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# Federal Reserve Release

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*H.2*

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

*No. 10*

*Week Ending March 9, 2002*

**Enforcement**

New Century Bank, Shelby Township, Michigan -- issuance of a prompt corrective action directive against the bank.

- Approved, March 6, 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**

## Kansas City

Bank of Colorado, Fort Collins, Colorado -- to establish branches at 5628 West 19th Street, Suite 2, Greeley, and 7791 Highland Meadows Parkway, Suite E, Windsor.  
- Approved, March 8, 2002

## St. Louis

Bank of Iberia, Iberia, Missouri -- to establish a branch at the intersection of Cash-James Loop Road and Highway 17, Waynesville.  
- Approved, March 6, 2002

## Chicago

Chemical Bank and Trust Company, Midland, Michigan -- to establish a branch at Independence Village, 2325 North Rockwell Drive.  
- Approved, March 7, 2002

## Richmond

Community First Bank, Lynchburg, Virginia -- to establish a branch at 69 Callohill Drive, Lovingston.  
- Approved, March 6, 2002

## Richmond

First Bank, Strasburg, Virginia -- to establish a branch at 1717 Shenandoah Avenue, Front Royal.  
- Approved, March 7, 2002

## Kansas City

First State Bank of Taos, Taos, New Mexico -- to establish a branch at the intersection of Cerrillos Road and Vegas Verde Drive, Santa Fe.  
- Approved, March 8, 2002

## Secretary

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 6000 Patriots Drive, Williamsburg, Virginia.  
- Approved, March 7, 2002

### **Bank Holding Companies**

#### Kansas City

Exchange Bankshares Corporation, Atchison, Kansas -- to engage de novo in extending credit and servicing loans.

- Approved, March 4, 2002

#### Kansas City

First York Ban Corp., York, Nebraska -- to acquire Stewart Insurance Agency, Inc., Polk.

- Withdrawn, March 5, 2002

#### Minneapolis

Kandi Bancshares, Inc., New London, Minnesota -- relief from a commitment.

- Granted, March 4, 2002

#### St. Louis

Kilmichael Bancorp, Inc., Kilmichael, Mississippi -- to become a bank holding company through the acquisition of Bank of Kilmichael.

- Withdrawn, March 8, 2002

#### Chicago

LSB Holding Company, Livingston, Wisconsin -- to become a bank holding company through the acquisition of Livingston State Bank.

- Approved, March 8, 2002

#### Chicago

Maunsha Bancshares, Inc., Waterloo, Wisconsin -- to become a bank holding company through the acquisition of Farmers & Merchants State Bank.

- Approved, March 8, 2002

#### Secretary

Mercantile Bankshares Corporation, Baltimore, Maryland -- to engage in lending activities through Mercantile Mortgage LLC, a de novo company.

- Approved, March 7, 2002

### **Bank Holding Companies**

#### Cleveland

National Bancshares Corporation, Orrville, Ohio -- to acquire Peoples Financial Corporation, Massillon, a unitary thrift holding company.  
- Approved, March 5, 2002

#### New York

Norcrown Bancorp, Livingston, New Jersey -- to become a bank holding company through the acquisition of Norcrown Bank.  
- Withdrawn, March 4, 2002

#### Atlanta

People's Community BancShares, Inc., Sarasota, Florida -- to become a bank holding company through the acquisition of People's Community Bank of the West Coast.  
- Returned, March 6, 2002

#### Atlanta

Swann BancShares, Inc., Wedowee, Alabama -- to become a bank holding company through the acquisition of Bank of Wedowee.  
- Withdrawn, March 8, 2002

#### Atlanta

West Metro Financial Services, Dallas, Georgia -- to become a bank holding company through the acquisition of First National Bank of West Metro, a de novo bank.  
- Approved, March 8, 2002

#### San Francisco

Western Sierra Bancorp, Cameron Park, California -- to acquire Central California Bank, Sonora.  
- Approved, March 8, 2002

### **Bank Mergers**

#### Cleveland

The Citizens Banking Company, Sandusky, Ohio -- to merge with Citizens National Bank of Norwalk, Norwalk, and establish branches.  
- Approved, March 6, 2002

### **Bank Mergers**

#### New York

The Industrial Bank of Japan Trust Company, New York, New York -- to merge with The Industrial Bank of Japan Whitehall Bank & Trust and become a member of the Federal Reserve System.

- Approved, March 8, 2002

### **Change In Bank Control**

#### Minneapolis

The First National Bank of Fairfield, Fairfield, Montana; Choteau Bancorporation, Inc., Choteau; and The Citizens State Bank of Choteau, Montana -- change in bank control.

- Permitted, March 7, 2002

#### Cleveland

BancFirst Ohio Corp., Zanesville, Ohio -- change in bank control.

- Permitted, March 5, 2002

#### Kansas City

First Company, Powell, Wyoming -- change in bank control.

- Permitted, March 6, 2002

#### Boston

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

- Permitted, March 8, 2002

### **Competitive Factors Reports**

#### Kansas City

Bank of Nevada, Las Vegas, Nevada -- report on competitive factors of the proposed merger with Mesquite State Bank, Mesquite.

- Submitted, March 5, 2002

#### Richmond

Bank of North Carolina, Thomasville, North Carolina -- report on competitive factors of the proposed merger with Independence Bank, Kernersville.

- Submitted, March 8, 2002

### **Competitive Factors Reports**

#### Secretary

Citizens Business Bank, Ontario, California -- report on competitive factors of the proposed merger with Western Security Bank, National Association, Burbank.  
- Submitted, March 7, 2002

#### Secretary

First National Bank of Central California, Salinas, California -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Monterey and Watsonville branches of California Bank & Trust, San Diego.  
- Submitted, March 4, 2002

#### Kansas City

First National Bank of Longmont, Longmont, Colorado -- report on competitive factors of the proposed merger with FNB Mortgage Company.  
- Submitted, March 5, 2002

#### Atlanta

First National Bank of Pulaski, Pulaski, Tennessee -- report on competitive factors of the proposed merger with Bank of Belfast, Belfast.  
- Submitted, March 4, 2002

#### Cleveland

First National Bank, Orrville, Ohio -- report on competitive factors of the proposed merger with Peoples Savings and Loan Association of Massillon, Massillon.  
- Submitted, March 6, 2002

#### Dallas

Independence Bank, National Association, Houston, Texas -- report on competitive factors of the proposed merger with Regions Interim Bank, Birmingham, Alabama.  
- Submitted, March 8, 2002

#### Dallas

International Bank of Commerce, Laredo, Texas -- report on competitive factors of the proposed acquisition of the Eagle Pass branch of Commerce Bank.  
- Submitted, March 8, 2002

### **Competitive Factors Reports**

#### Dallas

National Bank of Daingerfield, Daingerfield, Texas -- report on competitive factors of the proposed acquisition of the Daingerfield branch of Jefferson Heritage Bank, Denton.

- Submitted, March 6, 2002

#### Boston

New England Bancshares, Inc., Enfield, Connecticut -- report on competitive factors of the proposed merger of Enfield Federal Interim Savings Bank and Enfield Federal Interim Savings Association with Enfield Savings and Loan Association.

- Submitted, March 6, 2002

#### Boston

South Coastal Bank, Rockland, Massachusetts -- report on competitive factors of the proposed merger with South Coastal Interim Stock Bank.

- Submitted, March 4, 2002

#### Secretary

Union Bank of California, National Association, San Francisco, California -- report on competitive factors of the proposed merger with First Western Bank, Simi Valley.

- Submitted, March 8, 2002

### **Extensions Of Time**

#### Chicago

Bancshares Holding Corp., Downers Grove, Illinois -- extension to June 20, 2002, to become a bank holding company through the acquisition of The Bank of Commerce.

- Granted, March 6, 2002

#### San Francisco

Farmers & Merchants Bank, Long Beach, California -- extension to July 3, 2003, to establish a branch at 22400 Torrance Boulevard, Torrance.

- Granted, March 6, 2002



### **Extensions Of Time**

#### Atlanta

NBOG Bancorporation, Inc., Gainesville, Georgia -- extension to May 14, 2002, to become a bank holding company through the acquisition of The National Bank of Gainesville.

- Granted, February 12, 2002 (AC)

#### Atlanta

Palm Beach County Bank, Boynton Beach, Florida -- extension to March 5, 2003, to establish a branch at 4801 Linton Boulevard, Delray Beach.

- Granted, March 4, 2002

#### Atlanta

SunTrust Bank, Atlanta, Georgia -- extension to February 16, 2003, to establish a branch at the intersection of Snowden River Parkway and Waterloo Road, Columbia, Maryland.

- Granted, February 15, 2002 (AC)

### **Financial Holding Companies**

#### Chicago

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

- Effective, March 7, 2002

#### Richmond

Resource Bankshares Corporation, Virginia Beach, Virginia -- election to become a financial holding company.

- Effective, March 7, 2002

#### Richmond

United Financial Banking Companies, Inc., Vienna, Virginia -- election to become a financial holding company.

- Effective, March 7, 2002

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, March 9, 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)/3(a)(3)/3(a)(5)	Hoosac Financial Services, Inc., North Adams, Massachusetts, to be renamed MountainOne Financial Partners, MHC - to merge with Williamstown Mutual Holding Company, Williamstown, Massachusetts and thereby acquire Williamstown Savings Bank, Williamstown, Massachusetts, and to form a mid-tier stock holding company, MountainOne Financial Partners, Inc., North Adams, Massachusetts	Newspaper - 03/20/2002 Fed Reg - 04/08/2002

### 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)	Royal Bank of Scotland Group plc, Edinburgh, Scotland, United Kingdom - notification to engage in a joint development effort to develop a global payments initiation system through its indirect subsidiary, Indentrus LLC, New York, New York	Fed Reg - 03/29/2002

### 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

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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, March 9, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>
4c8	R&G Financial Corporation, San Juan, Puerto Rico, to acquire Crown Group Inc., a savings and loan bank holding company, and indirectly acquire control of its thrift subsidiary, Crown Bank, a federal savings bank, both of Casselberry, Florida.	Newspaper – 02/15/2002 d. Reg. – 03/22/2002
3a1	Eurobankshares, Inc., Hato Rey, Puerto Rico, to acquire 100% of the issued and outstanding shares of the common stock of Eurobank, Hato Rey, Puerto Rico.	Newspaper – 03/01/2002 Fed. Reg. – 03/29/2002

\* 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>
4c8	Notice by Barclays Plc and Barclays Bank Plc, both of London, England, to engage in certain nonbanking activities, both directly and through Identrus, LLC.	Fed. Reg. – N/A

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

<i>Type</i>	<i>Application</i>	
4c8	Notice by Bayerische Hypo-und Vereinsbank Aktiengesellschaft, Munich, Germany, Barclays PLC and Barclays Bank PLC, both of London, England, in connection with the acquisition by Identrus, LLC of Digital Signature Trust Company, to engage in certain nonbanking activities through Identrus.	Fed. Reg. – 03/25/2002

**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 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, March 9, 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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, March 9, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received application from Provident Bank, Cincinnati, OH to establish a branch at 1788 Tamiami Trail, Venice, FL.*	03/09/2002

\* 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)	Received application from Charter One Financial, Inc., Cleveland, OH and Charter-Michigan Bancorp, Dearborn, MI to acquire Charter National Bancorp, Taylor, MI and Charter Bank, Wyandotte, MI.*	Fed Reg – 04/05/2002 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>
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 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 5

## Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, March 9, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Valley Bank, Roanoke, Virginia, to establish a branch at 1003 Hardy Road, Vinton, Virginia.*	Newspaper - 03/13/2002

\*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 Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina, to acquire up to 10% of the outstanding shares of Bank of Wilmington, Wilmington, North Carolina.*	Fed Reg - 04/08/2002 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>
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:

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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 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, March 9, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 10805 N.W. 41 <sup>st</sup> Street, Miami, Florida, to be known as the Doral Branch.	03/13/2002*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 6335 Mechanics Turnpike, Mechanicsville, Virginia, to be known as the East Hanover Kroger Office.	03/14/2002*

\*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)(1)	Swann BancShares, Inc., to become a bank holding company by acquiring Bank of Wedowee, both of Wedowee, Alabama.	N/Avail*
CIC	First Bancshares of Baton Rouge, Inc., Baton Rouge, Louisiana, after-the-fact change in control notification filed by Mr. John T. Mitchell to retain ownership of 41.64 percent of the outstanding shares of First Bancshares of Baton Rouge, Inc., and its subsidiary, First Bank, both of Baton Rouge, Louisiana.	03/29/2002

\*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>
4(c)(8)	Florida Business BancGroup, Inc., Tampa, Florida, to engage in making, acquiring, brokering, or servicing loans or other extensions of credit.	

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

<i>Type</i>	<i>Application</i>
3(a)(1)	Legends Financial Holdings, Inc., notice to become a bank holding company by acquiring Legends Bank, both of Clarksville, Tennessee.
WAIVR	Regions Financial Corporation, Birmingham, Alabama, application waiver request for the proposed acquisition of Independence Bank, N.A., Houston, Texas.
3(a)(1)	Florida Community Banks, Inc., notice to become a bank holding company by acquiring Florida Community Bank, both of Immokalee, Florida.
COM	Pinnacle Financial Partners, Inc., Nashville, Tennessee, commitment waiver request.

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

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

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

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

**Section VI – CRA examinations scheduled for** **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, March 9, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Eastern Michigan Bank, Crosswell, Michigan, to establish a branch facility to be located at 3061 Krafft Road, Fort Gratiot Township, Michigan.*	Newspaper – 03/14/2002
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 – 03/06/2002
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 – 03/09/2002
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 – 03/09/2002

\* 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)	The Baraboo Bancorporation, Inc., Baraboo, Wisconsin, to acquire 100 percent of The Bancorp, Inc., Cedarburg, Wisconsin and thereby indirectly acquire Northwoods State Bank, Elcho, Wisconsin.*	Fed Reg – 04/01/2002 Newspaper – N/Avail
3(a)(3)	Gifford Bancorp, Inc. Employee Stock Ownership Plan, Gifford, Illinois, to acquire 100 percent of Gifford Bancorp, Inc., Gifford, Illinois and thereby indirectly acquire The Gifford State Bank, Gifford, Illinois.*	Fed Reg – 03/29/2002 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>
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 for prior approval 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>
MIRA	Spectrum Bancorporation, Inc., Omaha, Nebraska, for Andrew C. Hove, to form a director/management interlock with Spectrum Bancorporation, Inc., Omaha, Nebraska.

**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 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, March 9, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Vine Street Trust Company, Owensboro, Kentucky, to establish a branch facility to be located at 3285 Blazer Parkway, Lexington, Kentucky.*	Newspaper – 04/08/2002

\* 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	Central Bancompany, Inc., Jefferson City, Missouri, by David C. Harrison to become co-trustee of the Central Bancompany Voting Trust which controls Central Bancompany, Inc., Jefferson City, Missouri. (Previously submitted during the week ending March 2, 2002)	Newspaper – 03/22/2002 Fed Reg – 03/27/2002
CIC	Midwest Community Bancshares, Inc., Marion, Illinois, by Dennis F. Doelitzsch, Marion, Illinois, to retain 10.08 percent. (Previously submitted during the week ending March 2, 2002)	Newspaper – 03/20/2002 Fed Reg – 03/19/2002
3A3	First Citizens Bancshares, Inc., Dyersburg, Tennessee, to acquire 100 percent of Metropolitan Bancshares, Inc., Munford, Tennessee, and thereby indirectly acquire The Munford Union Bank, Munford, Tennessee.*	Newspaper – 04/07/2002 Fed Reg – 04/08/2002

\* 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

Type	Application
None	

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

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

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**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

RSSD number	Institution/Location	Examination date	CRA public date	CRA rating	Exam type	
					LrgBk	SmBk
48374	First Financial Bank El Dorado, Arkansas	10/29/2001	03/06/2002	S		X

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

Institution	Location
Simmons First Bank of Russellville	Russellville, Arkansas
The Farmers and Merchants Bank	Stuttgart, Arkansas
Warren Bank and Trust Company	Warren, Arkansas
First Illinois Bank	East St. Louis, Illinois
Bank of Buffalo	Buffalo, Kentucky
Farmers and Merchants Bank and Trust Company	Hannibal, Missouri
Southern Commercial Bank	St. Louis, Missouri

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 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, March 9, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	American State Bank of Rapid City, Rapid City, South Dakota, to establish a branch facility to be located at 1750 Eglin Street, Rapid City, South Dakota.	03/15/2002

\*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	The Thelen Family Limited Liability Limited Partnership 2, Baxter, Minnesota, to gain control of American Bancorporation of Minnesota, Inc., Brainerd, Minnesota, and thereby indirectly gain control of American National Bank of Minnesota, Baxter, Minnesota.	Fed Reg – 03/19/2002 Newspaper – 03/13/2002

#### 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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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>
126553	North Shore Bank of Commerce Duluth, Minnesota	11/19/2001	03/05/2002	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, March 9, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Heritage Bank of St. Joseph, St. Joseph, Missouri, for prior approval to establish a branch at 1301 South Riverside Road, St. Joseph, Missouri.	Newspaper – 03/15/2002
Branch	First State Bank of Taos, Taos, New Mexico, for prior approval to establish a branch at the Southwest Corner of Cerrillos Road and Vegas Verde Drive, Santa Fe, New Mexico.	Newspaper – 02/25/2002
Branch	Bank of Colorado, Fort Collins, Colorado, for prior approval to establish a mobile branch out of their office located at 205 Country Center Drive, Pagosa Springs, Colorado.	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>
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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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>
14650	Bank of Locust Grove 124 E. Main Street Locust Grove, Oklahoma 74352	12/10/2001	03/07/2002	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>
The Citizens State Bank of Cortez	Cortez, Colorado
Farmers State Bank of Fort Morgan	Fort Morgan, Colorado
Union Colony Bank	Greeley, Colorado
BankWest	Goodland, Kansas
Bank of Blue Valley	Overland Park, Kansas
First Country Bank	Urich, Missouri
Webb City Bank	Webb City, Missouri
Bank of Hartington	Hartington, Nebraska
Pleasanton State Bank	Pleasanton, Nebraska
First Nebraska Bank	Valley, Nebraska
The Bank of Belen	Belen, New Mexico
Western Bank	Gallup, New Mexico

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

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<i>Institution</i>	<i>Location</i>
First State Bank of Taos	Taos, New Mexico
Farmers State Bank	Quinton, Oklahoma
First State Bank in Temple	Temple, Oklahoma
Jackson State Bank	Jackson, Wyoming
Uinta County State Bank	Mountain View, Wyoming

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, March 9, 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**

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>
336361	Sanger Bank 501 N. Stemmons Sanger, Texas 76266-9375	12/03/2001	03/11/2002	S		X

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

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

# District 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, March 9, 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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---

<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>
1158832	Pacific State Bank 6 S. El Dorado Street Stockton, California 95202 (209) 943-7400	11/05/2001	03/07/2002	O		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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*Institution* *Location*

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None

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