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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. 43*

*Week Ending October 25, 2003*

**Testimony And Statements**

Power Outages and the Financial System -- statement by Governor Olson before the Subcommittee on Oversight and Investigations, House Committee on Financial Services, on the impact of power outages and Hurricane Isabel on the financial system.

- Published, October 20, 2003

**Reserve Bank Services**

Federal Reserve Priced Services -- 2004 fee schedules for priced services and electronic connections.

- Approved, October 22, 2003

Federal Reserve Priced Services -- modifications to the method of imputing investment income on clearing balances (Docket No. R-1152).

- Approved, October 22, 2003

Federal Reserve Priced Services -- private sector adjustment factor for 2004.

- Approved, October 22, 2003

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

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

**Bank Branches, Domestic**

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish branches at 4934 Columbia Pike, Spring Hill, Tennessee; 1820 St. Charles Avenue, New Orleans, Louisiana; 3621 Apalachee Parkway, Tallahassee, Florida; 3414 Lithia Pinecrest Road, Valrico; 105 Palm Bay Road Northeast, Melbourne; and 4477 West First Street, Sanford.  
- Approved, October 24, 2003

Chicago

Citizens Bank, Flint, Michigan -- to establish a branch at 900 Tower Drive, Troy.  
- Approved, October 20, 2003

San Francisco

Frontier Bank, Everett, Washington -- to establish a branch at 1200 5th Avenue, Seattle.  
- Approved, October 20, 2003

Kansas City

The Guarantee State Bank, Lawton, Oklahoma -- to establish a branch at 1039 Northwest 63rd Street, Oklahoma City, and to increase investment in bank premises.  
- Approved, October 24, 2003

Chicago

Northbrook Bank & Trust Company, Northbrook, Illinois -- to establish a branch at 20194-20222 Buffalo Grove Road, Buffalo Grove.  
- Approved, October 24, 2003

Chicago

Royal American Bank, Inverness, Illinois -- to retain a branch at 1730 Park Street, Naperville.  
- Approved, October 22, 2003

### **Bank Branches, Domestic**

#### Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish branches at 5570 Windward Parkway, Alpharetta, Georgia; 4796 Sugarloaf Parkway, Lawrenceville; and 171 17th Street Northwest, Atlanta.

- Approved, October 22, 2003

### **Bank Holding Companies**

#### Chicago

Cedar Investment Company, Waverly, Iowa -- to engage in extending credit and servicing loans.

- Approved, October 23, 2003

#### Atlanta

Citizens Banking Corporation, Frostproof, Florida -- to become a bank holding company through the acquisition of Citizens Bank of Frostproof.

- Approved, October 21, 2003

#### Cleveland

Colonial Banc Corp., Eaton, Ohio -- to acquire The Oculina Bank, Fort Pierce, Florida.

- Approved, October 24, 2003

#### Atlanta

Community Banks of Georgia, Inc., Jasper, Georgia -- to become a bank holding company through the acquisition of Community Bank of Pickens County.

- Approved, October 20, 2003

#### St. Louis

Covenant Financial Corporation, Clarksdale, Mississippi -- to become a bank holding company through the acquisition of Covenant Bank.

- Approved, October 23, 2003

### **Bank Holding Companies**

#### Minneapolis

First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota -- to acquire Nichols Financial, Inc., Storden, Minnesota, Heartland State Bank, and First State Agency and thereby engage in insurance agency activities in a town with a population of less than 5,000.

- Approved, October 20, 2003

#### Director, BS&R

Lafayette Bancorporation, Lafayette, Indiana -- transfer agent registration.

- Withdrawn, October 23, 2003

#### Chicago

Northwest Financial Corp., Spencer, Iowa -- to acquire First Heartland Bancorp, Sioux Center, and First National Bank of Sioux Center.

- Approved, October 24, 2003

### **Banks, National**

#### Secretary

Wells Fargo Bank, N.A., San Francisco, California -- location determination of master account at the Federal Reserve Bank of San Francisco.

- Permitted, October 24, 2003

### **Change In Bank Control**

#### Kansas City

Commerce Bankshares, Inc., Aurora, Colorado -- to retain control of Commerce Bankshares, Inc.

- Permitted, October 22, 2003

#### Cleveland

Consumers Bancorp, Inc., Minerva, Ohio -- change in bank control.

- Permitted, October 21, 2003

#### Chicago

FNB Financial Corporation, Three Rivers, Michigan -- to retain control of FNB Financial Corporation and The First National Bank of Three Rivers.

- Permitted, October 23, 2003

### **Competitive Factors Reports**

#### San Francisco

Bank of Eastern Oregon, Arlington, Oregon -- report on competitive factors of the proposed acquisition of seven branches of Klamath First Federal Savings and Loan Association, Klamath Falls.

- Submitted, October 24, 2003

#### Secretary

Banknorth, National Association, Portland, Maine -- report on competitive factors of the proposed merger with First & Ocean National Bank, Seabrook, New Hampshire.

- Submitted, October 22, 2003

#### Secretary

Citizens Bank of Pennsylvania, Philadelphia, Pennsylvania -- report on competitive factors of the proposed merger with Roxborough Manayunk Bank.

- Submitted, October 22, 2003

#### Atlanta

First Bank of Jacksonville, Jacksonville, Florida -- report on competitive factors of a proposed change in bank control.

- Submitted, October 22, 2003

#### Kansas City

First Security Bank and Trust Company, Oklahoma City, Oklahoma -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Oklahoma City branch of American State Bank, Tulsa.

- Submitted, October 22, 2003

#### Dallas

Franklin Bank, SSB, Austin, Texas -- report on competitive factors of the proposed merger with Jacksonville Savings Bank, SSB, Jacksonville.

- Submitted, October 22, 2003

### **Competitive Factors Reports**

#### San Francisco

J.P. Morgan Trust Company, National Association, Los Angeles, California -- report on competitive factors of the proposed merger with Bank One Zeta Trust Company, N.A., Chicago, Illinois; Bank One Delta Trust Company, N.A., Columbus, Ohio; and Bank One Epsilon Trust Company, N.A.

- Submitted, October 24, 2003

#### Dallas

NewFirst National Bank, El Campo, Texas -- report on competitive factors of the proposed merger with New El Campo National Bank.

- Submitted, October 21, 2003

#### New York

Synergy Bank, Cranford, New Jersey -- report on competitive factors of the proposed mergers with Synergy Interim Banks No. 1, 2, and 3 as part of a conversion and reorganization by Synergy, MHC.

- Submitted, October 23, 2003

#### San Francisco

Washington Mutual Bank FSB, Salt Lake City, Utah -- report on competitive factors of the proposed merger with WM 2003 Interim FSB.

- Submitted, October 23, 2003

#### Richmond

Yadkin Valley Bank and Trust Company, Elkin, North Carolina -- report on competitive factors of the proposed merger with High Country Bank, Boone.

- Submitted, October 22, 2003

### **Extensions Of Time**

#### Boston

Community Guaranty Corporation, Plymouth, New Hampshire -- extension to December 12, 2003, to become a bank holding company through the acquisition of Community Guaranty Savings Bank.

- Granted, October 22, 2003

### **Extensions Of Time**

#### San Francisco

Continental Bancorporation, Salt Lake City, Utah -- extension to January 3, 2004, to become a bank holding company through the acquisition of Continental Bank, a de novo bank.

- Granted, October 21, 2003

#### Kansas City

First Nebraska Bancs, Inc., Sidney, Nebraska, and Lisco State Company, Lisco -- extension to October 31, 2003, to acquire Haxtun Community Bank, Haxtun, Colorado; and for Thomas H. Olson Family Limited Partnership, Lisco, to become a bank holding company through retention of shares of First Nebraska Bancs, Inc. and to engage in retail insurance sales in a town of less than 5,000.

- Granted, October 20, 2003

#### Kansas City

First United Bank, Englewood, Colorado -- extension to January 22, 2004, to establish a branch at 6500 West 104th Avenue, Westminster.

- Granted, October 21, 2003

#### Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to October 21, 2004, to establish branches at 1490 South Arizona Avenue, Chandler, Arizona; 1481 East Williams Field Road, Gilbert; and 33703 North Scottsdale Road, Scottsdale.

- Granted, October 23, 2003

#### St. Louis

Peoples Bancshares Corp., Boonville, Indiana -- extension to December 31, 2003, to become a bank holding company through the acquisition of Peoples Trust and Savings Bank.

- Granted, October 22, 2003

#### Secretary

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware -- commenter's request for an individual extension of the comment period on the proposed application to acquire United National Bancorp, Bridgewater, New Jersey.

- Granted, October 23, 2003



### **Extensions Of Time**

#### San Francisco

State Bank Corporation, Lake Havasu City, Arizona -- extension to January 23, 2004, to become a bank holding company through the acquisition of Mohave State Bank.

- Granted, October 24, 2003

### **Financial Holding Companies**

#### Secretary

Bankers Bancshares, Gahanna, Ohio -- election to become a financial holding company.

- Effective, October 22, 2003

#### St. Louis

Capital Bancshares, Inc., Little Rock, Arkansas -- election to become a financial holding company.

- Effective, October 22, 2003

#### Dallas

Krum Bancshares, Inc., Krum, Texas, and Krum Bancshares of Delaware, Inc., Dover, Delaware -- election to become financial holding companies.

- Effective, October 21, 2003

#### St. Louis

Midwest BankCentre, Inc., St. Louis, Missouri -- election to become a financial holding company.

- Effective, October 22, 2003

### **Membership**

#### Chicago

Linn County State Bank, Coggon, Iowa -- membership in the Federal Reserve System.

- Approved, October 23, 2003

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 25, 2003

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	The Royal Bank of Scotland Group plc, The Royal Bank of Scotland plc, RBSG International Holdings Ltd., all of Edinburgh, Scotland and Citizens Financial Group, Inc., Providence, Rhode Island – to acquire Thistle Group Holdings, Company and its wholly-owned federal savings association, Roxborough-Manayunk Bank, both of Philadelphia, Pennsylvania.	Newspaper – 11/26/2003 Fed Reg – 11/24/2003

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, October 25, 2003

#### 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>
4C8	United Overseas Bank Limited, New York, New York, to engage de novo through UOB Global Equity Sales LLC, in private placement services.	Fed Reg – N/Avail

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

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

## Section V – Availability of CRA public evaluations

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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 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, October 25, 2003

### 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.

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 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, October 25, 2003

#### 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)	Application by Town Square Financial Corporation, Ashland, KY, to acquire Town Square Bank, Inc., Ashland, KY.	Newspaper - N/Avail Fed Reg - 10/28/2003
3(a)(3)	Application by S&T Bancorp, Inc., Indiana, PA, to acquire up to 9.9% of the outstanding voting shares of IBT Bancorp, Inc., Irwin, PA.	Newspaper - 10/24/2003 Fed Reg - 10/28/2003
3(a)(3)	Application by S&T Bancorp, Inc., Indiana, PA, to acquire up to 9.9% of the outstanding voting shares of CBT Financial Corp., Clearfield, PA.	Newspaper - 10/31/2003 Fed Reg - 11/14/2003

#### 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>
Other	Request by Mellon Trust of New England, N.A., Boston, Massachusetts, (successor to Boston Safe Deposit and Trust Company) for an exemption from Section 23A of the Federal Reserve Act.

**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 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, October 25, 2003

#### 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)	Cornerstone Financial Services, Inc., West Union, West Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of First National Bank in West Union, West Union, West Virginia.*	Fed Reg – 11/21/2003 Newspaper – 11/23/2003

\*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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**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>
985620	Planters Bank and Trust Company of Virginia 24 South Augusta Street Staunton, Virginia 24401-4220	07/28/2003	10/22/2003	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 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, October 25, 2003

#### 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 13455 McCall Road, Port Charlotte, Florida, to be known as the Englewood Branch.*	Newspaper-10/30/2003
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 50 Blake Boulevard, Building D, Celebration, Florida, to be known as the Celebration Branch.*	Newspaper-10/31/2003
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 2245 W. Campbell Road, Garland, Texas.*	Newspaper-10/24/2003

\*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)	First National Bankshares of Florida, Inc., Naples, Florida, to become a bank holding company by acquiring First National Bank of Florida, Naples, Florida.*	Newspaper-11/10/2003 Fed Reg-11/24/2003
3(a)(3)	First National Banc, Inc., St. Marys, Georgia, to acquire 100 percent of the outstanding shares of First National Bank, Orange Park, Florida.*	Newspaper-11/22/2003 Fed Reg-11/21/2003
3(a)(5)	Crews Banking Corporation, Wauchula, Florida, to merge with DeSoto Banking Corp., Arcadia, Florida, and thereby acquire its subsidiary, The First State Bank of Arcadia, Arcadia, Florida.*	Newspaper-11/17/2003 Fed Reg-11/17/2003
3(a)(3)	Crews Banking Corporation, Wauchula, Florida, to acquire 100 percent of the outstanding shares of Englewood Acquisition Bank, Englewood, Florida.*	Newspaper-11/17/2003 Fed Reg-11/17/2003

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

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CIC	St. Francisville Bancshares, Inc., St. Francisville, Louisiana, prior change in control notification filed by Mr. William C. Lemoine and Ms. Polly R. Lemoine to increase their collective ownership in St. Francisville Bancshares, Inc., St. Francisville, Louisiana, from 20.27 to 25.99 percent.	Newspaper-N/Avail Fed Reg-11/07/2003
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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>
4(c)(8)	First National Bankshares of Florida, Inc., Naples, Florida, to acquire First National Wealth Management Company, Naples, Florida (in organization), and thereby engage in trust activities.	Fed Reg-11/24/2003
4(c)(8)	First National Bankshares of Florida, Inc., Naples, Florida, to acquire Roger Bouchard Insurance, Inc., Clearwater, Florida, and thereby engage in insurance activities.	Fed Reg-11/24/2003

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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>
Membership	1 <sup>st</sup> United Bank, North Palm Beach, Florida, to become a member of the Federal Reserve System.
Membership	Marco Community Bank, Marco Island, Florida, to become a member of the Federal Reserve System.
3(a)(1)	BG Financial Group, Inc., Nashville, Tennessee, notice to become a bank holding company by acquiring Bank of Greeneville, Greeneville, Tennessee.
3(a)(1)	FNBG Bancshares, Inc., notice to become a bank holding company by acquiring First National Bank of Gwinnett, Duluth, Georgia.
COM	Integrity Bancshares, Inc., Alpharetta, Georgia, commitment waiver request.
COM	Unity Holdings, Inc., Cartersville, Georgia, commitment waiver request.

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## Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
359838	Bank of York Post Office Box 96 York, Alabama 36925 (205) 652-1391	07/14/2003	10/23/2003	S		X
2877345	Insurors Bank of Tennessee Post Office Box 158716 Nashville, Tennessee 37215 (615) 515-2265	07/21/2003	10/23/2003	O		X
2508126	First Georgia Community Bank 150 Covington Street Jackson, Georgia 30233 (770) 504-1090	07/14/2003	10/23/2003	S		X

## Section VI – CRA examinations scheduled for

## Quarter of

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

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, October 25, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	First Midwest Bank, Itasca, Illinois, to merge with CoVest Banc, National Association, Des Plaines, Illinois, and thereby to establish branches at 749 Lee Street, Des Plaines, Illinois, 2601 West Schaumburg, Schaumburg, Illinois, and 770 West Dundee Road, Arlington Heights, Illinois.*	Newspaper – N/Avail
Branch	HomeFederal Bank, Columbus, Indiana, to establish a branch facility to be located at 8740 South Emerson Avenue, Indianapolis, Indiana.*	Newspaper – 09/30/2003

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire 100 percent of CoVest Bancshares, Inc., Des Plaines, Illinois, and thereby indirectly acquire CoVest Banc, National Association, Des Plaines, Illinois, and by First Midwest Bank, Itasca, Illinois, to retain the deposits of CoVest Banc, National Association, Des Plaines, Illinois under applicable SAIF coverage.*	Fed Reg – 10/27/2003 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.

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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 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>
2044820	Community Bank of Elmhurst 330 W. Butterfield Road Elmhurst, Illinois 60126 (630) 782-1234	05/19/2003	10/21/2003	S		X
650843	State Bank of Howards Grove 211 N. Wisconsin Drive Howards Grove, Wisconsin 53083 (920) 565-3351	05/12/2003	10/20/2003	S		X

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

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



## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, October 25, 2003

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Bale South Central Family Limited Partnership, Horse Cave, Kentucky ("Partnership"), to gain control of South Central Bancshares of Kentucky, Inc., Horse Cave, Kentucky ("Bancshares"). Partnership is a proposed "qualified family partnership." Its general partner will be the Bale South Central Trust, Horse Cave, Kentucky ("Trust"). The trustees of the Trust will be Thomas M. Bale, Cave City, Kentucky; Lester D. Bale, Horse Cave, Kentucky; William O. Bale, LaFollette, Tennessee; Ellen L. Bale, Glasgow, Kentucky; and Ruth H. Bale, Bowling Green, Kentucky. Bancshares is a multi-bank holding company with a controlling ownership interest in First Deposit Bancshares, Inc., Tompkinsville, Kentucky, which owns South Central Savings Bank, FSB, Elizabethtown, Kentucky, and South Central Bank of Monroe County, Tompkinsville, Kentucky. Bancshares also holds a controlling ownership interest in United Central Bancshares, Inc., Bowling Green, Kentucky, which owns South Central Bank of Bowling Green, Inc., Bowling Green, Kentucky. Bancshares also holds a controlling ownership interest in First United Bancshares, Inc., Glasgow, Kentucky, which owns South Central Bank of Barren County, Inc., Glasgow, Kentucky. Bancshares also holds a controlling ownership interest in South Central Bank of Daviess County, Inc., Owensboro, Kentucky. (Previously submitted during the week ending October 18, 2003.)	Newspaper – 11/06/2003 Fed Reg – 11/06/2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4c8	City Bancorp, Springfield, Missouri, to indirectly engage in management consulting activities through the acquisition of 25 percent of Mobius Technology Consulting Group, LLC, Springfield, Missouri.	Fed Reg – N/Avail

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

**Section VI – CRA examinations scheduled for**

**Quarter of**

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

## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, October 25, 2003

#### 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	Michael Dennis Watters, Lakeville, Minnesota, to gain control of Provincial Corp., Lakeville, Minnesota, and thereby indirectly gain control of Provincial Bank, Lakeville, Minnesota.	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**

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>
659855	First Interstate Bank, Billings, Montana	02/18/2003	10/24/2003	O	X	
986850	Dacotah Bank-Valley City Valley City, North Dakota	07/07/2003	10/21/2003	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, October 25, 2003

### 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)	ColoEast Bankshares, Inc., Lamar, Colorado, to acquire 100 percent of the voting shares of First National Bank of Tribune, Tribune, Kansas.	Newspaper - 11/17/2003 Fed Reg - 11/17/2003
CIC	Notice by Randy and Jenifer Trimble, Burlington, Kansas individually and as co-trustees of the Randall L. Trimble Living Trust, to acquire control of Flint Hills Bancshares, Inc., Gridley, Kansas, parent of Citizens State Bank, Gridley, Kansas.	Newspaper - N/Avail Fed Reg - 11/10/2003
CIC	Notice by Aubrey K. McClendon and Tom L. Ward, both of Oklahoma City, Oklahoma, to acquire control of First Medicine Lodge Bancshares, Inc., Overland Park, Kansas, parent of First Bank of Medicine Lodge, Medicine Lodge, Kansas.	Newspaper - 11/03/2003 Fed Reg - 11/12/2003

### 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>
776659	Bank at Broadmoor 155 Lake Avenue Colorado Springs, Colorado 80906-3198	07/21/2003	10/20/2003	S		X
10858	Platte Valley State Bank & Trust Company 2223 2 <sup>nd</sup> Avenue Kearney, Nebraska 68847-5309	07/28/2003	10/23/2003	S	X	
866859	Canadian State Bank 120 S. Mustange Avenue Yukon, Oklahoma 73099-5833	07/28/2003	10/24/2003	S		X

## Section VI – CRA examinations scheduled for 1<sup>st</sup> Quarter of 2004

<i>Institution</i>	<i>Location</i>
Union Colony Bank	Greeley, Colorado
Farmers State Bank	Phillipsburg, Kansas
The Union State Bank	Arkansas City, Kansas
Union State Bank	Clay Center, Kansas
Saline State Bank	Wilber, Nebraska
Five Points Bank	Grand Island, Nebraska

**Section VI – CRA examinations scheduled for 1<sup>st</sup> Quarter of 2004**

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<i>Institution</i>	<i>Location</i>
Farmers State Bank	Wallace, Nebraska
First Priority Bank	Pryor, Oklahoma
Bank 2	Oklahoma City, Oklahoma
Sundance State Bank	Sundance, Wyoming
The Bank of Star Valley	Afton, Wyoming

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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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, October 25, 2003

### 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	Mr. Milton Allen Shields, III, La Feria, TX, only notificant, to acquire an interest in Alamo Corporation of Texas, Alamo, TX (previously reported the week ending October 18, 2003)	Fed Reg – 11/05/2003 Newspaper – 11/03/2003
3(a)(3)	First Community Capital Corporation, Houston, TX, and First Community Capital Corporation of Delaware, Inc., Wilmington, DE, to acquire Grimes County Capital Corporation, Houston, TX, and Community State Bank, Houston, TX*	Fed Reg – 11/15/2003 Newspaper – 11/14/2003
3(a)(3)	Tradition Bancshares, Inc., Houston, TX, to acquire Katy Bank, N.A., Katy, TX*	Fed Reg – 11/03/2003 Newspaper – 11/03/2003

\* 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.

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 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, October 25, 2003

### 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)	American Pacific Bancorp, Portland, Oregon, to become a bank holding company by acquiring 100 percent of American Pacific Bank, Portland, Oregon.*	Newspaper – 11/14/2003 Fed Reg – 11/14/2003

\* 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.

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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