
Federal Reserve Release



H.2

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

No. 20

Week Ending May 18, 2002

Testimony And Statements

The Golden Dollar Coin -- statement by Louise L. Roseman, Director, Division of Reserve Bank Operations and Payment Systems, before the Subcommittee on Treasury and General Government of the Senate Committee on Appropriations.

- Published, May 17, 2002

Banks, State Member

Arvest Bank, Fayetteville, Arkansas -- exemption from the quantitative limits of section 23A of the Federal Reserve Act to accept the securities issued by its affiliate, Wal-Mart Stores, Inc., as collateral for loans to third-party borrowers in excess of the quantitative limits.

- Granted, May 16, 2002

Regulations And Policies

Lombard Facility -- proposed revisions to Regulation A to establish two new discount window programs to replace the adjustment and extended credit programs.

- Proposed, May 16, 2002

Enforcement

Allied Irish Banks, p.l.c., Dublin, Ireland, Allfirst Financial Inc., Baltimore, Maryland, and Allfirst Bank -- written agreement with the Federal Reserve Bank of Richmond, Maryland Commissioner of Financial Regulation, and the Central Bank of Ireland.

- Announced, May 16, 2002

Rabobank Nederland, New York, New York -- issuance of an order of prohibition against Edward DeRosa, a former employee and institution-affiliated party.

- Announced, May 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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 200 Commerce Street, Suite 100, Little Rock.

- Approved, May 16, 2002

Kansas City

Centennial Bank of the West, Fort Collins, Colorado -- to establish a branch at 1401 South Taft Avenue, Loveland.

- Approved, May 16, 2002

Cleveland

The Croghan Colonial Bank, Fremont, Ohio -- to establish a branch in the IGA store at 3994 East Harbor Road, Port Clinton.

- Approved, May 15, 2002

Cleveland

Fifth Third Bank Western Michigan, Grand Rapids, Michigan -- to establish a branch at 4765 44th Street, Kentwood.

- Approved, May 16, 2002

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish branches at 7132 Hamilton Avenue, Cincinnati, and the corner of Aurora Road and Crow Drive, Macedonia.

- Approved, May 16, 2002

St. Louis

Fifth Third Bank, Kentucky, Inc., Louisville, Kentucky -- to establish a branch at 1700 Antonio Way.

- Approved, May 15, 2002

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 1511 North Westshore Boulevard, Tampa, Florida.

- Approved, May 13, 2002

Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 415 U.S. Highway 41, Lady Lake, Florida.

- Approved, May 16, 2002

San Francisco

Union Safe Deposit Bank, Stockton, California -- to establish a branch at 520 Carolyn Weston Boulevard, Suite D.

- Approved, May 15, 2002

Bank Holding Companies

Minneapolis

Citizens Bancshares of Woodville, Inc., Woodville, Wisconsin -- relief from a commitment.

- Granted, May 15, 2002

St. Louis

Concord EFS, Inc., Memphis, Tennessee -- to engage in data processing activities through the acquisition of Core Data Resources, Inc., Amarillo, Texas.

- Approved, May 15, 2002

St. Louis

First Banks, Inc., St. Louis, Missouri -- to engage indirectly in community development activities through Allegiant Community Development Corporation, Clayton; and in real estate and personal property appraising, financial and investment advisory activities, and acting as agent for the private placement of securities through Allegiant Capital Corporation.

- Approved, May 15, 2002

Minneapolis

First Integrity Bancorporation, Inc., Staples, Minnesota -- relief from a commitment.

- Granted, May 13, 2002

Bank Holding Companies

Kansas City

Heritage Group, Inc., Aurora, Nebraska -- to engage in reinsurance of credit-related life, accident, and health insurance through Heritage Reinsurance, Inc.
- Approved, May 14, 2002

San Francisco

Mission Bancorp, Bakersfield, California -- to become a bank holding company through the acquisition of Mission Bank.
- Approved, May 16, 2002

Bank Mergers

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to merge with Arvest Bank, Rogers, and retain the acquired facilities as branches, and to indirectly acquire a foreign branch in GeorgeTown, Grand Cayman, Cayman Islands, British West Indies.
- Approved, May 13, 2002

Kansas City

The State Bank, Winfield, Kansas -- to purchase certain assets and assume certain liabilities of the Winfield and Arkansas City branches of Commerce Bank, National Association, Wichita.
- Approved, May 16, 2002

Banks, Foreign

New York

Dresdner Bank Lateinamerika Aktiengesellschaft, Hamburg, Germany; Dresdner Bank Aktiengesellschaft, Frankfurt; and Allianz Aktiengesellschaft, Munich -- to acquire Vestrust Securities LLC, Coral Gable, Florida, and thereby engage in financial and investment advisory activities and agency transactional services for customer investments, and for Munchener Ruckversicherungs-Gesellschaft Aktiengesellschaft In Munchen, Munich, Germany, to indirectly acquire Vestrust Securities LLC.
- Approved, May 16, 2002

Banks, State Member

St. Louis

- Arvest Bank, Fayetteville, Arkansas -- to acquire control of a financial subsidiary.
- Approved, May 13, 2002

Change In Bank Control

Atlanta

- Edison Bancshares, Inc., Fort Myers, Florida -- change in bank control.
- Permitted, May 16, 2002

Boston

- Northern Bancorp, Inc., Woburn, Massachusetts -- change in bank control notices.
- Permitted, May 17, 2002

Atlanta

- Orion Bancorp, Inc., Naples, Florida -- change in bank control.
- Permitted, May 16, 2002

Minneapolis

- Peoples Bankshares, Inc., Parshall, North Dakota -- change in bank control.
- Permitted, May 17, 2002

Competitive Factors Reports

Secretary

- Bank of Agriculture and Commerce, Stockton, California -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Antioch and Concord branches of City National Bank, Beverly Hills.
- Submitted, May 14, 2002

San Francisco

- Bank of Alameda, Alameda, California -- report on competitive factors of the proposed merger with NorCal Community Bancorp Merger Subsidiary, Inc.
- Submitted, May 16, 2002

Competitive Factors Reports

Cleveland

Commercial National Bank of Pennsylvania, Latrobe, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Norwin branch of Great American Federal, Pittsburgh.
- Submitted, May 17, 2002

Cleveland

First Commonwealth Bank, Indiana, Pennsylvania -- report on competitive factors of the proposed merger with Southwest Bank, Greensburg.
- Submitted, May 17, 2002

Dallas

First National Bank of Bastrop, Bastrop, Texas -- report on competitive factors of the proposed merger with Community Bank of Central Texas, SSB, Smithville.
- Submitted, May 16, 2002

St. Louis

First National Bank of Carmi, Carmi, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Albion and Mt. Carmel branches of Fifth Third Bank, Indiana, Indianapolis, Indiana.
- Submitted, May 16, 2002

Philadelphia

Interim 1st Colonial National Bank, Collingswood, New Jersey -- report on competitive factors of the proposed merger with 1st Colonial National Bank.
- Submitted, May 14, 2002

Dallas

Sabine State Bank and Trust Company, Many, Louisiana -- report on competitive factors of the proposed merger with Community Bank, Katy, Texas.
- Submitted, May 15, 2002

Secretary

Wells Fargo Bank New Mexico, National Association, Albuquerque, New Mexico -- report on competitive factors of the proposed merger with Bank of Santa Fe, National Association, Santa Fe.
- Submitted, May 14, 2002

Financial Holding Companies

San Francisco

Foothill Independent Bancorp, Glendora, California -- election to become a financial holding company.

- Effective, May 14, 2002

International Operations

Philadelphia

MBNA America Bank, National Association, Wilmington, Delaware -- to make an additional investment in MBNA Europe Bank Limited, Chester, England.

- Approved, May 17, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, May 18, 2002

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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, May 18, 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>	
COM/Waiver	Hudson City, MHC, Paramus, New Jersey, request approval to waive receipt of dividends declared by its subsidiary, Hudson City Bancorp, Inc. during the calendar year 2002.	

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.

<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 Third Quarter of 2002

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, May 18, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bryn Mawr Trust Company, Bryn Mawr, PA, to establish a branch office located at 3601 West Chester Pike, Newtown Square, PA	05/24/2002
Branch	AmeriServ Financial Bank, Johnstown, PA, to establish a branch office at the corner of Berner Pike and Shiloh Road, College Township, State College, PA.	06/03/2002

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

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 Third Quarter of 2002

<i>Institution</i>	<i>Location</i>
Wilmington Trust of Pennsylvania	Villanova, PA
First Penn Bank	Philadelphia, PA
Equity Bank	Marlton, NJ

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, May 18, 2002

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

The federal bank regulators use the following four 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 Third Quarter of 2002

<i>Institution</i>	<i>Location</i>
Farmers Bank and Savings Company	221 West Second Street, Pomeroy, OH 45769
Community First Bank and Trust	225 North Main Street, Celina, OH 45822
Citizens Banking Company	100 East Water Street, Sandusky, OH 44870
Castalia Banking Company	208 South Washington Street, Castalia, OH 44824
Farmers Citizens Bank	Washington Square, Bucyrus, OH 44820
Killbuck Savings Bank Company	165 North Main Street, Killbuck, OH 44637

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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, May 18, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Resource Bank, Virginia Beach, Virginia, to establish a branch at 1616 Laskin Road, Virginia Beach, Virginia.*	Newspaper - 05/28/2002

* 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)	FNB Corp., Asheboro, North Carolina, to acquire Rowan Bancorp, Inc., China Grove, North Carolina.*	Fed Reg - 06/10/2002 Newspaper - 06/09/2002

* 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>
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>
45627	First Charter Bank 10200 David Taylor Drive Charlotte, North Carolina 28262	01/14/2002	05/12/2002	S	X	

Section VI – CRA examinations scheduled for Third Quarter of 2002

<i>Institution</i>	<i>Location</i>
BankAnnapolis	Annapolis, Maryland
Sandy Spring Bank	Olney, Maryland
St. Michaels Bank	St. Michaels, Maryland
FNB Southeast	Reidsville, North Carolina
The Farmers Bank of Appomattox	Appomattox, Virginia
United Bank	Fairfax, Virginia
Miners and Merchants Bank and Trust Company	Grundy, Virginia
Bank of McKenney	McKenney, Virginia
Summit Community Bank	Moorefield, West Virginia
United Bank, Inc.	Parkersburg, West Virginia
The Pleasants County Bank	St. Marys, West Virginia

Section VI – CRA examinations scheduled for Third Quarter of 2002

Institution

Location

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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, May 18, 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)	First Georgia Holding, Inc., Brunswick, Georgia, to become a bank holding company by acquiring First Georgia Bank, Brunswick, Georgia.	Fed Reg – 06/17/2002*
3(a)(1)	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, Sarasota, Florida.	Fed Reg – 06/17/2002*
3(a)(5)	Synovus Financial Corp., Columbus, Georgia, to merge with Community Financial Group, Inc., Nashville, Tennessee, and thereby acquire its subsidiary, The Bank of Nashville, Nashville, Tennessee.	N/Avail*
CIC	Tennessee Commerce Bancorp, Inc., Franklin, Tennessee, prior change in control notice by Joseph R. Gregory, Kingsway, LLC, and Mary Ann Blessing, to acquire an additional 2.39 percent of the outstanding shares of Tennessee Commerce Bancorp, Inc., Franklin, Tennessee, and its subsidiary, Tennessee Commerce Bank, Franklin, Tennessee. Total ownership will be 12.03 percent.	Fed Reg – 06/04/2002
3(a)(3)	First Security Group, Inc., Chattanooga, Tennessee, to acquire First State Bank, Maynardville, Tennessee.	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>
FBSEA	Banco de Occidente, S.A., Guatemala City, Guatemala, to establish an international representative office located in Miami, Florida.
COM	Heartland Bancshares, Inc., Sebring, Florida, commitment waiver request to not incur debt.
3(a)(1)	Mountain National Bancshares, Inc., Sevierville, Tennessee, notice to become a bank holding company through the acquisition of Mountain National Bank, Sevierville, Tennessee.

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 Third Quarter of 2002

<i>Institution</i>	<i>Location</i>
AmSouth Bank	Birmingham, Alabama
Farmers & Merchants Bank	Eatonton, Georgia
First Bank of Coastal Georgia	Pembroke, Georgia
First Community Bank of Central Alabama	Wetumpka, Alabama
First Southern Bank	Boca Raton, Florida
First Commercial Bank of Cullman County	Good Hope, Alabama
Orion Bank	Naples, Florida
Admiralty Bank	Palm Beach Gardens, Florida

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, May 18, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Citizens Bank, Flint, Michigan, to establish a branch facility to be located at 175 South Livernois Road, Rochester, Michigan.*	Newspaper – 06/08/2002
18(c) & Branch	First American Bank, Fort Dodge, Iowa, to merge with First American Bank, Sioux City, Iowa and thereby to establish a branch at 800 Gordon Drive, Sioux City, Iowa.*	Newspaper – 05/17/2002
Branch	Rolling Hills Bank & Trust, Atlantic, Iowa, to establish a branch office at 418 S. Commercial Street, Carson, Iowa.*	Newspaper – 05/15/2002

* 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>
CC	Notice by the Friday Family (Beth Gore Friday, Mesa, Arizona; Allen Gore Friday, Atlantic, Iowa; Arthur Randall Friday, Houston, Texas; and Nola Kathleen Friday, Dallas, Texas) to retain control of Anita Bancorporation, Atlantic, Iowa and thereby to retain Rollings Hills Bank and Trust, Atlantic, Iowa.	Fed Reg – 05/14/2002 Newspaper – N/Avail
CC	Notice by Kenneth A. and Diane M. Hendricks to acquire greater than 10 percent of the outstanding shares of Blackhawk Bancorp, Inc., Beloit, Wisconsin, and thereby indirectly acquire Blackhawk State Bank, Beloit, Wisconsin.	Fed Reg – 006/052002 Newspaper – N/Avail
CC	Notice by David Lee Gross to acquire greater than 10 percent of the outstanding shares of First Beardstown Bancorp, Inc., Beardstown, Illinois and thereby indirectly acquire First State Bank of Beardstown, Beardstown, Illinois.	Fed Reg – 05/15/2002 Newspaper – N/Avail
3(a)(1)	Franklin Bancorp, Inc., Southfield, Michigan, to become a bank holding company by acquiring 100 percent of Franklin Bank, N.A., Southfield, Michigan.*	Fed Reg – 06/07/2002 Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CC	Notice by Gary F. Pribyl, Cedar Rapids, Iowa, of a Change in Control, to acquire 26.82 percent of Herky Hawk Financial Corp., Monticello, Iowa, as independent trustee of an irrevocable voting trust, and thereby indirectly acquire Citizens State Bank, Monticello, Iowa.	Fed Reg – 05/22/2002 Newspaper – N/Avail
CC	Notice filed by the Kettering Family - Steven Kettering, Lake View, Iowa; Michael Kettering, Lake View, Iowa; and June Kettering Manary, Livingston, Texas- that they will each gain control of 33.3% of J.E.M.S. Inc., Lake View, Iowa.	Fed Reg – 06/07/2002 Newspaper – N/Avail
3(a)(3)	Metropolitan Bank Group, Inc., Chicago, Illinois, to retain a greater than 5 percent ownership of Upbancorp, Inc., Chicago, Illinois, and thereby indirectly acquire Uptown National Bank of Chicago, Chicago, Illinois.*	Fed Reg – 05/14/2002 Newspaper – N/Avail
3(a)(1)	Southport Financial Corporation, Kenosha, Wisconsin, to become a bank holding company by acquiring 100 percent of Southport Bank, Kenosha, Wisconsin.*	Fed Reg – 05/14/2002 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>
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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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 Third Quarter of 2002

<i>Institution</i>	<i>Location</i>
Citizens Bank and Trust	Hudson, Iowa
Community Savings Bank	Robins, Iowa
F&M Bank – Iowa Central	Marshalltown, Iowa
Quad City Bank and Trust	Bettendorf, Iowa
Security State Bank	Milford, Iowa
Libertyville Bank and Trust	Libertyville, Illinois
Logan County Bank	Lincoln, Illinois
Midwest Bank of Hinsdale	Hinsdale, Illinois
NAB (New Asia Bank)	Chicago, Illinois
Northside Community Bank	Gurnee, Illinois
Parish Bank and Trust Company	Momence, Illinois
Peoples State Bank of Mansfield	Mansfield, Illinois
Pullman Bank	Chicago, Illinois

Section VI – CRA examinations scheduled for Third Quarter of 2002

<i>Institution</i>	<i>Location</i>
Union Bank-Central	Princeton, Illinois
Union Bank-Northwest	Hanover, Illinois
Union Bank-West	Macomb, Illinois
Goshen Community Bank	Goshen, Indiana
Home Federal Savings Bank	Columbus, Indiana
Chelsea State Bank	Chelsea, Michigan
Chemical Bank and Trust	Midland, Michigan
Citizens Bank	Flint, Michigan
Community State Bank	Avilla, Michigan
State Bank of Caledonia	Caledonia, Michigan
Farmers State Bank of Waupaca	Waupaca, Wisconsin
Green Lake State Bank	Green Lake, Wisconsin

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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, May 18, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Community Bank, Conway, Arkansas, to establish a branch facility to be located at 2101 Dave Ward Drive, Conway, Arkansas.*	Newspaper – 05/30/2002

* 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	Terry Lynn Snodgrass, Vienna, Missouri, individually and as General Partner for the Henderson Family Limited Partnership, to retain control of Maries County Bancorp, Inc., Vienna, Missouri.	Newspaper – 05/28/2002 Fed Reg – 06/05/2002

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Third Quarter of 2002

<i>Institution</i>	<i>Location</i>
Farmers Bank and Trust Company	Blytheville, Arkansas
Arvest Bank	Fayetteville, Arkansas
Bank of Little Rock	Little Rock, Arkansas
Bank of Rogers	Rogers, Arkansas
Heritage State Bank	Lawrenceville, Illinois
First 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, May 18, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Central Savings Bank, Sault Ste. Marie, Michigan, to establish a branch facility to be located at 3501 I-75 Business Spur, Sault Ste. Marie, Michigan.*	Newspaper: 05/24/2002

* 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>
3A3	State Bank of Hawley Employee Stock Ownership Plan, Hawley, Minnesota to acquire 38.79 percent of Bankshares of Hawley, Inc., Hawley, Minnesota and thereby indirectly acquire State Bank of Hawley, Hawley, Minnesota.*	Newspaper: N/Avail Fed Register: 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.

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>
256553	Dacotah Bank, Aberdeen, South Dakota	1/7/2002	5/15/2002	S	X	

Section VI – CRA examinations scheduled for Third Quarter of 2002

<i>Institution</i>	<i>Location</i>
Community Bank Chaska	Chaska, Minnesota
Grand Rapids State Bank	Grand Rapids, Minnesota
Farmers State Bank of Madelia	Madelia, Minnesota
First State Bank Southwest	Pipestone, Minnesota
Rocky Mountain Bank	Billings, Montana
Western Security Bank	Billings, Montana
Farmers State Bank of Denton	Denton, Montana
Valley Bank of Ronan	Ronan, Montana
1 st Bank	Sidney, Montana
Glacier Bank of Whitefish	Whitefish, Montana
Citizens State Bank of Arlington	Arlington, South Dakota
State Bank of La Crosse	La Crosse, Wisconsin

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.

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Mr. James Colwell at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, P. O. Box 291, Minneapolis, Minnesota 55480-0291.

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, May 18, 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	Mack V. Colt and Sara C. Colt, both of Prairie Village, Kansas, as co-trustees of the Mack V. Colt Trust, Prairie Village, Kansas, to acquire control of Gower Bankshares, Inc., parent of The Farmers Bank of Gower, both of Gower, Missouri.	Newspaper – 05/29/02 Fed Reg – 05/23/2002
CIC	Mark W. Whitaker, of Wichita, Kansas, and Deanna Kay Melchert, of Edmond, Oklahoma, to acquire control of Citizens Financial Corporation, parent of Citizens State Bank, both of Liberal, Kansas.	Newspaper – N/Available Fed Reg – 05/29/2002

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
912550	Lusk State Bank 415 S. Main Lusk, Wyoming	02/11/2002	05/15/2002	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 18, 2002

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, May 18, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Ephraim, Ephraim, Utah, to establish a branch facility to be located at 1095 South Highway 89, Mt. Pleasant, Utah.*	Newspaper - 05/24/2002

* 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 George Richard Dill, Fife, Washington, to acquire additional voting shares of Puget Sound Financial Services, Inc., and thereby indirectly acquire voting shares in Fife Commercial Bank, both of Fife, Washington.*	Newspaper – N/Avail Reg – 06/11/2002
3(a)(1)	ITLA Capital Corporation, La Jolla, California, to become a bank holding company by acquiring 100 percent of Imperial Capital Bank, La Jolla, California.*	Newspaper – 06/13/2002 Fed Reg – 06/21/2002

* 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)	ITLA Capital Corporation, La Jolla, California, to engage in nonbanking activities through ITLA Capital Real Estate Investment Trust, La Jolla, California.	Fed Reg – 06/21/2002

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

<i>Type</i>	<i>Application</i>
COM	First Coastal Bancshares, El Segundo, California, requests temporary relief of a debt commitment made in connection with their application to acquire 100 percent of First Coastal Bank, N.A., El Segundo, California.

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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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	
