
Federal Reserve Release



H.2

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

No. 7

Week Ending February 17, 2001

Bank Holding Companies

Firststar Corporation, Milwaukee, Wisconsin -- to merge with U.S. Bancorp, Minneapolis, Minnesota.

- Approved, February 12, 2001

FleetBoston Financial Corporation, Boston, Massachusetts -- to merge with Summit Bancorp., Princeton, New Jersey.

- Approved, February 12, 2001

Lea M. McMullan Trust, Shelbyville, Kentucky, and Citizens Union Bancorp of Shelbyville, Inc. -- to acquire Dupont State Bank, Dupont, Indiana.

- Approved, February 12, 2001

MetLife, Inc., New York, New York -- to become a bank holding company through the acquisition of Grand Bank, National Association, Kingston, New Jersey, and election to become a financial holding company.

- Approved, February 12, 2001

H.2 Actions under delegated authority

February 11, 2001 to February 17, 2001

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

Bank Branches, Domestic

Cleveland

Andover Bank, Andover, Ohio -- to establish a branch at 1630 West 19th Street, Ashtabula.

- Approved, February 15, 2001

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 15 Pine Cone Drive, Palm Coast, Florida.

- Approved, February 16, 2001

Bank Holding Companies

Chicago

American Bancorporation, Cedar Falls, Iowa -- to become a bank holding company through the acquisition of The Newburg Corporation, Saint Ansgar, Iowa, and thereby acquire Cedar Valley State Bank.

- Approved, February 12, 2001

Chicago

AmericaUnited Bancorp, Inc., Schaumburg, Illinois -- to acquire National Bancorp, Inc., Sycamore, and thereby acquire American National Bank of DeKalb County.

- Returned, February 12, 2001

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire E.R. Taylor Investments, Inc., Concord, New Hampshire.

- Approved, February 14, 2001

Secretary

The Charles Schwab Corporation, San Francisco, California, and U.S. Trust Corporation, New York, New York -- commenter's request to extend the comment period for the proposed acquisition of Resource Companies, Inc., Minneapolis, Minnesota, and Resource Trust Company.

- Partially Granted, February 8, 2001 (AC)

Bank Holding Companies

Atlanta

Coast Community Bancshares, Inc. Employee Stock Ownership Plan, Biloxi, Mississippi, and Community Bancshares of Mississippi, Inc., Brandon -- waiver of a commitment.
- Granted, February 13, 2001

Richmond

First Bancorp, Troy, North Carolina -- to merge with Century Bancorp, Inc., Thomasville.
- Approved, February 16, 2001

Chicago

First BancTrust Corporation, Paris, Illinois -- to become a bank holding company through the acquisition of First Bank & Trust, SB.
- Approved, February 16, 2001

Atlanta

Firsttrust Corporation, New Orleans, Louisiana -- to acquire Metro Bank, Kenner.
- Approved, February 13, 2001

Director, BS&R

FNB Corporation, Christiansburg, Virginia -- transfer agent registration.
- Withdrawn, February 12, 2001

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- to engage in community development activities through the acquisition of COAD Limited Partnership #2, Missoula, and COAD Limited Partnership #3.
- Approved, February 16, 2001

Richmond

MountainBank Financial Corporation, Hendersonville, North Carolina -- to become a bank holding company through the acquisition of MountainBank.
- Approved, February 15, 2001

St. Louis

Owenton Bancorp, Inc., Owenton, Kentucky -- to redeem shares.
- Approved, January 31, 2001 (AC)

Bank Holding Companies

Atlanta

Southern Bancorp, Inc., Marietta, Georgia -- waiver of a commitment.
- Withdrawn, February 16, 2001

Boston

UFS Bancorp, Whitinsville, Massachusetts -- to retain Tommark, Inc. (doing business as Sterling Associates).
- Approved, February 9, 2001 (AC)

Kansas City

Winter Trust of 12/3/74, Ottawa, Kansas -- to engage in lending activities through the acquisition of Peoples Mortgage Corporation, Colorado Springs, Colorado.
- Withdrawn, February 14, 2001

Bank Mergers

Kansas City

The Sylvan State Bank, Sylvan Grove, Kansas -- to merge with Boonslick Bank, Boonville, Missouri, and establish a branch in Lee's Summit.
- Withdrawn, February 14, 2001

Banks, Nonmember, And Miscellaneous Institutions

Director, BS&R

BNY Trust Company of Missouri, St. Louis, Missouri -- transfer agent registration.
- Approved, February 12, 2001

Change In Bank Control

Kansas City

Loomis Company, Loomis, Nebraska -- change in bank control.
- Permitted, February 12, 2001

Atlanta

Palm Beach National Holding Company, Palm Beach, Florida -- change in bank control.
- Permitted, February 16, 2001

Change In Bank Control

Chicago

Terrapin Bancorp, Inc., Elizabeth, Illinois -- change in bank control.
- Permitted, February 15, 2001

Competitive Factors Reports

Kansas City

The American National Bank and Trust Company of Sapulpa, Sapulpa, Oklahoma -- report on competitive factors of the proposed merger with Heritage Bank, Mannford.
- Submitted, February 12, 2001

Kansas City

The Bank of Cherry Creek, National Association, Denver, Colorado -- report on competitive factors of the proposed merger with The Bank of Cherry Creek in Boulder, National Association, Boulder.
- Submitted, February 12, 2001

Kansas City

First Bank and Trust Company, Perry, Oklahoma -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of First State Bank, Covington.
- Submitted, February 12, 2001

Kansas City

First Capital Bank of Arizona, Phoenix, Arizona -- report on competitive factors of the proposed merger with FCBA Acquisition Corporation, Denver, Colorado.
- Submitted, February 12, 2001

Secretary

First Farmers and Merchants National Bank of Columbia, Columbia, Tennessee -- report on competitive factors of the proposed merger with Peoples and Union Bank, Lewisburg.
- Submitted, February 12, 2001

Kansas City

First National Bank of Heavener, Heavener, Oklahoma -- report on competitive factors of the proposed merger with The State National Bank of Heavener.
- Submitted, February 12, 2001

Competitive Factors Reports

San Francisco

People's Bank of California, Los Angeles, California -- report on competitive factors of the proposed merger with California National Bank, Beverly Hills.

- Submitted, February 14, 2001

Kansas City

TeamBank, N.A., Paola, Kansas -- report on competitive factors of the proposed merger with Iola Bank and Trust Company, Iola.

- Submitted, February 12, 2001

Extensions Of Time

New York

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

- Granted, February 6, 2001 (AC)

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- extension to May 17, 2001, to merge with FirstSpartan Financial Corp., Spartanburg, South Carolina.

- Granted, February 12, 2001

Atlanta

Commercial Bank, Harrogate, Tennessee -- extension to May 28, 2001, to increase investment in bank premises.

- Granted, February 13, 2001

New York

European American Bank, Uniondale, New York -- extension to August 31, 2001, to establish a branch at 326-328 Court Street, Brooklyn.

- Granted, February 12, 2001

Richmond

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

- Granted, February 16, 2001

Extensions Of Time

San Francisco

M&I Thunderbird Bank, Phoenix, Arizona -- extension to September 15, 2001, to establish a branch at the intersection of Elliot and McQueen Roads, Gilbert.

- Granted, February 12, 2001

San Francisco

NWI Financial Corporation, Seattle, Washington -- extension to May 14, 2001, to become a bank holding company through the acquisition of Northwest International Bank.

- Granted, February 14, 2001

San Francisco

Zions Bancorporation, Salt Lake City, Utah -- extension to April 25, 2001, to increase its investment in Garban-Intercapital plc, London, England, and to engage in insurance brokerage activities.

- Granted, February 12, 2001

Financial Holding Companies

Richmond

FNB Financial Services Corporation, Reidsville, North Carolina -- election to become a financial holding company.

- Effective, February 12, 2001

Membership

Atlanta

First Bank of Coastal Georgia, Pembroke, Georgia -- to become a member of the Federal Reserve System.

- Approved, February 16, 2001

Philadelphia

Suburban Community Bank, Feasterville, Pennsylvania -- to become a member of the Federal Reserve System.

- Approved, February 14, 2001

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 17, 2001

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) | Chittenden Corporation, Burlington, Vermont - application to acquire 100% of the voting shares of Maine Bank Corporation and its subsidiary, Maine Bank and Trust Company, both of Portland, Maine | Newspaper - 03/17/2001 Fed Reg - 03/22/2001 |

Section III – Applications subject to Federal Register notice only

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

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

| <i>Type</i> | <i>Application</i> | |
|-------------|--------------------|--|
| None | | |

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None | |

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, February 17, 2001

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| FBRO-BD | Bank of Communications, People's Republic of China, to establish a representative office in Los Angeles, California | Newspaper – N/A |

* Subject to the provisions of the Community Reinvestment Act

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

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

Section III – Applications subject to Federal Register notice only

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

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

| <i>Type</i> | <i>Application</i> | |
|-------------|--------------------|--|
| None | | |

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Second Quarter of 2001

| <i>Institution</i> | <i>Location</i> |
|--------------------|-------------------------------------|
| Bank of Avoca | 18 N. Main Street, Avoca, NY 14809 |
| Bank of New York | One Wall Street, New York, NY 10015 |

District 3
Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, February 17, 2001

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

| <i>Type</i> | <i>Application</i> | |
|-------------|--------------------|--|
| None | | |

Section V – Availability of CRA public evaluations

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

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

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SN = Substantial noncompliance

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> |
| 765019 | Bryn Mawr Trust, Bryn Mawr, PA | 06/05/2000 | 11/24/2000 | S | X | |

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, February 17, 2001

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch | Received application from Fifth Third Bank, Cincinnati, OH on 02/12/2001 of its intent to establish a branch at 281 East Broad Street, Elyria, OH. | 02/16/2001 |

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.

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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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, February 17, 2001

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> |
| 821120 | Bank of the Commonwealth 403 Boush Street Norfolk, Virginia 23510-1200 | 11/27/2000 | 02/11/2001 | S | | X |
| 899428 | First Bank 112 West King Street Strasburg, Virginia 22657-1430 | 12/04/2000 | 02/17/2001 | O | | X |

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, February 17, 2001

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch | Southern Security Bank, Hollywood, Florida, to establish a branch located at 369 East Palmetto Park Road, Boca Raton, Florida, to be known as the Boca Raton Office. | 02/21/2001* |
| Branch | Southern Security Bank, Hollywood, Florida, to establish a branch located at 1000 Brickell Avenue, 9 th Floor, Miami, Florida, to be known as the Brickell Avenue Office. | 02/21/2001* |
| Branch | Peoples Southern Bank, Clanton, Alabama, to establish a branch located at 9015 Jones Street, Thorsby, Alabama. | 02/23/2001* |

*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 | Union Bancshares of Campbell County, Inc., Jellico, Tennessee, prior notification filed by Mr. Pat Allen McClary, Sr.; Mr. Pat Allen McClary, Jr.; Ms. Imogene McClary; Ms. Diane McNealy McClary all of Jellico, Tennessee; Ms. Donna McClary Adams, Franklin, Tennessee; and Ms. Diane McClary Brock, Lafayette, Georgia, to collectively acquire an additional 24.94 percent of the outstanding shares of Union Bancshares of Campbell County, Inc., Jellico, Tennessee, pursuant to the Change in Bank Control Act of 1978. Total ownership will be 68.05 percent. | N/Avail |
| 3(a)(5) | Southern Community Bancorp, Orlando, Florida, to merge with Peninsula Bancorp, Inc., and thereby acquire Peninsula Bank of Central Florida, both of Daytona Beach, Florida. | Fed Reg – 03/19/2001* |
| 3(a)(3) | Persons Banking Company, Inc., Lithonia, Georgia, to acquire The Farmers Bank, Forsyth, Georgia. | Fed Reg – 03/12/2001* |

*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 | PB Financial Services Corporation, Duluth, 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.

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

| <i>RSSD number</i> | <i>Institution/Location</i> | <i>Examination date</i> | <i>CRA public date</i> | <i>CRA rating</i> | <i>Exam type</i> | |
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|------------------|-------------|
| | | | | | <i>LrgBk</i> | <i>SmBk</i> |
| 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, February 17, 2001

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|--------------|---|--------------------------------------|
| 18c & Branch | Security State Bank, New Hampton, Iowa, for prior approval to merge with its affiliate bank, Security State Bank, Calmar, Iowa. New Hampton will be the surviving bank and thereby to establish a branch at 102 W. Main, Calmar, Iowa and 106 E. Main, Ossian, Iowa.* | Newspaper – 02/12/2001 |
| 18c & Branch | M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to merge with M&I Bank of LaCrosse, LaCrosse, Wisconsin, M&I Bank South Central, Watertown, Wisconsin, M&I Bank South, Janesville, Wisconsin, M&I Bank of Mayville, Mayville, Wisconsin, M&I Community State Bank, Eau Claire, Wisconsin, M&I Bank of Southern Wisconsin, Madison, Wisconsin and M&I Thunderbird Bank, Phoenix, Arizona and thereby to establish 74 branches.* | Newspaper – 02/24/2001 |

* 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) | First BancTrust Corporation, Paris, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Bank & Trust, S.B., Paris, Illinois.* | Fed Reg – 01/22/2001 Newspaper – 02/12/2001 |
| 3(a)(1) | American Bancorporation, Cedar Falls, Iowa, for prior approval to become a bank holding company through the acquisition of 100 percent of The Newburg Corporation, Saint Ansgar, Iowa, and thereby indirectly acquire Cedar Valley State Bank, Saint Ansgar, Iowa. | Fed Reg – 02/09/2001 Newspaper – 02/02/2001 |
| 3(a)(1) | BSB Community Bancorporation, Inc., Benton, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Benton State Bank, Benton, Wisconsin.* | Fed Reg – 02/26/2001 Newspaper – 02/21/2001 |

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) | United Bancorp, Inc., Tecumseh, Michigan, for prior approval to acquire 100 percent of the voting shares of United Bank & Trust-Washtenaw (in organization), Ann Arbor, Michigan. | Fed Reg – 03/02/2001 Newspaper – 02/24/2001 |
| 3(a)(3) | Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana, for prior approval to acquire 30.02 percent of the voting shares of Grant County State Bancshares, Inc., Swayzee, Indiana and thereby indirectly acquire Grant County State Bank, Swayzee, Indiana.* | Fed Reg – N/Avail Newspaper – N/Avail |
| 3(a)(3) | Ames National Corporation, Ames, Iowa, for prior approval to retain its current 5.39% investment in Mahaska Investment Company, Oskaloosa, Iowa, and thereby indirectly acquire Mahaska State Bank, Oskaloosa, Iowa and Pella State Bank, Pella, Iowa.* | Fed Reg – 02/05/2001 Newspaper – 12/31/2000 |
| 4(c)(8) | Ames National Corporation, Ames, Iowa, for permission to retain its current 5.39% investment in Mahaska Investment Company, Oskaloosa, Iowa, and thereby indirectly acquire Midwest Federal Savings and Loan Association of Eastern Iowa, Burlington, Iowa, and Central Valley Bank, Ottumwa, Iowa.* | Fed Reg – 02/05/2001 Newspaper – 03/15/2001 |
| CIC | Notification by Harry Pike Schaller of a Change in Control, that his ownership in FNC, Inc., Storm Lake, Iowa, increased from 20.8% to 39.8%. | Fed Reg – 03/02/2001 Newspaper – N/Avail |
| CIC | Notification by Frank D. Neese of a Change in Control, to retain control of First Community Bancshares, Inc., Bargersville, Indiana. | Fed Reg – 02/05/2001 Newspaper – N/Avail |
| 3(a)(5) | AmericaUnited Bancorp, Inc., Schaumburg, Illinois, for prior approval to acquire 100 percent of the voting shares of National Bancorp, Inc., Sycamore, Illinois and thereby indirectly acquire American National Bank of DeKalb County, Sycamore, Illinois.* | Fed Reg – 03/09/2001 Newspaper – N/Avail |
| 3(a)(3) | Ida Grove Bancshares, Inc., Ida Grove, Iowa, proposes to acquire at least 80.1% and up to 100% of Alliance Bancshares, Inc., Rockwell City, Iowa, and thereby indirectly acquire Alliance Bank, Rockwell City, Iowa.* | Fed Reg – 03/12/2001 Newspaper – N/Avail |
| 3(a)(3) | Heartland Bancorp, Inc., Bloomington, Illinois, for prior approval to acquire 100 percent of the voting shares of Court Acceptance Company, Pekin, Illinois and thereby indirectly acquire First State Bank of Pekin, Pekin, Illinois.* | Fed Reg – N/Avail Newspaper – N/Avail |

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| 4(c)(8) | AmericaUnited Bancorp, Inc., Schaumburg, Illinois, notification of intent to retain and continue to engage in the activity of purchasing loan participations from its subsidiary bank and thereby engage in extending credit and servicing loans. | Fed Reg – 02/20/2001 |

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

| <i>Type</i> | <i>Application</i> |
|-------------|--------------------|
| None | |

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None | |

District 8
Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, February 17, 2001

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

| <i>Type</i> | <i>Application</i> | |
|-------------|--|--|
| 4(j)(5)(B) | Notice by Commonwealth Bancshares, Inc., Shelbyville, Kentucky, to acquire SMC Capital, Inc., Louisville, Kentucky, and thereby engage in financial and investment advisory activities as described in Section 225.28(b)(6) of Regulation Y. | |

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> |
| 169653 | First Bank St. Louis, Missouri | 7/10/2000 | 2/16/2001 | 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, February 17, 2001

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|----------------|--|--------------------------------------|
| 18(c) & Branch | Dacotah Bank, Rolla, North Dakota, to merge with First National Bank, Bowbells, North Dakota, and incident thereto establish branches in Bowbells, Minot, and Flaxton, North Dakota. | N/Avail. |
| Branch | First PREMIER Bank, Sioux Falls, South Dakota, proposes to establish a branch at 824 34th Street SE, Watertown, South Dakota. | 02/23/2001 |

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--|
| 3(a)(1) | First National Bank of Moose Lake Profit Sharing and ESOP, Moose Lake, Minnesota, proposes to become a bank holding company by increasing its ownership interest to 42.6% of First Financial Services of Moose Lake, Inc., Moose Lake, Minnesota. | Fed. Reg. – 03/12/2001 Newspaper – 03/12/2001 |

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)LLD | Rivers Ridge Holding Company, Sartell, Minnesota, to engage <u>de novo</u> in leasing personal or real property through BankVista Leasing Company. | 03/08/2001 |
| 4(c)(8)LLE | First National Bank of Moose Lake Profit Sharing and ESOP, Moose Lake, Minnesota, to engage in general insurance agency activities in a place with a population not exceeding 5,000 through First National Agency of Moose Lake, Inc., Moose Lake, Minnesota. | 03/12/2001 |

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

| <i>Type</i> | <i>Application</i> |
|-------------|---|
| SRNEW | First Financial Services of Moose Lake, Inc., Moose Lake, Minnesota proposes to redeem 636.5 shares (66.6%) of capital 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.

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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, February 17, 2001

Section I – Applications subject to newspaper notice only

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

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--|
| 3(a)(1) | American State Bancshares, Inc., Great Bend, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of American State Bank & Trust Company, National Association, Great Bend, Kansas, a national banking association in organization. | Newspaper – 03/04/2001 Fed Reg – 03/08/2001 |
| 3(a)(3) | Astra Financial Corporation, Prairie Village, Kansas, for prior approval to acquire up to 17.43 percent of the voting shares of First Missouri Bancshares, Inc., Brookfield, Missouri, and thereby indirectly acquire First Missouri National Bank, Brookfield, Missouri. | Newspaper – 02/23/2001 Fed Reg – 03/09/2001 |
| CIC | David Jackson Swearingen and Susan Gail Swearingen, both of Nevada, Missouri, to increase their ownership interest from 19.97 percent to 26.63 percent of the voting shares of 1889 Bancshares, Inc., Nevada, Missouri, and thereby indirectly acquire First National Bank of Nevada, Nevada, Missouri. | Newspaper – 03/01/2001 Fed Reg – 03/06/2001 |

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 Second Quarter of 2001

| <i>Institution</i> | <i>Location</i> |
|----------------------------|---------------------|
| Premier Bank | Lenexa, Kansas |
| Citizens State Bank | Miltonvale, Kansas |
| Lamar Bank & Trust Company | Lamar, Missouri |
| Farmers Bank of Lincoln | Lincoln, Missouri |
| Community Bank and Trust | Neosho, Missouri |
| Pinnacle Bank | Papillion, Nebraska |

Section VI – CRA examinations scheduled for Second Quarter of 2001

| <i>Institution</i> | <i>Location</i> |
|-------------------------|------------------------|
| Citizens State Bank | Polk, Nebraska |
| Unita County State Bank | Mountain View, Wyoming |

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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, February 17, 2001

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) | Texas Financial Bancorporation, Inc., Minneapolis, MN, and Delaware Financial, Inc., Wilmington, DE, to acquire First National Bank of Texas, Decatur, TX* | Fed Reg – N/Avail Newspaper – N/Avail |

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, February 17, 2001

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 | Westamerica Bank to pay a dividend in the amount of \$20 million to its parent, Westamerica Bancorporation, both of San Rafael, 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.

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SN = Substantial noncompliance

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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 | |
