
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 16, 2002

Enforcement

MSB Shares, Inc., Jonesboro, Arkansas, and MidSouth Bank -- written agreement, dated February 5, 2002, with the Federal Reserve Bank of St. Louis and the Arkansas State Bank Department.
- Announced, February 15, 2002

H.2 Actions under delegated authority

February 10, 2002 to February 16, 2002

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Atlanta

The Bank of Nashville, Nashville, Tennessee -- to establish a branch at 3169 Lebanon Pike.

- Approved, February 12, 2002

Atlanta

The Park Avenue Bank, Valdosta, Georgia -- to establish a branch at 4058 Continental Drive, Oakwood.

- Approved, February 12, 2002

Atlanta

Tennessee State Bank, Pigeon Forge, Tennessee -- to establish a branch at 3307 Winfield Dunn Parkway, Kodak.

- Withdrawn, February 13, 2002

Bank Holding Companies

Director, BS&R

Bay Bancorporation, Green Bay, Wisconsin, and Bay Bank -- relief from certain commitments.

- Granted, February 12, 2002

Chicago

Central Bancshares, Inc., Muscatine, Iowa -- to acquire Marquette Bank Illinois, Galesburg, Illinois.

- Approved, February 13, 2002

Secretary

Chinatrust Financial Holding Company, Ltd., Taipei, Republic of China -- commenter's request to extend the comment period on the application to become a bank holding company through the acquisition of Chinatrust Commercial Bank, Ltd., and Chinatrust Bank (U.S.A.), Torrance, California.

- Denied, February 15, 2002

Bank Holding Companies

Boston

Chittenden Corporation, Burlington, Vermont -- to acquire Ocean National Corporation, Kennebunk, Maine, and Ocean National Bank.

- Approved, February 13, 2002

Kansas City

Citizens Bancshares ESOP, Edmond, Oklahoma -- to become a bank holding company through the acquisition of shares of Citizens Bancshares, Inc.

- Approved, February 11, 2002

Secretary

CVB Financial Corporation, Ontario, California, and Citizens Business Bank -- waiver of application for the acquisition of Western Security Bancorp, Burbank, in connection with the merger of their subsidiary banks, Citizens Business Bank, Ontario, and Western Security Bank, Burbank.

- Granted, February 15, 2002

Director, BS&R

First Union Corporation, Charlotte, North Carolina -- relief from certain commitments.

- Granted, February 15, 2002

Kansas City

Lauritzen Corporation, Omaha, Nebraska -- to acquire additional shares of First National of Nebraska, Inc.

- Approved, February 15, 2002

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire Richfield State Agency, Inc., Richfield, Minnesota, and Richfield Bank & Trust Co., and to acquire Century Bancshares, Inc., Eden Prairie, Minnesota, and Century Bank, National Association.

- Approved, February 11, 2002

Bank Holding Companies

Chicago

National Bancshares, Inc., Bettendorf, Iowa -- to engage de novo in community development activities through investment in Quad City Community Development Company, LLC.

- Withdrawn, February 13, 2002

Kansas City

Riverdale Bancshares, Inc., Riverdale, Nebraska -- to become a bank holding company through the acquisition of State Bank of Riverdale.

- Approved, February 15, 2002

Bank Mergers

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to merge with Landmark Bank, Euless, Texas; and waiver of application for the merger of their parent holding companies, SouthTrust Corporation and its subsidiary holding company SouthTrust Bank of Alabama, Inc., both in Birmingham, and Landmark Bancshares, Inc., Euless.

- Approved, February 14, 2002

Change In Bank Control

Chicago

CoVest Bancshares, Inc., Des Plaines, Illinois -- change in bank control.

- Permitted, February 15, 2002

Minneapolis

Graham Shares of Waverly, Inc., Waverly, Minnesota -- change in bank control.

- Permitted, February 13, 2002

Minneapolis

Kiester Investments, Inc., Kiester, Minnesota -- change in bank control.

- Permitted, February 12, 2002

Boston

Northern Bancorp, Inc., Woburn, Massachusetts -- change in bank control.

- Withdrawn, February 13, 2002

Change In Bank Control

Atlanta

WGNB Corp., Carrollton, Georgia -- change in bank control notices.
- Permitted, February 15, 2002

Competitive Factors Reports

Cleveland

Community First Bank & Trust, Celina, Ohio; Clyde Savings Bank Company, Clyde; Fidelity Federal Savings Bank, Marion, Indiana; and Citizens First State Bank, Hartford City -- report on competitive factors of the proposed merger with Indiana Lawrence Bank, North Manchester, Indiana.
- Submitted, February 15, 2002

Minneapolis

First National Bank, Fort Pierre, South Dakota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of two Huron branches of Marquette Bank, National Association, Rogers, Minnesota.
- Submitted, February 15, 2002

Kansas City

First National Bank, Goodland, Kansas -- report on competitive factors of the proposed merger with Security State Bank, Bird City.
- Submitted, February 13, 2002

Kansas City

Home National Bank, Blackwell, Oklahoma -- report on competitive factors of the proposed merger with Home National Bank, Scottsdale, Arizona.
- Submitted, February 13, 2002

Kansas City

The Peoples Bank, Pratt, Kansas -- report on competitive factors of the proposed merger with The Farmers State Bank, Hardtner.
- Submitted, February 13, 2002

Competitive Factors Reports

Richmond

United Bank, Inc., Parkersburg, West Virginia -- report on competitive factors of the proposed merger with United National Bank.

- Submitted, February 12, 2002

Extensions Of Time

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan; Sun Community Bancorp Limited, Phoenix, Arizona; and Nevada Community Bancorp Limited, Las Vegas, Nevada -- extension to May 9, 2002, to acquire shares of Bank of Las Vegas, a de novo bank.

- Granted, February 8, 2002 (AC)

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan; Sun Community Bancorp Limited, Phoenix, Arizona; and First California Northern Bancorp, Napa, California -- extension to May 9, 2002, to acquire shares of Napa Community Bank, a de novo bank.

- Granted, February 8, 2002 (AC)

New York

Community Bank of Bergen County, Maywood, New Jersey -- extension to June 30, 2002, to establish a branch at 12-79 River Road, Fair Lawn.

- Granted, February 13, 2002

Kansas City

International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers & Helpers, Kansas City, Kansas -- extension to March 19, 2003, to increase its ownership in Brotherhood Bancshares, Inc.

- Granted, February 14, 2002

Chicago

Iowa State Bank Holding Company, Des Moines, Iowa -- extension to May 15, 2002, to engage de novo in community development activities through its subsidiary, Capitol Partners, LC.

- Granted, February 13, 2002

Extensions Of Time

Cleveland

UNB Corp., Canton, Ohio -- extension to May 15, 2002, to acquire BancFirst Ohio Corp., Zanesville.
- Granted, February 15, 2002

International Operations

Director, BS&R

Israel Discount Bank of New York, New York, New York -- request for an exemption from section 23A of the Federal Reserve Act to acquire assets of the Miami agency of Israel Discount Bank Limited, Tel Aviv, Israel.
- Granted, February 14, 2002

Chicago

Midwest Bank and Trust Company, Elmwood Park, Illinois -- to establish MBTC Investment Company I as an Agreement corporation, and for it to invest in MBTC Investment Company II.
- Withdrawn, February 14, 2002

Membership

San Francisco

Bank of Hawaii, Honolulu, Hawaii -- membership in the Federal Reserve System.
- Approved, February 12, 2002

San Francisco

Six Rivers Bank, Eureka, California -- membership in the Federal Reserve System.
- Approved, February 12, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 16, 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	Northern Bancorp, Inc., Woburn, Massachusetts - notice by James J. Mawn, Gloucester, Massachusetts, and members of his immediate family and affiliated entities acting in concert to acquire greater than 25% of the voting shares of Northern Bancorp, Woburn, Massachusetts	Newspaper - 03/01/2002 Fed Reg - 01/29/2002
3(a)(1)	South Coastal Holdings MHC, Inc., Rockland, Massachusetts - application to become a mutual bank holding company through the acquisition of South Coastal Bank, Rockland, Massachusetts	Newspaper - N/A Fed Reg - N/A

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.

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 16, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	HSBC Republic International Bank (Miami), Miami, Florida, to establish a branch in Aventura, Florida. *	Newspaper – 03/01/02
Branch	Mizuho Corporate Bank, Ltd., Tokyo, to establish a branch at 1251 Avenue of the Americas, New York, New York. *	Newspaper – 02/22/02

* 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)(a)	EuroBancshares, Inc., Hato Rey, Puerto Rico, to acquire 100 percent of the issued and outstanding shares of the common stock of Eurobank, Hato Rey, Puerto Rico.	Newspaper – 03/01/2002 Fed Reg – 03/01/2002
3(a)(5) 3(a)(3) 18c	United National Bancorp, Bridgewater, New Jersey, to acquire Vista Bancorp, Inc., and Vista Bank, N.A. both of Phillipsburg, New Jersey.	Newspaper – N/A Fed Reg – 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>
None		

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

<i>Type</i>	<i>Application</i>	
3(a)(5)	NorCrown Bancorp to become a one-bank holding company for NorCrown Bank, both of Livingston, New Jersey.	N/A

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Second Quarter of 2002

<i>Institution</i>	<i>Location</i>
Manufacturers and Traders Trust Company	One M&T Plaza, Buffalo, NY 14240
Banco Popular de Puerto Rico	P.O. Box 2708, San Juan, PR 00936-2708
Bank of Millbrook	Franklin Avenue, Box AF, Millbrook, NY 12545
United States Trust Company	114 West 47 th Street, New York, NY 10036

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, February 16, 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)	Caixa Geral de Depositos, SA, Lisbon, Portugal ("Caixa) and CGD USA Holding Company, Inc., NewYork City, NY, a subsidiary of Caixa, to become bank holding companies through the acquisition of 51% of the voting shares of Crown Bank, National Association, Ocean City, NJ.	Newspaper: N/Avail Fed. Reg.: 03/15/2002

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.

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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, February 16, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) Branch	Received application from The Citizens Banking Company, Sandusky, OH on 02/04/2002 to merge with the Citizens National Bank of Norwalk, Norwalk, OH and, incident thereto, establish branch facilities.*	N/Available

* 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	Received notice of change in bank control from Messrs. John W. Straker, Bonita Springs, FL and Mr. John W. Straker, Jr., Granville, OH on 01/23/2002 of their intent to retain approximately 11.5% of the outstanding votings shares of BancFirst Ohio Corp., Zanesville, OH	Newspaper – N/Avail Fed Reg – 02/14/2002

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>	<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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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>
887827	The Hamler State Bank 210 Randolph Street Hamler, OH 43524	12/17/2001	02/12/2002	S		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, February 16, 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	Notice by C. Edward Floyd to increase ownership to 14.83% in Sun BankShares, Murrells Inlet, South Carolina.*	Fed Reg - N/Avail Newspaper - 03/11/2002

*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.

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

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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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, February 16, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located within the Albertson's Grocery Store at the intersection of South Lindsey Road and East Warner Road, Gilbert, Arizona.	02/20/2002*
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located within the Albertson's Grocery Store at the intersection of West Carefree Highway and I-17, Phoenix, Alabama.	02/20/2002*
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 210 South Royal Oaks Boulevard, Franklin, Tennessee, to be known as the Royal Oaks Boulevard Branch.	02/13/2002*
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 4240 West Kennedy Boulevard, Tampa, Florida, to be known as the West Kennedy Branch.	02/13/2002*

*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>
3(a)(3)	Marion County Bancshares, Inc., Hamilton, Alabama, to acquire Triangle Bancorporation, Carbon Hill, Alabama, and thereby acquire its subsidiaries, Bank of Carbon Hill, Carbon Hill, Alabama, Bank of Berry, Berry, Alabama, and Bank of Parrish, Parrish, Alabama.	Fed Reg – 01/14/2002*
CIC	Citizens Bancorporation, Inc., Plaquemine, Louisiana, prior change in control notice by Mr. Edward B. Middleton to acquire an additional 11.43 percent of the outstanding shares of Citizens Bancorporation, Inc., and its subsidiary, Citizens Bank and Trust Company, both of Plaquemine, Louisiana. Total ownership will equal 16.54.	N/Available

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)	Coastal Community Investments, Inc., Panama City Beach, Florida, to acquire Apalachicola State Banking Corporation, and thereby indirectly acquire Apalachicola State Bank, both of Apalachicola, Florida.	01/09/2002*

*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>
24A	Tennessee State Bank, Pigeon Forge, Tennessee, request for increase in bank premises.

Section V – Availability of CRA public evaluations

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SN = Substantial noncompliance

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

Section V – Availability of CRA public evaluations

<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>
1390342	Fifth Third Bank of Florida 4099 Tamiami Trail North Naples, Florida 34103 (941) 430-5353	03/05/2001	02/06/2002	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, February 16, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	Johnson Bank, Racine, Wisconsin, for prior approval to merge with Johnson Bank Hayward, Hayward, Wisconsin and thereby to establish branches at Hwy 63 North, Hayward, Wisconsin, 209 Dakota South, Hayward, Wisconsin, 340 S. Main Street, Rice Lake, Wisconsin and 329 S. River Street, Spooner, Wisconsin.*	Newspaper – N/Avail
18(c) & Branches	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with Richfield Bank & Trust Co., Richfield, Minnesota and thereby to establish 21 branches.*	Newspaper – N/Avail
18(c) & Branches	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with Century Bank, National Association, Eden Prairie, Minnesota and thereby to establish branches at 11455 Viking Drive, Eden Prairie, Minnesota, 575 Wayzata Boulevard, St. Lois Park, Minnesota and 3500 129th Avenue NW, Coon Rapids, Minnesota.*	Newspaper – N/Avail
18(c) & Branches	Town & Country Bank of Springfield, Springfield, Illinois, for prior approval to merge with Bank of Palmyra, Palmyra, Illinois and thereby to establish a branch at 322 N. Main Street, Palmyra, Illinois.*	Newspaper – 02/16/2002

* 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)(5)	First Merchants Corporation, Muncie, Indiana, for prior approval to acquire 100 percent of the voting shares of Lafayette Bancorporation, Lafayette, Indiana and thereby indirectly acquire Lafayette Bank and Trust Company, Lafayette, Indiana.*	Fed Reg – 02/11/2002 Newspaper – 02/14/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana, for prior approval to acquire additional shares to increase control from 31.99 percent to 33.28 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 – 02/25/2002 Newspaper – 02/18/2002
3(a)(1) & 4(c)(8)	Savanna-Thomson Investment, Inc., Fulton, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Thomson Investment Company, Inc., Thomson, Illinois and thereby indirectly acquire Savanna State Bank, Savanna, Illinois and Thomson State Bank, Thomson, Illinois and to engage in the activity of making and servicing loans through the establishment of Thomson LLC, Fulton, Illinois.*	Fed Reg – 03/05/2002 Newspaper – 03/02/2002
3(a)(1)	SBN Community Bancorp, Inc., Newburg, Wisconsin, to become a bank holding company by acquiring 100 percent of State Bank of Newburg, Newburg, Wisconsin.*	Fed Reg – N/Avail Newspaper – N/Avail
CC	Notification by John T. Dancer, of a Change in Control to retain 32.67 percent of Stockbridge Bancorporation, Inc., Stockbridge, Michigan.	Fed Reg – 02/15/2002 Newspaper – 02/09/2002

* 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>
3(a)(1) Notice	LSB Holding Company, Livingston, Wisconsin, to become a bank holding company by acquiring 100 percent of Livingston State Bank, Livingston, Wisconsin.

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

<i>Type</i>	<i>Application</i>
Reg. K	Midwest Bank and Trust Company, Elmwood Park, Illinois, to establish MBTC Investment Company I as an Agreement corporation and for the investment by MBTC Investment Company I in 100% of the stock of MBTC Investment Company II, a corporation to be organized under the laws of Bermuda.

Section V – Availability of CRA public evaluations

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
469849	Midwest Bank of McHenry County 17622 Depot Street Union, Illinois 60180 (815) 923-4585	09/10/2001	02/13/2002	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, February 16, 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)	First Staunton Bancshares, Inc., Staunton, Illinois, to acquire 100 percent of Hamel Bancorp, Inc., Hamel, Illinois, and thereby indirectly acquire Hamel State Bank, Hamel, Illinois.*	Newspaper – N/Avail Fed Reg – 03/15/2002
3(a)(1)	First Community Bancshares, Xenia, Illinois, to become a bank holding company by acquiring 100 percent of First Community Bank, Xenia-Flora, Xenia, Illinois.* (Previously submitted during the week ending February 9, 2002)	Newspaper – 03/10/2002 Fed Reg – 03/14/2002
CIC	Notice by James and Shirley Stewart to retain control of The Bancshares, Inc., Scottsburg, Indiana. (Previously submitted during the week ending February 9, 2002)	Newspaper – 03/08/2002 Fed Reg – 02/28/2002

* 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>
4(c)(8)	Allegiant Bancorp, Inc., St. Louis, Missouri, to engage in community development activities.	Fed Reg – N/Avail

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

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

Section V – Availability of CRA public evaluations

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, February 16, 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)	Marshall Bancorp, Inc., Minneapolis, Minnesota, to become a bank holding company by acquiring 100% of Norkitt Bancorp, Inc., Hallock, Minnesota, and thereby indirectly acquiring Northwestern State Bank of Hallock, Hallock, Minnesota.*	Fed Reg – 03/18/2002 Newspaper – 03/22/2002
3(a)(1)	Plato Holdings, Inc., St. Paul, Minnesota, to become a bank holding company by acquiring 100% of Drake Bank, St. Paul, Minnesota, a <i>de novo</i> bank.*	Fed Reg – 03/05/2002 Newspaper – 03/07/2002

*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>
Commitment	Kandi Bancshares, Inc., New London, Minnesota, requests relief from a commitment.

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>
827458	Dakota Western Bank, Bowman, North Dakota	10/29/2001	02/13/2002	S		X
619457	Flint Creek Valley Bank, Philipsburg, Montana	10/16/2001	02/14/2002	S		X

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 16, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	American Heritage Bank, Sapulpa, Oklahoma, for prior approval to merge with First Bank of Cleveland, Cleveland, Oklahoma and to operate under the charter and title of American Heritage Bank, Sapulpa, Oklahoma.	Newspaper – 03/15/2002

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	Paul J. Thompson, Leawood, Kansas; Mark C. Thompson, Kansas City, Missouri; and Timothy J. Thompson, Fairway, Kansas, as trustees of a voting trust, to acquire control of CCB Corporation, Kansas City, Missouri, parent of Country Club Bank, N.A., Prairie Village, Kansas, and to acquire 37 percent of the voting shares of Acquisition Corporation, Leawood, Kansas, parent of MidAmerican Bank & Trust Company, N.A., Leavenworth, Kansas.	Newspaper – N/Available Fed Reg – 03/04/2002
CIC	John F. Kingsbury and Myra A. Kingsbury, Ponca, Nebraska; Lovice M. Sprugel, Liberty, Missouri, trustee of Lovice M. Sprugel Trust; and John E. Sprugel, Liberty, Missouri, trustee of John E. Sprugel Trust, to acquire control of Kingsbury BDC Financial Services, Inc., Ponca, Nebraska, parent of The Bank of Dixon County, Ponca, Nebraska.	Newspaper – 01/20/2002 Fed Reg – 01/25/2002
CIC	Notice by Blair Lauritzen Gogel, Mission Hills, Kansas, and Clarkson Davis Lauritzen, Boston, Massachusetts, to acquire control of K.B.J. Enterprises, Inc., Omaha, Nebraska, parent of the Sibley State Bank, Sibley, Iowa.	Newspaper – 02/26/2002 Fed Reg – 02/28/2002
CIC	Forest Levan Kelly, as general partner of LBK Holdings, L.P., Bristow, Oklahoma, and as trustee of the Allison Asbury Kelly Children's Trust, the Dorcas B. Kelly Trust, and the Kelly Family Foundation, all of Bristow, Oklahoma; to retain voting shares of Spirit Bank Corp, Inc., Bristow, Oklahoma, parent of Spirit Bank, Tulsa, Oklahoma.	Newspaper – 03/05/2002 Fed Reg – 02/22/2002

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>
4(c)(8)	The Exchange Bankshares Corporation, Atchison, Kansas, for prior approval to engage in lending activities.

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 **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, February 16, 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)	First Community Capital Corporation, Houston, TX, to acquire The Express Bank, Houston, TX* (previously reported the week ending February 9, 2002)	Fed Reg – 03/15/2002 Newspaper – 03/09/2002

* 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>	<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 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 2002

<i>Institution</i>	<i>Location</i>
Comerica Bank 989253	1508 West Mockingbird Dallas, Texas 75235
Community Bank 268257	500 South Morgan Granbury, Texas 76048
First Bank 239659	300 East 3 rd St. Burkburnett, Texas 76235
Western Bank 723653	140 East Motel Ave. Lordsburg, New Mexico 88045

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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, February 16, 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)	Wells Fargo & Company, San Francisco, California, to acquire 100 percent of Tejas Bancshares, Inc., Amarillo, Texas, and thereby indirectly acquire Tejas Force, Inc., Wilmington, Delaware, and The First National Bank of Amarillo, Amarillo, Texas.*	Newspaper – 3/14/2002 Fed Reg. – 3/15/2002
3(a)(1)	HomeTown Financial Services, Inc., to become a bank holding company by acquiring HomeTown National Bank, both of Longview, Washington.*	Newspaper – 3/01/2002 Fed Reg. – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
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>
2912367	1 st Pacific Bank of California 7728 Regents Road, Suite 503 San Diego, CA 92122 (858) 677-7860	10/22/2001	02/15/2002	S		X

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

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None
