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# Federal Reserve Release

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*H.2*

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

*No. 46*

*Week Ending November 11, 2000*

**Bank Holding Companies**

FleetBoston Financial Corporation, Boston, Massachusetts -- commenter's request for reconsideration of the Board's approval to acquire shares of North Fork Bancorporation, Melville, New York; and for North Fork Bancorporation to acquire shares of Dime Bancorp, Inc., New York City.  
- Denied, November 8, 2000

**International Operations**

Citibank, N.A., New York, New York -- to invest in Citibank Agencia de Valores S.A., Santiago, Chile, a subsidiary of its Santiago branch, and to engage through that subsidiary in broker-dealer transactions in Chilean public markets for foreign exchange and central bank securities.  
- Approved, November 6, 2000

**Reserve Bank Services**

Federal Reserve priced services -- private sector adjustment factor for 2001.  
- Approved, November 8, 2000

Federal Reserve priced services -- fee schedules for 2001.  
- Approved, November 8, 2000

**Enforcement**

Foxdale Bancorp, Inc., South Elgin, Illinois, and Foxdale Bank -- issuance of an order of prohibition against George J. Peterson, former chairman of the board and chief executive officer and institution-affiliated party.  
- Announced, November 7, 2000

## H.2 Actions under delegated authority

November 5, 2000 to November 11, 2000

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

### Bank Branches, Domestic

#### Chicago

Citizens Bank, Flint, Michigan -- to establish a branch at Brighton/Riverbend Office Center, 7701 Grand River Road, Suite 1, Brighton.

- Returned, November 6, 2000

#### Secretary

Compass Bank, Birmingham, Alabama -- to establish a branch at the intersection of Ellsworth Road and Baseline Road, Mesa, Arizona.

- Approved, November 7, 2000

#### Chicago

Fifth Third Bank Indiana, St. Joseph, Michigan -- to establish a branch at 1701 Golf Road, Rolling Meadows, Illinois.

- Approved, November 7, 2000

#### Chicago

First American Bank, Carpentersville, Illinois -- to establish a branch at Niles Civic Center at the South East corner of Oakton and Waukegan Roads, Niles.

- Approved, November 6, 2000

#### Cleveland

Iron and Glass Bank, Pittsburgh, Pennsylvania -- to establish a branch at 3400 South Park Road, Bethel Park.

- Approved, November 6, 2000

#### Kansas City

People First Bank, Hennessey, Oklahoma -- to establish a branch at 101 North Main Street.

- Approved, November 7, 2000

#### Kansas City

Sheridan State Bank, Sheridan, Wyoming -- to establish a branch at Albertson's grocery store at 1865 Coffeen Avenue.

- Approved, November 9, 2000

### **Bank Branches, Domestic**

#### Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 6275 Hickory Flat Highway, Canton; 9645 Belair Road, Perry Hall, Maryland; 4701 Sangamore Road, Bethesda; and at the intersection of Goshen Road and Snouffers School Road, Gaithersburg.

- Approved, November 7, 2000

### **Bank Holding Companies**

#### San Francisco

Charter Financial Corporation, Bellevue, Washington -- to become a bank holding company through the acquisition of Charter Bank.

- Approved, November 8, 2000

#### Philadelphia

Citizens & Northern Corporation, Wellsboro, Pennsylvania -- to merge with Peoples Ltd., Wyalusing.

- Approved, November 8, 2000

#### Cleveland

Fifth Third Bancorp, Cincinnati, Ohio -- to acquire Ottawa Financial Corporation, Holland, Michigan, and for Fifth Third Bank, Indiana, St. Joseph, Michigan, to merge with AmeriBank, Holland, and establish branches.

- Approved, November 10, 2000

#### Richmond

FNB Corporation, Christiansburg, Virginia -- to acquire Southwest Virginia Bancshares, Inc., Roanoke.

- Approved, November 10, 2000

#### Secretary

MetLife, Inc., New York, New York -- commenter's request to extend the comment period on the proposed acquisition of Grand Bank, N.A., Kingston, New Jersey.

- Denied, November 7, 2000

### **Bank Holding Companies**

#### Secretary

MetLife, Inc., New York, New York -- commenter's request to extend the comment period on the proposed acquisition of Grand Bank, N.A., Kingston, New Jersey.  
- Granted, November 8, 2000

#### San Francisco

Mission Community Bancorp, San Luis Obispo, California -- to become a bank holding company through the corporate reorganization of Mission Community Bank, National Association.  
- Approved, November 7, 2000

#### Richmond

Peterstown Bancorp, Inc., Peterstown, West Virginia -- to become a bank holding company through the acquisition of The First National Bank of Peterstown.  
- Approved, November 7, 2000

#### Cleveland

PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- waiver of application requirement in connection with the acquisition of PNC Converted Bank, N.A.  
- Granted, November 9, 2000

#### New York

Somerset Hills Bancorp, Bernardsville, New Jersey -- to become a bank holding company through the acquisition of The Bank of The Somerset Hills.  
- Approved, November 8, 2000

#### Kansas City

Wausa Banshares, Inc., Wausa, Nebraska -- to acquire KLS Insurance, Bloomfield, and thereby engage in general insurance agency activities in a town with a population of less than 5,000.  
- Approved, November 8, 2000

### **Bank Mergers**

#### Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- 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, and thereby establish branches.  
- Approved, November 8, 2000

### **Banks, State Member**

#### Minneapolis

First Commercial Bank, Bloomington, Minnesota -- to retain control of First Commercial Financial, Inc., a financial subsidiary.  
- Approved, November 9, 2000

### **Change In Bank Control**

#### Dallas

Founders Bancshares, Inc., Dallas, Texas -- change in bank control.  
- Permitted, November 8, 2000

#### St. Louis

HBancorporation, Inc., Lawrenceville, Illinois -- change in bank control.  
- Permitted, November 10, 2000

#### Dallas

Lamar Bancshares, Inc., Beaumont, Texas -- change in bank control.  
- Permitted, November 8, 2000

#### Kansas City

OK Bancorporation, Okemah, Oklahoma -- change in bank control.  
- Permitted, November 6, 2000

#### Atlanta

Peoples Bancorp, Inc., Carrollton, Georgia -- change in bank control.  
- Permitted, November 6, 2000

### **Change In Bank Control**

#### Chicago

Southern Wisconsin Bancshares Corporation, Mineral Point, Wisconsin -- change in bank control.

- Permitted, November 8, 2000

### **Competitive Factors Reports**

#### Kansas City

Buffalo Federal Savings Bank, Buffalo, Wyoming -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Gillette branch of Hulett National Bank, Hulett.

- Submitted, November 7, 2000

#### San Francisco

Charter Bank, Bellevue, Washington -- report on competitive factors of the proposed merger with Interim Charter Bank.

- Submitted, November 6, 2000

#### Atlanta

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

- Submitted, November 6, 2000

#### Kansas City

Colorado East Bank and Trust, Lamar, Colorado -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Keenesburg branch of Citizens State Bank, Keenesburg.

- Submitted, November 7, 2000

#### New York

Community Bank, N.A., Canton, New York -- report on competitive factors of the proposed merger with The Citizens National Bank of Malone, Malone.

- Submitted, November 9, 2000

### **Competitive Factors Reports**

#### Kansas City

Community National Bank, Chanute, Kansas -- report on competitive factors of the proposed merger with First State Bank, Edna.

- Submitted, November 7, 2000

#### Boston

Fidelity Personal Trust Company, FSB, Boston, Massachusetts -- report on competitive factors of the proposed merger with Fidelity Management Trust Company of California, Los Angeles, California.

- Submitted, November 8, 2000

#### Atlanta

First Bank and Trust, New Orleans, Louisiana -- report on competitive factors of the proposed merger with Metro Bank, Kenner.

- Submitted, November 8, 2000

#### Kansas City

First National Bank, Gallatin, Missouri -- report on competitive factors of the proposed merger with Farmers Bank of Northern Missouri, N.A., Centerville, Iowa.

- Submitted, November 7, 2000

#### Dallas

First National Bank, Seminole, Texas -- report on competitive factors of the proposed merger with Gaines Bancshares, Inc.

- Submitted, November 9, 2000

#### New York

Goshen Savings Bank, Goshen, New York -- report on competitive factors of the proposed merger with The Berkshire Bank, New York City.

- Submitted, November 6, 2000

#### San Francisco

Nara Bank, National Association, Los Angeles, California -- report on competitive factors of the proposed merger with Nara Interim Bank, National Association.

- Submitted, November 6, 2000



### **Competitive Factors Reports**

#### Chicago

The National Bank, Bettendorf, Iowa -- report on competitive factors of the proposed merger with First Illinois National Bank, Savanna, Illinois  
- Submitted, November 8, 2000

#### Philadelphia

National Penn Bank, Boyertown, Pennsylvania -- report on competitive factors of the proposed merger with Bernville Bank, National Association, Bernville.  
- Submitted, November 6, 2000

#### Dallas

NBC Bank, National Association, Eagle Pass, Texas -- report on competitive factors of the proposed merger with NBC Bank, Rockdale, and NBC Bank-Laredo, National Association, Laredo.  
- Submitted, November 8, 2000

#### Chicago

Pilot Grove Savings Bank, Pilot Grove, Iowa -- report on competitive factors of the proposed merger with Farmers Savings Bank, Mount Pleasant.  
- Submitted, November 8, 2000

#### St. Louis

Redwood Bank, San Francisco, California -- report on competitive factors of the proposed merger with Bank of San Francisco.  
- Submitted, November 8, 2000

#### Dallas

Southwest Bank of Texas, N.A., Houston, Texas -- report on competitive factors of the proposed merger with Citizens Bank and Trust Company of Baytown, Baytown; Baytown State Bank; and Pasadena State Bank, Pasadena.  
- Submitted, November 6, 2000

#### New York

Staten Island Bank & Trust Company, Staten Island, New York -- report on competitive factors of the proposed merger with Unity Bank, Clinton, New Jersey.  
- Submitted, November 9, 2000

### **Competitive Factors Reports**

#### Chicago

Sterling Federal Bank, F.S.B., Sterling, Illinois -- report on competitive factors of the proposed merger with Marquette Bank Clinton, Clinton, Iowa.

- Submitted, November 8, 2000

#### Richmond

Susquehanna Bank, Baltimore, Maryland -- report on competitive factors of the proposed acquisition of the Towson and Lutherville branches of Farmers Bank of Maryland, Annapolis.

- Submitted, November 6, 2000

#### San Francisco

United Security Bank, Spokane, Washington -- report on competitive factors of the proposed merger with Home Security Bank, Sunnyside, Washington; AmericanWest Bank, Walla Walla; and Bank of Pullman, Moscow, Idaho.

- Submitted, November 6, 2000

#### Kansas City

Wells Fargo Bank West, N.A., Denver, Colorado -- report on competitive factors of the proposed merger with First Commerce Bank of Colorado, N.A., Monument.

- Submitted, November 7, 2000

#### Chicago

Westbank, Westchester, Illinois -- report on competitive factors of the proposed merger with Westbank Interim Bank.

- Submitted, November 8, 2000

### **Extensions Of Time**

#### New York

Australia New Zealand Banking Group Limited, Melbourne, Australia -- extension to February 7, 2001, to acquire Amerika Samoa Bank, Pago Pago, American Samoa.

- Granted, November 6, 2000

### **Extensions Of Time**

#### Richmond

The Exchange Bankshares, Inc., Estill, South Carolina -- extension to February 25, 2001, to become a bank holding company through the acquisition of The Exchange Bank.  
- Granted, November 8, 2000

#### Chicago

Iowa State Bank Holding Company, Des Moines, Iowa -- extension to February 15, 2001, to engage de novo through its subsidiary, Capitol Partners, L.C., in community development activities.  
- Granted, November 9, 2000

#### Richmond

Islands Bancorp, Beaufort, South Carolina -- extension to February 11, 2001, to become a bank holding company through the acquisition of Islands Community Bank, N.A., a de novo bank.  
- Granted, November 7, 2000

#### Minneapolis

Jackass Creek Land & Livestock Company, Ennis, Montana -- extension to February 11, 2001, to acquire additional shares of First Boulder Valley Bank, Boulder.  
- Granted, November 9, 2000

### **Financial Holding Companies**

#### Philadelphia

ACNB Corporation, Gettysburg, Pennsylvania -- election to become a financial holding company.  
- Effective, November 6, 2000

#### Philadelphia

Penn Rock Financial Services Corp, Blue Ball, Pennsylvania -- election to become a financial holding company.  
- Effective, November 6, 2000

**Membership**

Kansas City

Southwest Bank, Ulysses, Kansas -- to retain membership in the Federal Reserve System after conversion to a state charter.

- Approved, November 10, 2000

Cleveland

Vine Street Trust Company, Lexington, Kentucky -- to become a member of the Federal Reserve System.

- Approved, November 8, 2000

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 11, 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(5)	FleetBoston Financial Corporation, Boston, Massachusetts - to acquire Summit Bancorp., Princeton, New Jersey	Newspaper - 12/03/2000 Fed Reg - 12/11/2000

### 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>	
None		

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, November 11, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Sparkasse Stockerau AG, Vienna, Austria, to establish federal branches in Greenwich, Connecticut, and New York, New York, and representative offices in San Francisco, California, and Atlanta, Gerogia.	Newspaper – N/Avail
FBSEA	RheinHyp Rheinische Hypothekenbank, AG, Frankfurt, Germany, to establish a representative office in New York, New York.	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)	The shareholder consortium, which collectively owns 45.25 percent of Bank Hapoalim B.M., Tel Aviv, Israel, to become a bank holding company as a result of the related proposal by Bank Hapoalim B.M. to acquire Signature Bank, New York, New York (in formation).*	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1)	Israel Salt Industries Ltd., Atlit, Israel, to become a bank holding company through the acquisition of 11.63 percent of the voting shares of Signature Bank, New York, New York (in formation), as a result of the related proposal by Bank Hapoalim B.M. to acquire Signature Bank.*	Newspaper – N/Avail Fed Reg – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Mizuho Holdings, Inc. and The Dai-Ichi Kangyo Bank, Limited, to engage through their subsidiary, The CIT Group, Inc., its wholly owned subsidiary, Capita Premium Financing Corporation, and its newly-formed subsidiary, Dealerconx, Inc., Livingston, New Jersey, which will be a 50 percent owned joint venture with the Bank of Montreal in making, acquiring, brokering, and servicing loans; activities relating to extending credit; leasing personal or real property; and providing data processing and data processing services.	Fed Reg – N/Avail
4(c)(8)	Svenska Handelsbanken, Stockholm, Sweden, to engage through its de novo subsidiary, Oktogon Advisors, LLC, New York, New York, in investment advisory services to institutional customers.	Fed Reg – N/Avail
4(c)(8)	Westdeutsche Landesbank Girozentrale, Dusseldorf, Germany, to acquire Gulfstream Global Investors, Ltd., Addison, Texas, and engage in investment advisory activities.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
3(a)(1) Riegle	Holland Bancorp, Inc., to become a bank holding company with respect to The Bank of Holland, both of Holland, New York.



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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

**District 3**  
**Federal Reserve Bank of Philadelphia**

**Applications and notifications filed during the week ending Saturday, November 11, 2000**

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

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

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

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

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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**Section VI – CRA examinations scheduled for**

**Quarter of**

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

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**District 4**  
**Federal Reserve Bank of Cleveland**

**Applications and notifications filed during the week ending Saturday, November 11, 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)(1)	Received notification from Hometown Bancshares, Inc., Corbin, KY on 11/07/2000 to acquire Bank of Corbin, Inc., Corbin, KY.	

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD 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>
820310	Community First Bank and Trust Celina, OH 45822	07/26/2000	10/30/2000	S	X	

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## Section VI – CRA examinations scheduled for Quarter of

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

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# District 5

## Federal Reserve Bank of Richmond

**Applications and notifications filed during the week ending Saturday, November 11, 2000**

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Allfirst Bank, Baltimore, Maryland, to establish a branch at the intersection of Central Avenue and Campus Way South, Largo, Maryland.*	Newspaper - 11/27/2000
18(c)	F & M Bank-Maryland, Inc., Bethesda, Maryland, to merge with Community Bank of Maryland, Bowie, Maryland.*	Newspaper - 12/08/2000

\*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)	Virginia Capital Bancshares, Inc., Fredericksburg, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Fredericksburg State Bank, Fredericksburg, Virginia.*	Fed Reg - N/Avail Newspaper - N/Avail
3(a)(5)	F & M National Corporation, Winchester, Virginia, to merge with Community Bankshares of Maryland, Inc., Bowie, Maryland.*	Fed Reg - N/Avail Newspaper - 12/08/2000

\*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>
Sec.25	First Union National Bank, Charlotte, North Carolina, to contribute the outstanding shares of its Edge corporation subsidiary, First Fidelity International Bank, Charlotte, North Carolina, to First Union Commercial Corporation, Charlotte, North Carolina.

**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>
417626	*Putnam County Bank 2761 Main Street Hurricane, West Virginia 25526	08/21/2000	11/04/2000	S	X	

\*Inadvertently omitted from Bulletin No. 45 for week ending November 4, 2000.

**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, November 11, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Admiralty Bank, Palm Beach Gardens, Florida, to establish a branch located at 2811 North Orange Avenue, Orlando, Florida.	11/13/2000*
Branch	Admiralty Bank, Palm Beach Gardens, Florida, to establish a branch located at 4350 North Atlantic Avenue, Cocoa Beach, Florida.	11/12/2000*
Branch	Admiralty Bank, Palm Beach Gardens, Florida, to establish a branch located at Central Parkway and Montgomery Road, Altamonte Springs, Florida.	11/18/2000*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 10900 Parkside Drive, Knoxville, Tennessee, to be known as the Turkey Creek In-Store Branch.	11/21/2000*
Branch	First Southern Bank, Boca Raton, Florida, to establish a branch located on a 2.6 acre parcel located at Woolbright Road, ¼ mile west of I-95, to be known as the Boynton Beach Branch.	11/18/2000*

\*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>
CIC	Eufaula BancCorp, Inc., Eufaula, Alabama, after-the-fact notification filed by Robert M. Dixon, Mary E. Dixon, Mary C. Dixon, Eric R. Fenichel, Janie D. King, William D. King, Robert M. Dixon, Jr., Preston C. Dixon, James F. Dixon, III, Rita H. Dixon, Preston C. Clayton, Jr., Sarah C. Lawson, Thomas S. Lawson, Jr., Michael C. Dixon, Sr., Nancy B. Dixon, Michael C. Dixon, Jr., Hope C. Dixon, Claudia D. Balkcom, Heather B. Dixon, Christine M. Dixon, and Rebecca J. M. Dixon, to collectively retain 24.20 percent of the outstanding shares of Eufaula BancCorp, Inc., Eufaula, Alabama.	N/Avail



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

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

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

<i>Type</i>	<i>Application</i>
3(a)(1)	Citizens Bancorp of Oviedo, Inc., Oviedo, Florida, notice to become a bank holding company by acquiring Citizens Bank of Oveido, Oviedo, Florida.
COM	Forsyth Bancshares, Inc., Cumming, Georgia, 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.

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 First Quarter of 2001**

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<i>Institution</i>	<i>Location</i>
Aliant Bank	Alexander City, Alabama
Republic Security Bank	West Palm Beach, Florida
Compass Bank	Birmingham, Alabama
Flagler Bank	West Palm Beach, Florida
SouthTrust Bank	Birmingham, Alabama
Covington County Bank	Andalusia, Alabama
Fifth Third Bank	Naples, Florida

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

# District 7

## Federal Reserve Bank of Chicago

**Applications and notifications filed during the week ending Saturday, November 11, 2000**

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to merge with M&I Central State Bank, Oshkosh; M&I Bank of Shawano, Shawano; M&I Bank Fox Valley, Appleton; and M&I Bank Northeast, Green Bay, all located in Wisconsin, and thereby to establish 44 branches.*	Newspaper – N/Avail
Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to establish a branch at W62 N209 Washington Avenue, Cedarburg, Wisconsin.*	Newspaper – 11/10/2000

\* Subject to the provisions of the Community

### **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	Notification by John Mark DeCook and Bruce Heerema of a Change in Control, for each to become the largest shareholder by acquiring 13.705 percent of the voting shares outstanding of Vermeer Investment Company, Pella, Iowa.	Fed Reg – 10/20/2000 Newspaper – 10/25/2000
3(a)(5)	Spectrum Bancorporation, Inc., Omaha, Nebraska, for prior approval to merge with Great Western Securities, Inc., Omaha, Nebraska and thereby indirectly acquire Great Western Bank, Omaha, Nebraska.*	Fed Reg – 10/30/2000 Newspaper – 11/19/2000
3(a)(5)	Mid-Iowa Bancshares Co., Algona, Iowa, for prior approval to acquire through merger 100 percent of the voting shares of Ruthven Investment, Ltd., Ruthven, Iowa and thereby indirectly acquire Ruthven State Bank, Ruthven, Iowa.*	Fed Reg – 11/24/2000 Newspaper – 11/25/2000
3(a)(1)	Northstar Financial Group, Inc., Bad Axe, Michigan, for prior approval to acquire 100 percent of the voting shares of Northstar Bank (in organization), Bad Axe, Michigan.*	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**

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD 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						

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**Section VI – CRA examinations scheduled for First Quarter of 2001**

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<i>Institution</i>	<i>Location</i>
Bartonville Bank	Bartonville, Illinois
Camp Grove State Bank	Camp Grove, Illinois
First American Bank	Carpentersville, Illinois
LaSalle State Bank	LaSalle, Illinois
Alpha Community Bank	Toluca, Illinois
Hinsbrook Bank and Trust Company	Willowbrook, Illinois
First Bank of Berne	Berne, Indiana
Fifth Third Bank	Evansville, Indiana
Freedom Security Bank	Coralville, Iowa
Frontier Savings Bank	Council Bluffs, Iowa
Security State Bank	New Hampton, Iowa
Isabella Bank and Trust Company	Mount Pleasant, Michigan
New Century Bank	Southfield, Michigan
F&M Bank – Wisconsin	Kaukauna, Wisconsin
M&I Central State Bank	Oshkosh, Wisconsin
M&I Bank of Shawano	Shawano, Wisconsin

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

**District 8**  
**Federal Reserve Bank of St. Louis**

**Applications and notifications filed during the week ending Saturday, November 11, 2000**

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

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

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

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

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

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

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

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

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## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD 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						

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## Section VI – CRA examinations scheduled for First Quarter of 2001

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<i>Institution</i>	<i>Location</i>
First State Bank of DeQueen	DeQueen, Arkansas
Arvest Bank	Fort Smith, Arkansas
Central Bank and Trust	Little Rock, Arkansas
The Farmers and Merchants Bank	Prairie Grove, Arkansas
Arvest Bank	Rogers, Arkansas
First Arvest Bank	Siloam Springs, Arkansas
Springdale Bank and Trust	Springdale, Arkansas
First Illinois Bank	East St. Louis, Illinois
Effingham State Bank	Effingham, Illinois
Union Bank of Illinois	Swansea, Illinois
English State Bank	English, Indiana
Fifth Third Bank, Kentucky, Inc.	Louisville, Kentucky
Peoples Bank of Altenburg	Altenburg, Missouri

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**Section VI – CRA examinations scheduled for First Quarter of 2001**

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<i>Institution</i>	<i>Location</i>
Midwest BankCentre	Lemay, Missouri
Bank of Louisiana	Louisiana, Missouri
City Bank and Trust Company of Moberly	Moberly, Missouri
Bank of Ste. Genevieve	Ste. Genevieve, Missouri

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



## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, November 11, 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)	Marquette Bancshares, Inc., Minneapolis, Minnesota, proposes to acquire up to 64% of the capital stock of Commerce Bank of Santa Barbara, N.A., Santa Barbara, California, a <u>de novo</u> bank.	Fed Reg – 12/11/2000
3(a)(5)	Firststar Corporation, Milwaukee, Wisconsin, proposes to merge with U.S. Bancorp, Minneapolis, Minnesota, through the merger of Firststar Corporation with and into U.S. Bancorp.	Fed Reg – 12/07/2000

#### 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>	
None		

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD 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>
2634191	Glacier Bank Kalispell, Montana	07/05/2000	11/08/2000	O	X	

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## Section VI – CRA examinations scheduled for First Quarter of 2001

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<i>Institution</i>	<i>Location</i>
BANKFIRST	Sioux Falls, South Dakota
First State Bank of Warner	Warner, South Dakota

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

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Ms. JoAnne Lewellen at the Federal Reserve Bank of Minneapolis, Banking Supervision Department. P. O. Box 291, Minneapolis, Minnesota 55480-0291.

## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, November 11, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Pinnacle Bank, Papillion, Nebraska, for prior approval to establish a branch at 27 <sup>th</sup> and Fletcher Streets, Lincoln, Nebraska.	Newspaper – 11/10/2000

#### 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)	Lauritzen Enterprises, Omaha, Nebraska, for prior approval to become a bank holding company through the acquisition of 21.09 percent of the voting shares of First National of Nebraska, Inc., Omaha, Nebraska, and 100 percent of the voting shares of Diversified Financial Services, Inc., Omaha, Nebraska. Also, to elect financial holding company status.	Newspaper – N/Available FedReg – N/Available
3(a)(3)	Heritage Group, Aurora, Nebraska, for prior approval to acquire to acquire 100 percent of the voting shares of Heritage Bank, N.A., Doniphan, Nebraska, a de novo bank in organization.	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>
Membership	Southwest Kansas National Bank, Ulysses, Kansas, for prior approval to retain membership in the Federal Reserve System after its conversion from a national to a state chartered bank.

**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:

**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, November 11, 2000**

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	PNB Financial Bank, Lubbock, TX, to acquire City National Bank, Austin, TX, and establish a branch office*	N/Avail
Branch	PNB Financial Bank, Lubbock, TX, to establish a branch office at 401 Congress Avenue, Austin, TX, 78701*	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>
CIC	Robert B. Mathieu, Delhi, LA, only notificant, to acquire an interest in Delhi Bancshares, Inc., Delhi, LA	Fed Reg – 11/29/2000 Newspaper – N/Avail
3(a)(1)	Mason National Bancshares, Inc., Mason, TX, to acquire Mason National Bancshares of Nevada, Inc., Carson City, NV, and Mason National Bank, Mason, TX*	Fed Reg – 12/11/2000 Newspaper – 12/08/2000
3(a)(1)	Mason National Bancshares of Nevada, Inc., Carson City, NV, to acquire Mason National Bank, Mason, TX*	Fed Reg – 12/11/2000 Newspaper – 12/08/2000

\*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.

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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 First Quarter of 2001**

<i>Institution</i>	<i>Location</i>
Texas Coastal Bank 783965	6731 Spencer Highway Pasadena, Texas 77505-1755
Crowell State Bank 701857	100 East Commerce Crowell, Texas 79227-0848
Colorado Valley Bank 935858	143 North Main La Grange, Texas 78945-2616

**Section VI – CRA examinations scheduled for First Quarter of 2001**

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<i>Institution</i>	<i>Location</i>
First Bank of Snook 260868	FM Loop 2155 Snook, Texas 77878
Legacy Bank of Texas 913267	1105 West 15 <sup>th</sup> Street and Alma Road Plano, Texas 75075-7247

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## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, November 11, 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	David Blaine Weyrich, Paso Robles, California, to increase his ownership up to 25 percent of Heritage Oaks Bancorp, Paso Robles, California. *	Newspaper - N/Avail Fed Reg - N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
S/R	Oak Valley Community Bank, Oakdale, California, to repurchase up to 5 percent of its outstanding shares.	



## Section V – Availability of CRA public evaluations

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**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for First Quarter of 2001

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<i>Institution</i>	<i>Location</i>
Business Bank of Nevada	Las Vegas, NV
California Center Bank	Los Angeles, CA
Heritage Bank of Commerce	San Jose, CA
Oregon Pacific Banking Company	Florence, OR
Placer Sierra Bank	Auburn, CA
Silicon Valley Bank	Santa Clara, CA
Sunstate Bank	Casa Grande, AZ
Utah Independent Bank	Salina, UT
Valley Independent Bank	El Centro, CA

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