
Federal Reserve Release



H.2

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

No. 2

Week Ending January 12, 2002

Bank Holding Companies

Wesbanco, Inc., Wheeling, West Virginia -- to acquire American Bancorporation and Wheeling National Bank, St. Clairsville, Ohio, and to merge its subsidiary, Wesbanco Bank, Wheeling, West Virginia, with Wheeling National Bank and thereby establish branches.

- Approved, January 7, 2002

BS&R	Banking Supervision and Regulation	RBOPS	Reserve Bank Operations and Payment Systems
C&CA	Consumer and Community Affairs	IF	International Finance
FOMC	Federal Open Market Committee	OSDM	Office of Staff Director for Management

Bank Branches, Domestic

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 1580 Little Raven Street, Denver.

- Approved, January 7, 2002

Richmond

Farmers Bank, Windsor, Virginia -- to establish a branch at 1238 Holland Road, Suffolk.

- Approved, January 9, 2002

St. Louis

Simmons First Bank, Searcy, Arkansas -- to relocate its main office from 125 North Poplar to 401 South Main Street, and to retain the former location as a branch.

- Approved, January 11, 2002

Bank Holding Companies

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- to acquire Mid-America Bancorp, Louisville, Kentucky, and AREA Bancshares Corporation, Owensboro.

- Approved, January 11, 2002

Dallas

Bryan Family Management Trust, Bryan, Texas, and Bryan Heritage Limited Partnership -- to acquire The First National Bank of Bryan.

- Approved, January 9, 2002

Atlanta

C&S Bancorporation, Inc., Savannah, Georgia -- to become a bank holding company through the acquisition of Citizens & Southern Bank, a de novo bank.

- Approved, January 8, 2002

San Francisco

CBA Bancshares, Inc., Minneapolis, Minnesota -- to become a bank holding company through the acquisition of Community Bank of Arizona, Wickenburg, Arizona.

- Approved, January 10, 2002

Bank Holding Companies

Chicago

Peoples Bancorp, Rock Valley, Iowa -- to become a bank holding company through the acquisition of Peoples Bank, and to retain Peoples Financial Inc. and thereby engage in insurance activities in an area with a population not exceeding 5,000.

- Withdrawn, January 9, 2002

Director, BS&R

Popular, Inc., Hato Rey, Puerto Rico -- waiver of remainder of notification period to invest in Telecomunicaciones de Puerto Rico, Inc., Guaynabo.

- Granted, January 8, 2002

St. Louis

Union Planters Corporation, Memphis, Tennessee -- to establish Union Planters Investment Advisors, Inc. and thereby engage in investment advisory activities.

- Approved, January 10, 2002

Boston

Williamstown Mutual Holding Company, Williamstown, Massachusetts -- to become a mutual bank holding company through the acquisition of Williamstown Savings Bank.

- Approved, January 9, 2002

Bank Mergers

Cleveland

Fifth Third Bank, Indiana, Indianapolis, Indiana -- to purchase certain assets and assume certain liabilities of two Owensboro, Kentucky, branches of Fifth Third Bank, Kentucky, Inc., Louisville, and thereby establish branches.

- Approved, January 11, 2002

Atlanta

Southern Exchange Bank, Tampa, Florida -- to merge with Florida Bank of Commerce, Palm Harbor; and waiver of application for the merger of their parent holding companies, Charter Banking Corporation, Tampa, and Florida Bancorporation, Inc., Palm Harbor.

- Approved, January 7, 2002

Banks, Foreign

Director, BS&R

Allgemeine HypothekenBank Rheinboden AG, Frankfurt, Germany -- to establish a representative office in New York, New York.

- Approved, January 8, 2002

Banks, Nonmember, And Miscellaneous Institutions

Richmond

Comdial Corporation, Sarasota, Florida -- deregistration under Regulation U.

- Approved, January 9, 2002

Richmond

Tultex Corporation, Martinsville, Virginia -- deregistration under Regulation U.

- Approved, January 9, 2002

Banks, State Member

New York

The Bank of New York, New York, New York -- to acquire through its subsidiary, BNY Mortgage Company LLC, an interest in Primary Land Services LLC, Commack.

- Approved, January 11, 2002

Kansas City

Lakeside Bank of Salina, Salina, Oklahoma -- to declare a dividend.

- Approved, January 11, 2002

Change In Bank Control

St. Louis

Security State Bancshares, Inc., Charleston, Missouri -- change in bank control.

- Permitted, January 11, 2002

Competitive Factors Reports

San Francisco

Capital Bank of North County, Carlsbad, California -- report on competitive factors of the proposed merger with Rancho Santa Fe National Bank, Rancho Santa Fe.

- Submitted, January 9, 2002

Competitive Factors Reports

Kansas City

Emprise Bank, Wichita, Kansas -- report on competitive factors of the proposed merger with Emprise Bank, Potwin.

- Submitted, January 11, 2002

San Francisco

United California Bank, Los Angeles, California -- report on competitive factors of the proposed merger with Bank of the West, San Francisco.

- Submitted, January 8, 2002

Extensions Of Time

San Francisco

Bank of the Orient, San Francisco, California -- extension to January 12, 2003, to establish a branch at 18605 East Gale Avenue, City of Industry.

- Granted, January 10, 2002

Financial Holding Companies

Chicago

Allied First Bancorp, Inc., Naperville, Illinois -- election to become a financial holding company.

- Withdrawn, December 28, 2001 (AC)

St. Louis

Bancshares of West Plains, Inc., West Plains, Missouri -- election to become a financial holding company.

- Effective, January 10, 2002

Chicago

Huron Community Financial Services, Inc., East Tawas, Michigan -- election to become a financial holding company.

- Effective, January 9, 2002

Chicago

Macatawa Bank Corporation, Holland, Michigan -- election to become a financial holding company.

- Effective, January 9, 2002

Financial Holding Companies

St. Louis

Security State Bancshares, Inc., Charleston, Missouri -- election to become a financial holding company.

- Effective, January 8, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 12, 2002

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Dorothy M. Mawn, Woburn, Massachusetts; James Lawrence Mawn, Malden, Massachusetts; Russell A. Mawn, Vestavia Hills, Alabama; the Thomas M. Mawn, Jr., Trust Fund B, Woburn, Massachusetts; and Mary Elizabeth Mawn-Ferullo, Woburn, Massachusetts; acting in concert; to acquire voting shares of Northern Bancorp, Inc., Woburn, Massachusetts, and thereby indirectly acquire Northern Bank and Trust Company, Woburn, Massachusetts	Newspaper – N/Avail Fed Reg – 01/29/2002
CIC	James J. Mawn, Gloucester, Massachusetts; Rita M. Mawn, Naples, Florida; Rita M. Barger, Manlius, New York; Sheila E. Carpenter, San Antonio, Texas; James J. Mawn, Jr., Charlestown, Massachusetts; Alicia J. Mawn-Mahlau, and Sam A. Mawn-Mahlau, both of Winchester, Massachusetts; Louise S. McDonough, Woburn, Massachusetts; Mary E. Negri, Woburn, Massachusetts; Mary Catherine Riley, Princeton, New Jersey; and the Mawn Family Limited Partnership, Woburn, Massachusetts; acting in concert; to acquire voting shares of Northern Bancorp, Inc., Woburn, Massachusetts, and thereby indirectly acquire Northern Bank and Trust Company, Woburn, Massachusetts	Newspaper – N/Avail Fed Reg – 01/29/2002

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, January 12, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C, MBR	Industrial Bank of Japan Trust Company, New York, New York to merge with IBJ Whitehall Bank and Trust, New York, New York.	01/18/2002

* 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>
3A1A, 3A3A, 3A5A	Chinatrust Commercial Bank, Ltd., Taipei, China, to acquire indirectly 100% of the voting shares of Chinatrust Commercial Bank, Ltd., Taipei, Taiwan, and thereby become a BHC through the indirect ownership of Chinatrust Bank, Torrance, California.	N/A

* 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>
4C8ORD	Bayerische Hypo-Und Vereinsbank AG, Munich, Germany, to engage in certain nonbanking activities both directly and through Identrus LLC, New York, New York.	N/A

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>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, January 12, 2002

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, January 12, 2002

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Received application on 01/07/2002 from National Bancshares Corporation, Orrville, OH to acquire Peoples Financial Corporation and Peoples Federal Savings and Loan Association, both of Massillon, OH.*	N/Avail -

* 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>	<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.

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</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, January 12, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, to establish a branch at 3600 North Croatan Highway, Kitty Hawk, North Carolina.*	01/25/2002

*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>
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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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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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>
844820	Bank of Tazewell County 846 East Fincastle Turnpike Tazewell, Virginia 24651	10/29/2001	01/06/2002	S		X
105071	The Patapsco Bank 1301 Merritt Boulevard Dundalk, Maryland 21222	10/29/2001	01/10/2002	S		X

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

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, January 12, 2002

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 Landmark Bank, Eules, Texas.	02/08/2002*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 4100 Northview Drive, Bowie, Maryland, to be known as the Bowie Town Center Safeway Office.	01/22/2002*

*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	USAL Bancorp, Inc., Union Springs, Alabama, after-the-fact change in control notification filed by Wiley Thornton Gibson and Rebecca D. Gibson to retain 10.09 percent of the outstanding shares of USAL Bancorp, Inc., Union Springs, Alabama.	N/Avail
3(a)(5)	South Alabama Bancorporation, Inc., Mobile, Alabama, to merge with Gulf Coast Community Bancshares, Inc., and thereby acquire its subsidiary, Wewahitchka State Bank, both of Wewahitchka, Florida.	Newspaper – 02/04/2002*
CIC	After-the-fact notification filed by the Oscar W. Roberts, Jr. family group, including the Estate of Oscar W. Roberts, Jr., Louise T. Roberts, Antoinette Roberts Goodrich, Heather Roberts, Oscar W. Roberts, III, Helen T. Roberts, Alfred F. Goodrich, Bonita J. Roberts, Oscar W. Roberts, IV, and Eleanor R. Goodrich to retain their aggregate 11.92 percent of the outstanding shares of WGNB Corp., and its subsidiary, West Georgia National Bank of Carrollton, both of Carrollton, Georgia.	Fed Reg - 01/10/2002

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	After-the-fact notification filed by the H.W. Richards family group, including the Estate of H.W. Richards, Thomas T. Richards, J. Patrick Malloy, Sally A. Bobick, Mary A. Maierhoffer, Cornelia S. Richards, Margaret R. Bass, Cornelia L. Richards, Margaret R. Bass Trust, and Cornelia L. Richards Trust, to retain their aggregate 15.23 percent of the outstanding shares of WGNB Corp., and its subsidiary, West Georgia National Bank of Carrollton, both of Carrollton, Georgia.	Fed Reg - 01/10/2002
CIC	After-the-fact notification filed by the Joe Whit Walker family group, including Joe Whit Walker, Jan W. Walker, Katherine M. Chewning, Nicholas C. Walker, Katherine R. Walker, Wanda W. Calhoun, Madeline A. Chewning, Whitney L. Walker, Greg W. Walker, H. Frederick Walker, and Ross A. Chewning to retain their aggregate 14.16 percent of the outstanding shares of WGNB Corp., and its subsidiary, West Georgia National Bank of Carrollton, both of Carrollton, Georgia.	Fed Reg – 01/10/2002

*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>	
3(a)(1)	People's Community BancShares, Inc., Sarasota, Florida, notice to become a bank holding company by acquiring People's Community Bank of the West Coast, Sarasota, Florida.	
WAIVR	SouthTrust Corporation, Birmingham, Alabama, application waiver request for the proposed merger with Landmark Bancshares, Inc., and indirect acquisition of Landmark Bank, both of Euless, Texas.	
COM	Liberty National Bancshares, Inc., Conyers, Georgia, commitment waiver request.	

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
704737	Bank of St. Petersburg 777 Pasadena Avenue, South St. Petersburg, Florida 33707 (813) 347-3132	09/24/2001	01/07/2002	S		X

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, January 12, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Comerica Bank, Detroit, Michigan, for prior approval to establish a branch at the intersection of Grand River and Latson Roads, Genoa Township, Michigan.*	Newspaper – 01/17/2002
Branch	Hinsdale Bank & Trust Company, Hinsdale, Illinois, for prior approval to establish a branch at 17 E. Burlington Avenue, Riverside, Illinois.*	Newspaper – 01/07/2002

* 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)	Central Bancshares, Inc., Muscatine, Iowa, for prior approval to acquire 100 percent of the voting shares of Marquette Bank Illinois, Galesburg, Illinois.*	Fed Reg – 02/08/2002 Newspaper – 02/04/2002
CC	Notification by CoVest Bancshares, Inc. Employee Stock Ownership Plan Trust, Paul A. Larsen, James L. Roberts and Barbara A. Buscemi, Trustees, of a Change in Control of CoVest Bancshares, Inc., Des Plaines, Illinois.	Fed Reg – 01/16/2002 Newspaper – 01/09/2002
CC	Notification by Brian and Elizabeth Riddell, as general partners of Riddell Family Limited Partnership and William and Linda Biles for prior approval to each own 50% of First Heartland Bancorp., Sioux Center, Iowa.	Fed Reg – 01/17/2002 Newspaper – 01/16/2002
4(c)(8)	First Mutual of Richmond, Inc., Richmond, Indiana and Richmond Mutual Bancorporation, Inc., Richmond, Indiana, for prior approval to acquire 100 percent of the voting shares of AmTrust Capital Corp., Peru, Indiana and thereby indirectly acquire American Trust Federal Savings Bank, Peru, Indiana and Indiana Financial Service Corporation, Peru, Indiana.*	Fed Reg – 01/14/2002 Newspaper – 01/14/2002
3(a)(3)	Illini Corporation, Springfield, Illinois, for prior approval to acquire 100 percent of the voting shares of Illinois Community Bancorp, Inc., Effingham, Illinois and thereby indirectly acquire Illinois Community Bank, Effingham, Illinois.*	Fed Reg – 02/04/2002 Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CC	Notification by Douglas & Mary Kapnick, Mary E. Kapnick Trust, Douglas L. Kapnick Trust and Elmer L. Kupnick Trust, of a Change in Control of Lenawee Bancorp, Inc., Adrian, Michigan.	Fed Reg – 01/23/2002 Newspaper – 01/20/2002
3(a)(5)	Macatawa Bank Corporation, Holland, Michigan, for prior approval to acquire 100 percent of the voting shares of Grand Bank Financial Corporation, Grand Rapids, Michigan and thereby indirectly acquire Grand Bank, Grand Rapids, Michigan.*	Fed Reg – 01/18/2002 Newspaper – 01/16/2002
3(a)(5)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Richfield State Agency, Inc., Richfield, Minnesota and thereby indirectly acquire Richfield Bank & Trust Co., Richfield, Minnesota.*	Fed Reg – 01/18/2002 Newspaper – N/Avail
3(a)(5)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Century Bancshares, Inc., Eden Prairie, Minnesota and thereby indirectly acquire Century Bank, National Association, Eden Prairie, Minnesota.*	Fed Reg – 02/04/2002 Newspaper – N/Avail
3(a)(3)	River Valley Bancorp, Inc., Eldridge, Iowa, for prior approval to acquire 100 percent of the outstanding voting shares of State Bank of Seaton, Seaton, Illinois.*	Fed Reg – 01/14/2002 Newspaper – 01/11/2002
3(a)(1)	TCSB Bancorp, Inc., Traverse City, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Traverse City State Bank, Traverse City, Michigan.*	Fed Reg – 01/11/2002 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>
COM	Builders Financial Corporation, Chicago, Illinois, for prior approval to be released from their commitment not to incur debt without prior approval from this Reserve Bank.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
None						

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

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, January 12, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Simmons First Bank, Searcy, Arkansas, to relocate its main office from 125 North Poplar to 401 South Main Street, with the current main office facility becoming a branch.*	Newspaper – 12/15/2001

* 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>
CIC	Notice involving First National Corporation of Wynne, Wynne, Arkansas, by First National Bank of Wynne ESOP, Wynne, Arkansas, to retain 10.26 percent.	Newspaper – N/Avail Fed Reg – 1/31/2002

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)	Notice by Concord EFS, Inc., Memphis, Tennessee, to acquire Logix Companies, LLC, Longmont, Colorado, and thereby indirectly engage in check verification and data processing activities. (Previously submitted during the week ending January 5, 2002)	Fed Reg – 1/29/2002

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, January 12, 2002

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)	Northern Plains Investment, Inc., Jamestown, North Dakota, is seeking retroactive approval for the increase in its direct and indirect ownership interest in North Star Holding Company, Inc., Jamestown, North Dakota, from 43.33% to 45.01%.*	Fed Reg – 01/18/2002 Newspaper – 01/29/2002
CIC	Notice by Edward T. Christian Revocable Trust dated October 23, 2001 to retain control of Kiester Investments, Inc., Kiester, Minnesota.	Fed Reg – 01/28/2002 Newspaper – N/Avail.
CIC	Notice by Catherine and Kim Jackson to gain control of Graham Shares of Waverly, Inc., Waverly, Minnesota.	Fed Reg – 01/31/2002 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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, January 12, 2002

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)	Citizens Bancshares, Inc., ESOP, Edmond, Oklahoma, for prior approval to become a bank holding company through the acquisition of up to 30 percent of the voting shares of Citizens Bancshares, Inc., Edmond, Oklahoma, parent of Citizens Bank of Edmond, Edmond, Oklahoma.	Newspaper – 02/04/2002 Fed Reg – 02/01/2002
3(a)(1)	Riverdale Bancshares, Inc., Riverdale, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares State Bank of Riverdale, Riverdale, Nebraska.	Newspaper – N/Available Fed Reg – 02/11/2002
3(a)(3)	Lauritzen Corporation, Omaha, Nebraska, for prior approval to acquire an additional 1.54 percent, for a total of 23.03 percent of the voting shares of First National of Nebraska, Inc., Omaha, Nebraska.	Newspaper – N/Available Fed Reg – 02/04/2002
3(a)(3)	Central Financial Corporation, Hutchinson, Kansas, for prior approval to acquire up to 40 percent of the voting shares of Bank of Nevada, Las Vegas, Nevada.	Newspaper – N/Available Fed Reg – N/Available

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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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>
29159	Union State Bank 612 Pine Street Upton, Wyoming 82730	10/22/2001	01/08/2002	S		X
83450	Centennial Bank of the West 100 Oak Avenue Fort Collins, Colorado 80615	10/01/2001	01/08/2002	S	X	
284154	First Bank of Turley 6555 N. Peoria Tulsa, Oklahoma 74126-1744	10/15/2001	01/08/2002	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, January 12, 2002

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.

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

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, January 12, 2002

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	William Robert Peoples, Ardyce M. Peoples, Santa Barbara, California, and various other family members, to retain 16.64 percent, in aggregate, of Community West Bancshares, Goleta, California.*	Newspaper – 1/24/2002 Fed Reg – 1/23/2002

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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<i>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	
