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# Federal Reserve Release

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

*No. 8*

*Week Ending February 23, 2002*

### **Testimony And Statements**

Monetary Policy -- report to Congress.

- Authorized, February 20, 2002

Monetary Policy Objectives -- statement by Chairman Greenspan before the House Committee on Financial Services, February 27, 2002.

- Authorized, February 22, 2002

### **Bank Holding Companies**

BNP Paribas, Paris, France, and BancWest Corporation, Honolulu, Hawaii -- to acquire United California Bank, Los Angeles, California.

- Approved, February 19, 2002

### **Regulations And Policies**

Equity Derivative Transactions -- proposal to allow state member banks to acquire equity securities to hedge their customer-driven equity derivative transactions.

- Approved, February 11, 2002 (AC)

### **Reserve Bank Services**

Federal Reserve Priced Services -- change in the frequency of the pro forma financial statements for Federal Reserve priced services from quarterly to annually.

- Approved, February 19, 2002

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<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**

## Philadelphia

Community Bank and Trust Company, Clarks Summit, Pennsylvania -- to establish a branch at Seventh and Lackawanna Avenues, Scranton.

- Approved, February 21, 2002

## New York

JPMorgan Chase Bank, New York, New York -- to establish a branch at 744 Broad Street, Newark, New Jersey.

- Approved, February 20, 2002

## Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 4240 West Kennedy Boulevard, Tampa, Florida.

- Approved, February 19, 2002

## Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 210 South Royal Oaks Boulevard, Franklin, Tennessee.

- Approved, February 20, 2002

## Minneapolis

The Yellowstone Bank, Laurel, Montana -- to establish a branch at Shiloh Road and Avenue B, Billings.

- Approved, February 22, 2002

**Bank Holding Companies**

## Kansas City

Central Financial Corporation, Hutchinson, Kansas -- to acquire shares of Bank of Nevada, Las Vegas, Nevada.

- Approved, February 22, 2002

**Bank Holding Companies**

Secretary

Financial Institutions, Inc., Warsaw, New York -- waiver of application for the acquisition of Bank of Avoca, Avoca, in connection with the merger of its subsidiary, Bath National Bank, Bath, and Bank of Avoca.  
- Granted, February 22, 2002

Chicago

First Merchants Corporation, Muncie, Indiana -- to acquire Lafayette Bancorporation, Lafayette, and Lafayette Bank and Trust Company.  
- Approved, February 22, 2002

Minneapolis

H.R. Financial, Inc., Blair, Wisconsin -- modification of certain commitments.  
- Granted, February 20, 2002

Chicago

PGB Holdings, Inc., Chicago, Illinois -- to become a bank holding company through the acquisition of Pacific Global Bank.  
- Approved, February 21, 2002

Minneapolis

Plato Holdings, Inc., St. Paul, Minnesota -- to become a bank holding company through the acquisition of Drake Bank, a de novo bank.  
- Withdrawn, February 20, 2002

Secretary

Royal Bank of Canada, Montreal, Canada; RBC Holdings (USA), Inc., New York, New York; and RBC Holdings (Delaware), Inc., Wilmington, Delaware -- waiver of application for the formation of SFNB (Georgia) Bank, Atlanta, Georgia, an interim bank, in connection with the merger of SFNB Bank and RBC Centura Bank, Rocky Mount, North Carolina.  
- Granted, February 22, 2002

Atlanta

Tennessee Valley Financial Holdings, Inc., Oak Ridge, Tennessee -- to become a bank holding company through the acquisition of TNBANK.  
- Approved, February 21, 2002

**Bank Mergers**

Atlanta

Regions Bank, Birmingham, Alabama -- to merge with First Bank of Texas, Tomball, Texas, and Park Meridian Bank, Charlotte, North Carolina.  
- Approved, February 21, 2002

**Change In Bank Control**

Kansas City

Central Service Corporation, Enid, Oklahoma -- change in bank control.  
- Permitted, February 20, 2002

Chicago

First Heartland Bancorp., Sioux Center, Iowa -- change in bank control.  
- Permitted, February 20, 2002

Kansas City

IFB Holdings, Inc., Chillicothe, Missouri -- change in bank control.  
- Permitted, February 20, 2002

**Competitive Factors Reports**

Minneapolis

The American Bank of Nashwauk, Nashwauk, Minnesota -- report on competitive factors of the proposed merger with American Bank of the North, Grand Rapids, and Mountain Iron First State Bank, Mountain Iron.  
- Submitted, February 20, 2002

Secretary

Bath National Bank, Bath, New York -- report on competitive factors of the proposed merger with Bank of Avoca, Avoca.  
- Submitted, February 22, 2002

Minneapolis

BNC National Bank of Arizona, Tempe, Arizona -- report on competitive factors of the proposed merger with BNC National Bank, Minneapolis, Minnesota.  
- Submitted, February 21, 2002

**Competitive Factors Reports**

St. Louis

First Community Bank, Pocahontas, Arkansas -- report on competitive factors of the proposed acquisition of Newport Federal Savings Bank, Newport.  
- Submitted, February 19, 2002

Minneapolis

First Federal Savings Bank, La Crosse-Madison, La Crosse, Wisconsin -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of three Rochester, Minnesota, branches of Marquette Bank, N.A., Rogers.  
- Submitted, February 22, 2002

Philadelphia

Sovereign Bank, Wyomissing, Pennsylvania -- report on competitive factors of the proposed merger with Sovereign Trust Company, Lakehurst, New Jersey.  
- Submitted, February 21, 2002

Cleveland

United Midwest Savings Bank, DeGraff, Ohio -- report on competitive factors of the proposed merger with Pendleton Federal Savings Bank, Falmouth, Kentucky.  
- Submitted, February 22, 2002

**Financial Holding Companies**

Minneapolis

Mid-Wisconsin Financial Services, Inc., Medford, Wisconsin -- election to become a financial holding company.  
- Effective, February 22, 2002

Philadelphia

Omega Financial Corporation, State College, Pennsylvania -- election to become a financial holding company.  
- Effective, February 21, 2002

**Membership**

Kansas City

Cowboy State Bank, Ranchester, Wyoming -- membership in the Federal Reserve System.

- Approved, February 22, 2002

Kansas City

First Bank of Medicine Lodge, Medicine Lodge, Kansas -- membership in the Federal Reserve System.

- Approved, February 22, 2002

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 23, 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)	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 - 03/25/2002

### 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

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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, February 23, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Artesia Banking corporation S.A., Brussels, Belgium, to establish a state-licensed branch in New York, New York.	Newsapaer – 02/27/02
Branch	HSBC Republic International Bank (Miami), Miami, Florida, to establish a branch in Aventura, Florida. *	Newspaper – 03/01/02
Rep. Office	Natexis Banque Populaires S.A., Paris, France, to establish a representative office in Miami, Florida	Newspaper – N/A

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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 – 02/28/02 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**

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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**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, February 23, 2002

### 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.

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**S = Satisfactory**

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**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for 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, February 23, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18c Branch	Received application from The Citiizens Banking Company, Sandusky, OH to merge with Citizens National Bank of Norwalk, Norwalk, OH and incident thereto establish branches.	

#### 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 conrol from Messrs. John W. Straker, Bonita Springs, FL and John W. Straker, Jr., Granville, OH of their intent to retain approximately 11.5% of the voting shares of BancFirst Ohio Corp., Zanesville, OH.	Newspaper: 02/20/2002 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>	
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.

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**SN = Substantial noncompliance**

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

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<i>RSSD 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>
533227	Metamora State Bank 120 East Main Street Metamora, OH 43540	12/17/2001	02/19/2002	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 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, February 23, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to operate a branch in the Patriots Colony at the Williamsburg Retirement Center, 6000 Patriots Drive, Williamsburg, Virginia.*	Newspaper - 03/01/2002
Branch	Community First Bank, Lynchburg, Virginia, to establish a branch at 69 Callohill Drive, Lovingson, Virginia.*	Newspaper - 03/02/2002
Branch	First Bank, Strasburg, Virginia, to establish a branch at 1717 Shenandoah Avenue, Front Royal, Virginia.*	Newspaper - 03/04/2002
Branch	Allfirst Bank, Baltimore, Maryland, to establish a branch in the Dulles Town Center Mall, Dulles, Virginia.*	Newspaper - 03/05/2002
Branch	First Vantage Bank/Tri-Cities, Bristol, Virginia, to establish a branch at 915 West Oakland Avenue, Johnson City, Tennessee.*	Newspaper - 03/08/2002

\*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>
CIC	Notice by C. Edward Floyd to increase his ownership to 14.83% in Sun BankShares, Murrells Inlet, South Carolina.*	Fed Reg - 03/12/2002 Newspaper - 03/11/2002
CIC	Notice by Frederick Willetts, III, individually and together with members of his immediate family and various family trusts, to control 17.82% of the voting shares of Cooperative Bankshares, Inc., Wilmington, North Carolina.*	Fed Reg - 03/14/2002 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>
4(c)(8)	Mercantile Bankshares Corporation, Baltimore, Maryland, to acquire 49.9% of the voting securities of Mercantile Mortgage, LLC, Baltimore, Maryland.

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

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

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

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**SN = Substantial noncompliance**

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

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

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

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

## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, February 23, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 333 – 2 <sup>nd</sup> Avenue South, St. Petersburg, Florida.	03/06/2002*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 5084 Dr. Phillips Boulevard, Orlando, Florida, to be known as the Dr. Phillips Branch.	03/06/2002*
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at Highway 64 and Appling Road, Memphis, Tennessee, to be known as the Memphis Branch.	02/21/2002*

\*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

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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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**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>
873334	American Bank & Trust of Polk County Post Office Box 3400 Lake Wales, Florida 33859 (863) 676-7631	10/15/2001	02/26/2002	S		X

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## Section VI – CRA examinations scheduled for Second Quarter of 2002

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<i>Institution</i>	<i>Location</i>
Bank of Forest	Forest, Mississippi
Newnan Coweta Bank	Newnan, Georgia
Centura Bank	Norcross, Georgia
Auburn Bank	Auburn, Alabama
AmSouth Bank	Birmingham, Alabama
Farmers & Merchants Bank	Eatonton, Georgia

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

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, February 23, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Chemical Bank and Trust Company, Midland, Michigan, to establish a branch facility to be located at Independence Village, 2325 N. Rockwell, Midland, Michigan.*	Newspaper – 02/28/2002
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

\* 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)	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

**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) & 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 – 03/25/2002 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**

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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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<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**

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

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## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, February 23, 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	Arvest Bank, Fayetteville, Arkansas, to merge with WestStar Bank, Bartlesville, Oklahoma; Arvest Bank, Duncan, Oklahoma; Arvest Bank, Norman, Oklahoma; and Arvest Bank, Shawnee, Oklahoma. Also, Arvest Bank, Fayetteville, Arkansas, to retain the acquired facilities as branch offices.*	Newspaper –N/Avail
Branch	Bank of Iberia, Iberia, Missouri, to establish a branch facility to be located at Cash-James Loop Road & Highway 17, Waynesville, Missouri.*	Newspaper – 03/01/2002

\* 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)	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.* (Previously submitted during the week ending February 16, 2002)	Newspaper – 03/15/2002 Fed Reg – 03/15/2002

\* 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. (Previously submitted during the week ending February 16, 2002)	Fed Reg – 03/12/2002

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

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

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

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

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

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 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, February 23, 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 Financial Corporation, Arthur, North Dakota, to acquire 100% of Omega City Holding Company, La Moure, North Dakota, and thereby indirectly acquire First State Bank of La Moure, La Moure, North Dakota.*	Fed Reg – N/Avail Newspaper – N/Avail

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

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

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

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

<i>Type</i>	<i>Application</i>
Commitment	H. R. Financial , Inc., Blair, Wisconsin, requests modification of two commitments.

## 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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**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 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, February 23, 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)	BFM Bancshares, Inc., Kingman, Kansas, for prior approval to acquire 100 percent of the voting shares of Citizens National Bank and Trust, Anthony, Kansas.	Newspaper – 03/02/2002 Fed Reg – 03/08/2002

### 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

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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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**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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, February 23, 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	The Jeff Austin, Jr. Dynasty Trust and The Laural P. (“Sissy”) Austin Dynasty Trust, both of Jacksonville, TX, to acquire an interest in JSA Family Limited Partnership, Jacksonville, TX	Fed Reg – N/Avail Newspaper – N/Avail

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

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

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

<i>Type</i>	<i>Application</i>	
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.

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**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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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 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, February 23, 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)	HomeTown Financial Services, Inc., to become a bank holding company by acquiring 100 percent of HomeTown National Bank, both of Longview, Washington.*	Newspaper – 3/01/2002 Fed Reg – 3/25/2002

\* 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

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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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**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
777366	Bank of the Orient 233 Sansome Street San Francisco, CA 94104-2395 (415) 338-0668	10/15/2001	02/21/2002	S	X	

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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

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

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