become a bank holding company by acquiring 100 percent of the voting shares of NebraskaLand National Bank, North Platte, Nebraska.	Newspaper – N/Available FedReg – 11/09/2000
3(a)(1)	Grace Investment Company, Inc., Alva, Oklahoma, for prior approval to become a bank holding company by acquiring 93.87 percent of the voting shares, for a total of 100 percent of the voting shares of The First National Bank in Okeene, Okeene, Oklahoma.	Newspaper – 10/21/2000 FedReg – 10/20/2000
3(a)(3)	First York BanCorp, York, Nebraska, for prior approval to acquire 60 percent of NebraskaLand Financial Services, Inc, North Platte, Nebraska.	Newspaper – N/Available FedReg – 10/10/2000
3(a)(3)	Nebraska Bancshares, Inc., Farnam, Nebraska, for prior approval to acquire 12.62 percent of the voting shares of Stockmens Financial Corporation, Rapid City, South Dakota, and thereby, indirectly acquire voting shares of Bankwest, Castle Rock, Colorado, and Security First Bank, Sidney, Nebraska.	Newspaper – N/Available FedReg – 11/14/2000

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	Citizens Bank, Velma, Oklahoma, for prior approval 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 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 14, 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	Gene Allen Van Meter, Beaumont, TX, et al, to acquire an interest in Lamar Bancshares, Inc., Beaumont, TX	Fed Reg – 10/31/2000 Newspaper – 10/23/2000
3(a)(3)	Cooper Lake Financial Corporation, Cooper, TX, to acquire The Delta Bank, Cooper, TX*	Fed Reg – 11/14/2000 Newspaper – 11/10/2000
3(a)(1)	Community Bancshares Company, Colfax, LA, to acquire Colfax Banking Company, Colfax, LA*	Fed Reg – N/Avail Newspaper – 11/13/2000

*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>	<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>LrgBk</i>	<i>SmBk</i>
253262	Citizens Bank 103 Texas Avenue Slaton, Texas 79364-4245	12/31/1999	10/14/2000	S		X

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, October 14, 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>	
3(a)(5)(C)	Prime Pacific Financial Services, Inc., to become a bank holding company by acquiring Prime Pacific Bank, N.A., both of Lynwood, Washington.	
3(a)(5)(C)	Mission Community Bancorp, to become a bank holding company by acquiring Mission Community Bank, both of San Luis Obispo, California.	

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>LrgBk</i>	<i>SmBk</i>
1162017	United Security Bank 1525 East Shaw Avenue Fresno, CA 93710 (559) 225-0101	06/05/2000	10/03/2000	S		X

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

Section VI – CRA examinations scheduled for Quarter of

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