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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. 41*

*Week Ending October 13, 2001*

**Regulations And Policies**

Regulation D -- final rule implementing the annual adjustment of the low reserve tranche and reserve requirement exemption for 2002 and announcing the deposit reporting cutoff level beginning in September 2002.

- Approved, October 9, 2001

Regulation K -- amendments to Subparts A, B, and C and proposed amendments to Subpart D.

- Approved, October 11, 2001

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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 Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

## Secretary

AmSouth Bank, Birmingham, Alabama -- to establish branches in Montgomery, Alabama, and Tampa, Florida.

- Approved, October 12, 2001

## Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 300-D Virginia Road, Edenton.

- Approved, October 11, 2001

## Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish a branch at 2511 London Road, Duluth, Minnesota.

- Approved, October 12, 2001

## New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch in the Kings Way Retirement Home, 5000 Queen Philomena Boulevard, Schenectady.

- Approved, September 24, 2001 (AC)

## Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 2715 Loganville Highway, Grayson.

- Approved, October 11, 2001

## Dallas

Texas State Bank, McAllen, Texas -- to establish a branch at 2314 West University Drive, Edinburg.

- Approved, October 9, 2001

### **Bank Holding Companies**

#### Richmond

BB&T Corporation, Winston-Salem, North Carolina -- to acquire Community First Banking Company, Carrollton, Georgia.  
- Approved, October 11, 2001

#### Atlanta

Coastal Community Investments, Inc., Panama City Beach, Florida -- to become a bank holding company through the acquisition of Apalachicola State Banking Corporation, Apalachicola, and Apalachicola State Bank.  
- Withdrawn, October 11, 2001

#### Atlanta

FPB Bancorp, Inc., Port St. Lucie, Florida -- to become a bank holding company through the acquisition of First Peoples Bank.  
- Approved, October 10, 2001

#### Minneapolis

Frandsen Financial Corporation, Arden Hills, Minnesota -- to acquire F&M Bank Minnesota, Dundas.  
- Approved, October 9, 2001

#### Kansas City

Leawood Bancshares, Inc., Leawood, Kansas -- to become a bank holding company through the acquisition of Town & Country Bank.  
- Approved, October 12, 2001

#### Chicago

Mid-Iowa Bancshares Co., Algona, Iowa -- to acquire shares of Horizon Bank, Encino, California, a de novo bank.  
- Withdrawn, October 2, 2001 (AC)

#### Richmond

New Peoples Bankshares, Inc., Honaker, Virginia -- to become a bank holding company through the acquisition of New Peoples Bank, Inc.  
- Approved, October 10, 2001

### **Bank Holding Companies**

#### Kansas City

NorthStar Bancshares, Inc., Kansas City, Missouri -- waiver of application requirements in connection with the proposed acquisition of Admire Bank, Emporia, Kansas, by NorthStar Bank, National Association, Kansas City, Missouri.  
- Granted, October 11, 2001

#### Dallas

Overton Financial Corporation, Overton, Texas, and Overton Delaware Corporation, Dover, Delaware -- to acquire Longview Delaware Corporation, Dover; Longview Financial Corporation, Longview, Texas; Longview Bank and Trust, Longview; and First State Bank, Van.  
- Approved, October 11, 2001

#### Richmond

Piedmont BankCorp, Statesville, North Carolina -- to become a bank holding company through the acquisition of Piedmont Bank; and for Piedmont Bank to become a member of the Federal Reserve System.  
- Approved, October 11, 2001

### **Bank Mergers**

#### Secretary

Capital City Bank, Tallahassee, Florida -- to merge with First National Bank of Grady County, Cairo, Georgia, and establish branches.  
- Approved, October 12, 2001

#### Richmond

First Virginia Bank-Hampton Roads, Norfolk, Virginia -- to merge with James River Bank, Waverly, and James River Bank/Colonial, Suffolk.  
- Approved, October 9, 2001

### **Banks, State Member**

#### San Francisco

Pacific Coast Bankers' Bank, San Francisco, California -- to establish PCBB CBIA, Inc., as a financial subsidiary.  
- Approved, October 11, 2001

### **Change In Bank Control**

#### Boston

Central Bancorp, Inc., Somerville, Massachusetts -- change in bank control.  
- Permitted, October 12, 2001

#### Atlanta

West Baton Rouge Bancshares, Inc., Port Allen, Louisiana, and Bank of West Baton Rouge -- change in bank control.  
- Permitted, October 12, 2001

### **Competitive Factors Reports**

#### San Francisco

The Bank of Hemet, Riverside, California -- report on competitive factors of the proposed merger with Hemet Merger Company.  
- Submitted, October 11, 2001

#### San Francisco

Capitol Thrift & Loan Association, Napa, California -- report on competitive factors of the proposed merger with Capitol Valley Bank, Roseville.  
- Submitted, October 11, 2001

#### Richmond

Central Carolina Bank and Trust Company, Durham, North Carolina -- report on competitive factors of the proposed merger with SouthBank, FSB, Anderson, South Carolina.  
- Submitted, October 9, 2001

#### Cleveland

Commerce Exchange Bank, Beachwood, Ohio -- report on competitive factors of the proposed merger with Second National Bank of Warren, Warren.  
- Submitted, October 5, 2001 (AC)

#### Kansas City

First National Bank of Colorado, Boulder, Colorado -- report on competitive factors of the proposed merger with FNC Trust Group, N.A.  
- Submitted, October 10, 2001

### **Competitive Factors Reports**

#### Richmond

The First National Bank of Williamson, Williamson, West Virginia -- report on competitive factors of the proposed merger with FNB Interim Bank, National Association, a de novo bank.

- Submitted, October 9, 2001

#### Dallas

Louisiana Delta Bank, Lake Providence, Louisiana -- report on competitive factors of the proposed merger with Louisiana Central Bank, Ferriday.

- Submitted, October 12, 2001

#### Cleveland

National Bank and Trust Company, Wilmington, Ohio -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Sabina Bank, Sabina.

- Submitted, October 11, 2001

#### Kansas City

TeamBank, National Association, Paola, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Prairie Village branch of Community Bank, Chapman.

- Submitted, October 10, 2001

### **Financial Holding Companies**

#### Minneapolis

Republic Bancshares, Inc., Duluth, Minnesota -- election to become a financial holding company.

- Effective, October 10, 2001

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 13, 2001

### 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 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, October 13, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Representative Office	Banca Comerciala Romana S.A., Bucharest, Romania, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Representative Office	Hamburgische Landesbank-Girozentrale, Hamburg, Germany, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Branch	Banque Sudameris, Paris, France, to convert its Miami agency into a branch.*	Newspaper – N/Avail
Branch	The Chase Manharttan Bank, New York, New York, to open and occupy a <i>de novo</i> branch at 1037 High Ridge Road, Stamford, Connecticut.*	Newspaper – 11/05/2001

\* 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>
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**

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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.

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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                      Quarter of 2001**

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

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, October 13, 2001

### 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, October 13, 2001

### 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.

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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</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 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, October 13, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	James Monroe Bank, Arlington, Virginia, to establish a branch at 10509 Judicial Drive, Fairfax, Virginia.*	Newspaper - 10/26/2001

\*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>
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

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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 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, October 13, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	SouthTrust Bank, Birmingham, Alabama, to merge with Commerce Bank, Richmond, Virginia.	11/02/2001*
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 5320 Beach Street, Haltom City, Texas.	10/05/2001*
18(c)	Southern Security Bank, Hollywood, Florida, to acquire certain assets and assume certain liabilities of the PanAmerican Bank, Miami, Florida.	N/Avail*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 400 Poydras Street, New Orleans, Louisiana, to be known as the New Orleans Main Branch.	10/27/2001*

\*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>
3(a)(5)	Alabama National BanCorporation, Birmingham, Alabama, to merge with Farmers National Bancshares, Inc., and thereby directly acquire Farmers National Bank of Opelika, both of Opelika, Alabama.	Newspaper - 11/07/2001*
3(a)(1)	Southern Community Bancshares, Inc., Fayetteville, Georgia, to become a bank holding company by acquiring Southern Community Bank, Fayetteville, Georgia.	Newspaper - 11/13/2001*

\*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>
WAIVR	SouthTrust Corporation, Birmingham, Alabama, application waiver request for the proposed merger with Community Bancshares Incorporated, and indirect acquisition of Commerce Bank, both of Richmond, Virginia.
OTHER FOREIGN	AmSouth Bank, Birmingham, Alabama, to establish a new foreign subsidiary, to be located in Hong Kong, and thereby engage in issuing import commercial letters of credit to beneficiaries in Asia.

**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>
817833	SouthTrust Bank 420 North 20 <sup>th</sup> Street Birmingham, Alabama 35203 (334) 254-5000	04/02/2001	10/10/2001	S	X	

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

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

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, October 13, 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)	Allied First Bancorp, Inc., Naperville, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Allied First Bank, s.b., Naperville, Illinois.*	Fed Reg – 10/22/2001 Newspaper – N/Avail
3(a)(5)	Associated Banc-Corp., Green Bay, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Signal Financial Corporation, Mendota Heights, Minnesota and thereby indirectly acquire Signal Bank National Association, Eagan, Minnesota and Signal Bank South National Association, Red Wing, Minnesota.*	Fed Reg – 10/29/2001 Newspaper – 10/19/2001
3(a)(5)	Dunlap Iowa Holding Co., Dunlap, Iowa, for prior approval to acquire 100 percent of the voting shares of EWN Investments, Inc., Ute, Iowa. and thereby indirectly acquire Ute State Bank, Ute, Iowa.*	Fed Reg – 11/02/2001 Newspaper – N/Avail
4(c)(8)	FBOP Corporation, Oak Park, Illinois, for prior approval to acquire 100 percent of the voting shares of Bank Plus Corporation, Los Angeles, California and thereby indirectly acquire Fidelity Federal Bank, FSB, Glendale, California and thereby engage in operating a savings association.*	Fed Reg – 10/09/2001 Newspaper – N/Avail
CC	Notification by Merrill M. Wesemann, of a Change in Control to acquire control of First Community Bancshares, Inc., Bargersville, Indiana.	Fed Reg – 10/19/2001 Newspaper – 10/16/2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Herky Hawk Financial Corp., Monticello, Iowa, for prior approval to acquire 100 percent of the voting shares of New Vienna Savings Bank, New Vienna, Iowa and Casey State Bank, Casey, Illinois and to acquire 100 percent of the voting shares of Biggsville Financial Corporation, Biggsville, Illinois and thereby indirectly acquire First State Bank of Biggsville, Biggsville, Illinois.*	Fed Reg – 10/29/2001 Newspaper – N/Avail
3(a)(1)	Home Federal Bancorp, Seymour, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Home Federal Savings Bank, Seymour, Indiana.*	Fed Reg – 11/13/2001 Newspaper – N/Avail
3(a)(1)	Lincoln Bancorp, Inc., Rochelle, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Lincoln State Bank, S.B., Rochelle, Illinois.*	Fed Reg – 10/26/2001 Newspaper – N/Avail
3(a)(1)	Manito Bank Services, Inc., Manito, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Peoples State Bank, Manito, Illinois.*	Fed Reg – 11/02/2001 Newspaper – 10/27/2001
CC	Notification by Abdula Family Limited Partnership and certain other parties, of a Change in Control of Northern States Financial Corporation, Waukegan, Illinois.	Fed Reg – 11/01/2001 Newspaper – N/Avail
3(a)(3)	Northstar Financial Group, Inc., Bad Axe, Michigan, for prior approval to acquire 100 percent of the voting shares of Seaway Community Bank (in organization), St. Clair, Michigan.*	Fed Reg – 10/12/2001 Newspaper – 10/07/2001
3(a)(3)	Piper Holdings, Inc., Covington, Indiana, for prior approval to acquire 100 percent of the voting shares of Heritage Bancshares, Inc., Darlington, Indiana and thereby indirectly acquire Heritage Bank & Trust Company, Darlington, Indiana.*	Fed Reg – 10/26/2001 Newspaper – 10/26/2001
3(a)(1)	Sturgis Bancorp, Inc., Sturgis, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Sturgis Bank & Trust Company, Sturgis, Michigan.*	Fed Reg – 10/26/2001 Newspaper – 10/24/2001

\* 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>
4(c)(8)	Associated Banc-Corp., Green Bay, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Signal Finance Company, Mendota Heights, Illinois and thereby to engage in extending credit and servicing loans and selling credit life and accident and health insurance in conjunction with lending and to acquire 100 percent of the voting shares of Signal Trust Company, N.A., Mendota Heights, Minnesota and thereby to engage in trust company functions.	Fed Reg – N/Avail
4(c)(8)	M.S. Investment Company, Milwaukee, Wisconsin and Mitchell Bank Holding Corporation, Milwaukee, Wisconsin, notification of intent to continue to engage in extending credit and servicing loans.	Fed Reg – 10/29/2001

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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>
3(a)(1) Notice	Dells Bancshares, Inc., Wisconsin Dells, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Wisconsin Dells, Wisconsin Dells, Wisconsin.
Membership	Home Federal Savings Bank, Seymour, Indiana, for prior approval to become a member of the Federal Reserve System.

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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.

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

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 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, October 13, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Notice by First Bank, Creve Coeur, Missouri to merge with Union Bank of Illinois, Swansea, Illinois.*	Newspaper – 11/8/2001
18(c)	Notice by First Bank, Creve Coeur, Missouri to merge with The State Bank of Jerseyville, Jerseyville, Illinois.*	Newspaper – 11/8/2001

\* 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)(3)	Notice by First Banks, Inc., St. Louis, Missouri to acquire Plains Financial Corporation, Des Plaines, Illinois.*	Newspaper – 11/8/2001 Fed Reg – 11/13/2001
3(a)(1)	Notice by Clover Leaf Financial Corp., Edwardsville, Illinois, to acquire 100 percent of Clover Leaf Bank, S.B., Edwardsville, Illinois. (Previously submitted during the week ending September 22, 2001).*	Newspaper – 11/5/2001 Fed Reg – 10/26/2001

\* Subject to the provisions of the Community Reinvestment Act

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

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



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

<i>Type</i>	<i>Application</i>
3(a)(5)(C)	Notice by PRP Bancorp, Inc., Corbin, Kentucky to acquire PRP National Bank, Pleasure Ridge Park, Kentucky

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, October 13, 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)	State Bankshares, Inc., Fargo, North Dakota, for prior approval to acquire 100% of the voting shares of State Bank of Moorhead, Moorhead, Minnesota.*	Fed. Reg. – 10/22/2001 Newspaper – 10/26/2001
3(a)(1)	Superior National Banc Holding Company, Superior, Wisconsin, proposes to acquire 100% of the voting shares of Superior National Bank, Superior, Wisconsin.*	Fed. Reg. – 11/08/2001 Newspaper – 11/01/2001

\*Subject to the provisions of the Community Reinvestment Act.

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

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

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

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

## Section V – Availability of CRA public evaluations

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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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**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>
777254	Farmers State Bank of West Concord West Concord, Minnesota	6/18/2001	10/03/2001	S		X

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## Section VI – CRA examinations scheduled for Quarter of

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*Institution* *Location*

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None

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# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, October 13, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	First State Bank in Davidson, Davidson, Oklahoma, for prior approval to purchase certain assets and assume certain liabilities of the Meridian branch of First National Bank of Oklahoma, Ponca City, Oklahoma and to operate under the charter and title of First State Bank in Davidson, Davidson, Oklahoma.	Newspaper – 11/12/2001

### 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)	Lindoe, Inc., Ordway, Colorado, for prior approval to acquire up to 10 percent of the voting shares of Southern Colorado National Bancorp, Inc., parent of Southern Colorado National Bank, both of Pueblo, Colorado.	Newspaper – 11/01/2001 Fed Reg – 11/02/2001
3(a)(1)	Chickasaw Banc Holding Company, Yukon, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Bancorp in Davidson, Inc., parent of First State Bank in Davidson, both of Davidson, Oklahoma.	Newspaper – 11/12/2001 Fed Reg – 11/08/2001

### 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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**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>
443951	Peoples Bank 6201 NW 23 <sup>rd</sup> Street Oklahoma City, Oklahoma 73127	07/16/2001	10/08/2001	S		X

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

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

# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, October 13, 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 People National Bancshares, Inc., Paris, TX, to acquire Western Dakota Holding Company, Timber Lake, SD, and Western Dakota Bank, Timber Lake, SD* (previously reported the week ending October 6, 2001)	Fed Reg – 11/02/2001 Newspaper – 10/27/2001
3(a)(5)	Sterling Bancshares, Inc., Houston, TX, to acquire Community Bancshares, Inc., Katy, TX Community Bancshares of Delaware, Inc., Wilmington, DE, and Community Bank, Katy, TX* (previously reported the week ending October 6, 2001)	Fed Reg – 11/02/2001 Newspaper – 11/03/2001
3(a)(3)	South Plains Financial, Inc., Lubbock, TX, and South Plains Delaware Financial Corporation, Dover, DE, to acquire Zia Financial Corporation, Ruidoso, NM, and City Bank New Mexico, Ruidoso, NM* (previously reported the week ending October 6, 2001)	Fed Reg – 10/19/2001 Newspaper – 10/18/2001
3(a)(1)	Zia Financial Corporation, Ruidoso, NM, to acquire City Bank New Mexico, Ruidoso, NM* (previously reported the week ending October 6, 2001)	Fed Reg – 10/19/2001 Newspaper – 10/18/2001
3(a)(1)	National United Bancshares, Inc., Gatesville, TX, to acquire National United Holdings, Inc., Wilmington, DE, and National Bank, Gatesville, TX*	Fed Reg – 11/13/2001 Newspaper – 10/30/2001
3(a)(1)	National United Holdings, Inc., Wilmington, DE, to acquire National Bank, Gatesville, TX*	Fed Reg – 11/13/2001 Newspaper – 10/30/2001

\*Subject to the provisions of the Community Reinvestment Act

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

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

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

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

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

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

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**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>
1017658	Texas State Bank 3900 North 10 <sup>th</sup> Street McAllen, Texas 78501-1719	06/18/2001	10/13/2001	S	X	

**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, October 13, 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	Pacific Century Financial Corporation, Honolulu, Hawaii, to repurchase up to \$200 million of its common stock.	



**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.

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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.

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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>
207872	First Utah Bank 3826 South 2300 East Salt Lake City, Utah 84109-3499 (801) 272-9454	06-11-2001	10-10-2001	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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