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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. 26*

*Week Ending June 26, 2004*

### **Testimony And Statements**

Regulatory Relief -- statement by Governor Kohn before the Senate Committee on Banking, Housing, and Urban Affairs.

- Published, June 22, 2004

### **Regulations And Policies**

Affiliate Marketing -- publication for comment of proposed interagency fair credit reporting regulations that restrict the use of consumer information for marketing products and services.

- Approved, June 8, 2004 (AC)

### **Reserve Bank Operations**

Federal Reserve Bank of Richmond -- appointment of Jeffrey M. Lacker as President, effective August 1, 2004.

- Approved, June 14, 2004 (AC)

**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 a branch at 18940 South Tamiami Trail, Fort Myers, Florida.

- Approved, June 22, 2004

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 18224 Highland Road, Baton Rouge, Louisiana.

- Approved, June 24, 2004

Secretary

Capital City Bank, Tallahassee, Florida -- to establish a mobile branch to operate in Citrus, Levy, Hernando, and Pasco Counties.

- Approved, June 7, 2004 (AC)

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a mobile branch in Huntsville.

- Approved, June 24, 2004

Atlanta

First Community Bank, Debary, Florida -- to establish a branch at 101 Clyde Morris Boulevard, Ormond Beach.

- Approved, June 21, 2004

New York

JPMorgan Chase Bank, New York, New York -- to establish a branch at 181 East 90th Street.

- Approved, June 23, 2004

San Francisco

Nevada First Bank, Las Vegas, Nevada -- to establish a branch at 4985 B Kietzke Lane, Reno.

- Approved, June 23, 2004

### **Bank Branches, Domestic**

#### Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 2893 North Druid Hill Road, Northeast, Atlanta, Georgia.

- Approved, June 24, 2004

#### Atlanta

Riverside Bank of the Gulf Coast, Cape Coral, Florida -- to establish a branch at 6225 East State Road 64, Bradenton.

- Approved, June 24, 2004

#### Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish branches at 3325 Sugarloaf Parkway, Lawrenceville, Georgia; 5300 United Drive, Smyrna; 3364 Hamilton Mill Road, Buford; and 125 Glenridge Point Parkway, Atlanta.

- Approved, June 22, 2004

#### Dallas

Texas State Bank, McAllen, Texas -- to establish a branch at 417 South International Boulevard, Weslaco.

- Approved, June 23, 2004

#### San Francisco

The Vintage Bank, Napa, California -- to establish a branch at 3417 Broadway Street, American Canyon.

- Approved, June 25, 2004

### **Bank Holding Companies**

#### Atlanta

Bancshares of Florida, Inc., Naples, Florida -- to acquire Horizon Financial Corp., Pembroke Pines, and Horizon Bank, FSB.

- Withdrawn, June 23, 2004

### **Bank Holding Companies**

#### Chicago

Capitol Bancorp Ltd., Lansing, Michigan, and First California Southern Bancorp, Escondido, California -- to acquire shares of Point Loma Community Bank, San Diego, California, a de novo bank.  
- Approved, June 22, 2004

#### Dallas

Central Texas Bankshare Holdings, Inc., Columbus, Texas, and Colorado County Investment Holdings, Inc., Wilmington, Delaware -- to acquire additional shares of Hill Bancshares Holdings, Inc., Weimar, Texas, and Hill Bank & Trust Co.  
- Approved, June 23, 2004

#### St. Louis

Commonwealth Bancshares, Inc., Louisville, Kentucky -- to retain First Security Trust Bank, FSB, Florence, to be renamed First Security Trust Bank, Inc., on conversion to a state-chartered bank.  
- Approved, June 22, 2004

#### Kansas City

Pioneer Bancshares, Inc., Ponca City, Oklahoma -- to acquire shares of Brazos Valley Bank, N.A., College Station, Texas, a de novo bank.  
- Withdrawn, June 25, 2004

#### Atlanta

Vision Bancshares, Inc., Gulf Shores, Alabama -- to acquire BankTrust of Florida, Wewahitchka, Florida.  
- Withdrawn, June 22, 2004

#### Atlanta

Whitney Holding Corporation, New Orleans, Louisiana -- to merge with Madison BancShares, Inc., Palm Harbor, Florida, and thereby acquire Madison Bank.  
- Approved, June 22, 2004

### **Bank Mergers**

#### Richmond

Southern Community Bank and Trust, Winston-Salem, North Carolina -- to merge with The Community Bank, Pilot Mountain.  
- Approved, June 23, 2004

### **Banks, National**

#### Secretary

HSBC Bank USA, National Association, New Castle, Delaware (in organization) -- location determination of master account at the Federal Reserve Bank of New York.  
- Permitted, June 22, 2004

### **Change In Bank Control**

#### Kansas City

SCC Bancshares, Inc., Osceola, Missouri -- change in bank control.  
- Permitted, June 22, 2004

### **Competitive Factors Reports**

#### New York

Amboy National Bank, Old Bridge, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Aberdeen Township branch of Somerset Valley Bank, Somerville.  
- Submitted, June 25, 2004

#### Kansas City

American Bank, Burr, Nebraska -- report on competitive factors of the proposed merger with First National Bank of Unadilla, Unadilla.  
- Submitted, June 22, 2004

#### St. Louis

Bank of O'Fallon, O'Fallon, Illinois -- report on competitive factors of the proposed merger with Bank of O'Fallon Interim Bank.  
- Submitted, June 22, 2004

### **Competitive Factors Reports**

#### New York

Carver Bancorp, Inc., New York, New York -- report on competitive factors of the proposed acquisition of Independence Federal Savings Bank, Washington, D.C.  
- Submitted, June 24, 2004

#### New York

First Niagra Bank, Lockport, New York -- report on competitive factors of the proposed purchase of a branch from Savannah Bank, N.A., Savannah.  
- Submitted, June 24, 2004

#### San Francisco

Home Federal Savings and Loan Association of Nampa, Nampa, Idaho -- report on competitive factors of the proposed merger with Interim Two Federal Savings Bank.  
- Submitted, June 24, 2004

#### Minneapolis

Peoples State Bank of Munising, Munising, Michigan -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Munising branch of North Country Bank & Trust, Manistique.  
- Submitted, June 23, 2004

#### Philadelphia

Roebing Bank, Roebing, New Jersey -- report on competitive factors of the proposed merger with Roebing Interim Banks Nos. 1, 2, and 3.  
- Submitted, June 24, 2004

#### San Francisco

Western Financial Bank, Irvine, California -- report on competitive factors of the proposed merger with WFS Financial, Inc.  
- Submitted, June 24, 2004

### **Extensions Of Time**

#### Atlanta

Compass Bank, Birmingham, Alabama -- extension to July 23, 2005, to establish a branch at Antoine Drive and Tomball Parkway, Houston, Texas.  
- Granted, June 22, 2004

### **Extensions Of Time**

#### Kansas City

Heritage Bank, Louisville, Colorado -- extension to September 18, 2004, to establish a branch at 8080 Weld County Road 13, Firestone.

- Granted, June 22, 2004

#### Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to October 9, 2004, to increase its ownership in Prairieland Bancorp, Inc., and thereby acquire Farmers and Merchants State Bank.

- Granted, June 22, 2004

### **Financial Holding Companies**

#### Philadelphia

Mercersburg Financial Corporation, Mercersburg, Pennsylvania -- election to become a financial holding company.

- Effective, June 23, 2004

### **International Operations**

#### Director, BS&R

The Bank of New York, New York, New York -- waiver of remainder of notification period for BNY International Financing Corporation to make an additional investment in BNY Holdings (UK) Limited, London, England.

- Granted, June 21, 2004

#### New York

HSBC USA, Inc., New York, New York -- for its subsidiary, HSBC Bank USA, N.A. (in formation), New Castle, Delaware, to invest in HSBC Bank (Panama) S.A., Panama City, Panama, a de novo bank.

- Withdrawn, June 25, 2004

### **Membership**

#### Philadelphia

The New Tripoli National Bank, New Tripoli, Pennsylvania -- to become a member of the Federal Reserve System.

- Approved, June 23, 2004



**Regulations And Policies**

Secretary

Regulation CC -- technical amendments to appendix A to reflect the restructuring of check processing operations in the Cleveland, Richmond, and St. Louis Federal Reserve Districts.

- Approved, June 22, 2004

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, June 26, 2004

### 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)	Northeast Bancorp, Auburn, Maine – to become a bank holding company through the acquisition of 100% of Northeast Bank, FSB, Auburn, Maine, which is in the process of converting to a state member bank.	Newspaper – N/Avail Fed Reg – 07/23/2004

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

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

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

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

## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, June 26, 2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch*	The Adirondack Trust Company, Saratoga Springs, New York, to establish a full service branch office in the Town of Greenfield at 100 Saratoga Blvd., Saratoga Springs, New York.	Newspaper – 07/15/2004
FBSEA	Banco Del Estado De Chile, Santiago, Chile, to establish a state-licensed branch in New York, New York.	Newspaper – N/Avail
Branch*	Bank of Smithtown, Smithtown, New York, to establish a branch office at 61 Shore Road, Port Washington, New York.	Newspaper – 07/01/2004
FBSEA	Depfa Bank Plc, Dublin Ireland, to upgrade its agency in New York, New York, to a branch office,	Newspaper – N/Avail
Branch*	Interchange Bank, Saddle Brook, New Jersey, to establish a branch office at 517 Cedar Lane, Teaneck, New Jersey.	Newspaper – 07/07/2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A1*	Rhinebeck Bancorp, MHC, Poughkeepsie, New York, to become a bank holding company through the acquisition of 100% of the voting shares of Rhinebeck Savings Bank, Rhinebeck, New York.	Newspaper – 07/30/2004 Fed Reg – 07/06/2004

#### 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**

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, June 26, 2004

### 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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**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, June 26, 2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 251 Brook Forest Avenue, Shorewood, IL	Newspaper – 06/12/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2710 North Narragansett Avenue, Chicago, IL	Newspaper – 06/12/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1725 North Harlem Avenue, Chicago, IL	Newspaper – 06/12/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 7150 Mannheim Road, Rosemont, IL	Newspaper – 06/12/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 9344 Skokie Boulevard, Skokie, IL	Newspaper – 06/12/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2001 Spring Arbor Road, Jackson, MI	Newspaper – 06/12/2004
*Branch	Fifth Third Bank, Cincinnati, OH to establish a temporary branch at The Pete Day Golf Course, 801 Aaron Smith Drive, Bridgeport, WV	Newspaper – 06/29/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2010 Whitaker Road, Ypsilanti, MI	Newspaper – 06/22/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at the southeast corner of Gratiot Avenue and East State Fair Street, Detroit, MI	Newspaper – 06/22/2004
*Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at the northeast corner of East Jefferson Avenue and McDougall Street, Detroit, MI	Newspaper – 06/22/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 321 South Saginaw Road, Midland, MI	Newspaper – 06/22/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 6620 South Tamiami Trail, Sarasota, FL	Newspaper – 06/22/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at the east side of Dixie Highway south of Kendall Road, Louisville, KY	Newspaper – 06/22/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 3821 Ruckriegel Parkway, Louisville, KY	Newspaper – 06/22/2004



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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1975 Highland Pike, Fort Wright, KY	Newspaper – 06/22/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 333 West Army Trail Road, Bloomingdale, IL	Newspaper – 06/22/2004
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 837 West North Avenue, Chicago, IL	Newspaper – 06/24/2004
*18(c), *Branch	Whitaker Bank, Inc., Lexington, KY to merge with Mount Sterling Bank, Inc., Mount Sterling, KY and Morehead Bank, Inc., Morehead, KY pursuant to section 18(c) of the Federal Deposit Insurance Act and incident thereto establish branches pursuant to section 9 of the Federal Reserve Act.	Newspaper – 07/16/2004

\*Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1), *3(a)(5)	Camco Financial Corporation, Cambridge, Ohio, to become a bank holding company by acquiring 100 percent of London Financial Corporation and its wholly-owned subsidiary, The Citizens Bank of London, both of London, Ohio.	Newspaper – 06/23/2004 Fed Reg – 06/18/2004
CIC	Notice of Change in Control filed by The Dlesk Family (Rosalie J. Dlesk and Sylvan J. Dlesk and Randall Dlesk and Jane Dlesk), Wheeling, WV of their intent to acquire an additional 9,000 voting shares of First West Virginia Bancorp, Inc., Wheeling, WV and increase their ownership position to 161,442 shares or 10.56% of the total shares outstanding.	Newspaper – 05/20/2004 Fed Reg – 06/01/2004
*3(a)(5)	Huntington Bancshares, Inc., Columbus, OH, to acquire Unizan Financial Corp., Canton, OH.	Newspaper – 04/28/2004 Fed Reg – 04/23/2004
*3(a)(5), *4(c)(8)	National City Corporation, Cleveland, OH, to acquire Wayne Bancorp, Inc., Wooster, OH, pursuant to sections 3 and 4 of the Bank Holding Company Act.	Newspaper – N/Avail Fed Reg – 07/16/2004
*3(a)(3)	S&T Bancorp, Inc., Indiana, PA, to acquire up to 9.9 percent of Fidelity Bancorp, Inc., Pittsburgh, PA and thereby indirectly acquire Fidelity Savings Bank, Pittsburgh, PA.	Newspaper – 07/07/2004 Fed Reg – 07/08/2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*18(c), *4(c)(8), *Branch	Wesbanco, Inc., and WFCO, Inc., both of Wheeling, WV, to acquire Western Ohio Financial Corporation, Springfield, OH and its subsidiary, Cornerstone Bank, Springfield, OH pursuant to section 4(c)(8) of the Bank Holding Company Act and Wesbanco Bank, Wheeling, WV to merge with Cornerstone Bank, pursuant to section 18(c) of the Federal Deposit Insurance Act and incident thereto establish branch facilities pursuant to section 9 of the Federal Reserve Act.	Newspaper – 06/17/2004 Fed Reg – 06/21/2004

\*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.

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
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, June 26, 2004

### 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.

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>
1216291	Resource Bank 37 20 Virginia Beach Boulevard Virginia Beach, Virginia 23452 (Inadvertently omitted from the bulletin for the week ending June 12, 2004).	03/15/2004	06/06/2004	S	X	
969424	Highlands Union Bank 340 West Main Street Abingdon, Virginia 24210	03/22/2004	06/20/2004	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, June 26, 2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Commercial Bank of Cullman County, Cullman, Alabama, to establish a branch located at 19129 US Highway 31, Vinemont, Alabama.*	Newspaper – 07/03/2004
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at Pad C in the development of Village at Lee Branch, at the intersection of Highway 280 and Doug Baker Boulevard, Birmingham, Alabama.*	Newspaper – 07/02/2004
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 3340 Cobb Parkway, Acworth, Georgia, to be known as the Acworth Commons Office.*	Newspaper – 06/23/2004
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 220 S. Main Street, Blacksburg, Virginia, to be known as the Kent Square Office.*	Newspaper – 06/23/2004

\*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)(5)	SunTrust Banks, Inc., Atlanta, Georgia, to merge with National Commerce Financial Corporation, and thereby acquire its subsidiary, National Bank of Commerce, both of Memphis, Tennessee.*	Newspaper – 07/17/2004 Fed Reg – 07/19/2004
4(c)(8)	SunTrust Banks, Inc., Atlanta, Georgia, to acquire NBC Bank, F.S.B., Memphis, Tennessee, and thereby engage in operating a savings association.*	Newspaper – 07/17/2004 Fed Reg – 07/19/2004
4(c)(8)	SunTrust Banks, Inc., Atlanta, Georgia, to acquire First Market Bank, F.S.B., Memphis, Tennessee, and thereby engage in operating a savings association.*	Newspaper – 07/17/2004 Fed Reg – 07/19/2004
3(a)(1)	Beach Community Bancshares, Inc., Fort Walton Beach, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Beach Community Bank, Fort Walton Beach, Florida.*	Newspaper – 07/15/2004 Fed Reg – 07/19/2004

## 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)	Gulf Atlantic Financial Group, Inc., Tallahassee, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of First National Bank, Tarpon Springs, Florida.*	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1)	NSB Holdings, Inc., Macon, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of New Southern Bank, Macon, Georgia.*	Newspaper – 05/17/2004 Fed Reg – 06/03/2004
3(a)(3)	Southwest Florida Community Bancorp, Inc., Fort Myers, Florida, to acquire at least 80 percent of the outstanding shares of Community Bank of Cape Coral, Cape Coral, Florida (in organization).*	Newspaper – 07/15/2004 Fed Reg – 07/22/2004
CIC	Vernon Bancshares, Inc., Leesville, Louisiana, prior change in control notification by Ms. Billie Sims McRae, Mr. Ralph Dillion McRae, Sr., and Mr. William Vernon McRae, all of Leesville, Louisiana, to collectively acquire an additional 6.25 percent of the outstanding shares of Vernon Bancshares, and its subsidiary, Vernon Bank, both of Leesville, Louisiana. Total ownership will equal 27.99 percent.	Newspaper – 07/10/2004 Fed Reg – 07/08/2004

\* 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)	SunTrust Banks, Inc., Atlanta, Georgia, to acquire First Mercantile Trust Company, Memphis, Tennessee, and thereby engage in operating nonbank depository institutions and to engage in financial and investment advisory activities.	Fed Reg – 07/19/2004
4(c)(8)	SunTrust Banks, Inc., Atlanta, Georgia, to acquire FMT Capital Management, Inc., Memphis, Tennessee, and thereby engage in financial and investment advisory activities.	Fed Reg – 07/19/2004
4(c)(8)	SunTrust Banks, Inc., Atlanta, Georgia, to acquire TransPlatinum Service Corp., Nashville, Tennessee, and thereby engage in data processing activities.	Fed Reg – 07/19/2004
4(c)(8)	SunTrust Banks, Inc., Atlanta, Georgia, to acquire Commerce Capital Management, Inc., Memphis, Tennessee, and thereby engage in financial and investment advisory activities.	Fed Reg – 07/19/2004
4(c)(8)	SunTrust Banks, Inc., Atlanta, Georgia, to acquire USI Alliance Corp., Memphis, Tennessee, and thereby engage in leasing personal or real property activities, and to engage in community development activities.	Fed Reg – 07/19/2004

**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)	SunTrust Banks, Inc., Atlanta, Georgia, to acquire Senior Housing Crime Prevention Foundation Investment Corporation, Memphis, Tennessee, and thereby engage in community development activities.	Fed Reg – 07/19/2004
4(c)(8)	SunTrust Banks, Inc., Atlanta, Georgia, to acquire Brooks, Montague & Associates, Inc., Chattanooga, Tennessee, and thereby engage in financial and investment advisory activities.	Fed Reg – 07/19/2004

**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**

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

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, June 26, 2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Town & Country Bank of Springfield, Springfield, Illinois, to establish a branch facility to be located at 2601 North Dirksen Parkway, Springfield, Illinois.*	Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Associated Banc-Corp., Green Bay, Wisconsin, to acquire 100 percent of the voting shares of First Federal Capital Corp., LaCrosse, Wisconsin, and thereby indirectly acquire First Federal Capital Bank, LaCrosse, Wisconsin, and thereby operate a savings association, and engage in credit insurance activities.*	Fed Reg – 07/08/2004 Newspaper – N/Avail
3(a)(1)	Central Wisconsin Financial Services, Inc., Wausau, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Wausau, Wausau, Wisconsin.*	Fed Reg – 07/09/2004 Newspaper – 07/05/2004
CIC	Notice by Darin J. Johnson, Sutherland, Iowa, to gain control of Old O'Brien Banc Shares, Inc., Sutherland, Iowa, and thereby indirectly Security State Bank, Sutherland, Iowa, and Hawarden Banking Company, Hawarden, Iowa.	Fed Reg – 05/26/2004 Newspaper – N/Avail
3(a)(3)	Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, to increase their ownership to 51 percent of Oswego Bancshares, Inc., Oswego, Illinois, and thereby indirectly acquire Oswego Community Bank, Oswego, Illinois.*	Fed Reg – N/Avail Newspaper – 07/17/2004
3(a)(3)	Parkway Bancorp, Inc., Harwood Heights, Illinois, to acquire 100 percent of the voting shares of United Arizona Bank, National Association, Cave Creek, Arizona.*	Fed Reg – 06/07/2004 Newspaper – N/Avail
CIC	Notice by Paul E. Menzel, Hartland, Wisconsin, to retain 19.32 percent of Ridgestone Financial Services, Inc., Brookfield, Wisconsin, and thereby indirectly control Ridgestone Bank, Brookfield, Wisconsin.	Fed Reg – 06/03/2004 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.

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>
651149	State Bank 728 N. Grand Avenue Spencer, Iowa 51301-3706 (712) 262-6580	02/23/2004	06/23/2004	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, June 26, 2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Town & Country Bank of Springfield, Springfield, Illinois, to establish a branch facility to be located at 2601 North Dirksen Parkway, Springfield, Illinois.*	Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Associated Banc-Corp., Green Bay, Wisconsin, to acquire 100 percent of the voting shares of First Federal Capital Corp., LaCrosse, Wisconsin, and thereby indirectly acquire First Federal Capital Bank, LaCrosse, Wisconsin, and thereby operate a savings association, and engage in credit insurance activities.*	Fed Reg – 07/08/2004 Newspaper – N/Avail
3(a)(1)	Central Wisconsin Financial Services, Inc., Wausau, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Wausau, Wausau, Wisconsin.*	Fed Reg – 07/09/2004 Newspaper – 07/05/2004
CIC	Notice by Darin J. Johnson, Sutherland, Iowa, to gain control of Old O'Brien Banc Shares, Inc., Sutherland, Iowa, and thereby indirectly Security State Bank, Sutherland, Iowa, and Hawarden Banking Company, Hawarden, Iowa.	Fed Reg – 05/26/2004 Newspaper – N/Avail
3(a)(3)	Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, to increase their ownership to 51 percent of Oswego Bancshares, Inc., Oswego, Illinois, and thereby indirectly acquire Oswego Community Bank, Oswego, Illinois.*	Fed Reg – N/Avail Newspaper – 07/17/2004
3(a)(3)	Parkway Bancorp, Inc., Harwood Heights, Illinois, to acquire 100 percent of the voting shares of United Arizona Bank, National Association, Cave Creek, Arizona.*	Fed Reg – 06/07/2004 Newspaper – N/Avail
CIC	Notice by Paul E. Menzel, Hartland, Wisconsin, to retain 19.32 percent of Ridgestone Financial Services, Inc., Brookfield, Wisconsin, and thereby indirectly control Ridgestone Bank, Brookfield, Wisconsin.	Fed Reg – 06/03/2004 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.

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>
651149	State Bank 728 N. Grand Avenue Spencer, Iowa 51301-3706 (712) 262-6580	02/23/2004	06/23/2004	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, June 26, 2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 100 West Shawnee Street, Muskogee, Oklahoma.*	Newspaper – 07/04/2004

\* 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	First Banks, Inc., St. Louis, Missouri, to acquire up to 24.99 percent of Community West Bancshares, Goleta, California, and thereby indirectly acquire Goleta National Bank, Goleta, California.*	Newspaper – 07/28/2004 Fed Reg – 07/26/2004

\* 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>
524757	Farmers BankParsons, Tennessee	03/15/2004	06/25/2004	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, June 26, 2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	Pioneer Bank, Mapleton, Minnesota, proposes to purchase the assets and assume the liabilities of the North Mankato, Minnesota, branch of the 21 <sup>st</sup> Century Bank, Ham Lake, Minnesota, and incident thereto establish a branch at 1735 Commerce Drive, North Mankato, Minnesota.*	Newspaper – 07/09/2004

\* 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)	Crosstown Holding Company, Blaine, Minnesota, to acquire control of all the issued and outstanding voting stock of State Bank of Loretto, Loretto, Minnesota.*	Fed Reg – 07/26/2004 Newspaper – N/Avail
3(a)(1) & 4(c)(8)	Western Transaction Corporation, Duluth, Minnesota, to become a bank holding company by acquiring 100% of Western National Bank, Duluth, Minnesota; and 100% of Cass Lake Company, Duluth, Minnesota; and thereby indirectly acquiring The First National Bank of Cass Lake, Cass Lake, Minnesota. Applicant also proposes to acquire 100% of Premier Credit Corporation, Duluth, Minnesota, an industrial loan company, and, through Cass Lake Company, Duluth, Minnesota, to engage in insurance agency activities in a town with a population not exceeding 5,000.*	Fed Reg – 07/06/2004 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>
Other Foreign	U.S. Bank National Association, Cincinnati, Ohio, to establish NOVA Canadian Holdings Company, Minneapolis, Minnesota, as an agreement corporation, pursuant to section 211.5(g) of Regulation K.

**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, June 26, 2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	Pioneer Bank, Mapleton, Minnesota, proposes to purchase the assets and assume the liabilities of the North Mankato, Minnesota, branch of the 21 <sup>st</sup> Century Bank, Ham Lake, Minnesota, and incident thereto establish a branch at 1735 Commerce Drive, North Mankato, Minnesota.*	Newspaper – 07/09/2004

\* 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)	Crosstown Holding Company, Blaine, Minnesota, to acquire control of all the issued and outstanding voting stock of State Bank of Loretto, Loretto, Minnesota.*	Fed Reg – 07/26/2004 Newspaper – N/Avail
3(a)(1) & 4(c)(8)	Western Transaction Corporation, Duluth, Minnesota, to become a bank holding company by acquiring 100% of Western National Bank, Duluth, Minnesota; and 100% of Cass Lake Company, Duluth, Minnesota; and thereby indirectly acquiring The First National Bank of Cass Lake, Cass Lake, Minnesota. Applicant also proposes to acquire 100% of Premier Credit Corporation, Duluth, Minnesota, an industrial loan company, and, through Cass Lake Company, Duluth, Minnesota, to engage in insurance agency activities in a town with a population not exceeding 5,000.*	Fed Reg – 07/06/2004 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>
Other Foreign	U.S. Bank National Association, Cincinnati, Ohio, to establish NOVA Canadian Holdings Company, Minneapolis, Minnesota, as an agreement corporation, pursuant to section 211.5(g) of Regulation K.

**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 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, June 26, 2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Webb City Bank, Webb City, Missouri, to establish a branch at Airport Road and North Main, Airport Road Village, Missouri.	Newspaper – 07/03/2004

### 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 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>
921655	Cottonwood Valley Bank Main Street Cedar Point, Kansas 66843	03/29/2004	06/18/2004	S		X

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## Section VI – CRA examinations scheduled for Quarter of

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

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, June 26, 2004

### 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. Frank H. Miller, Paris, TX, only notificant, to acquire an interest in Cooper Lake Financial Corporation, Cooper, TX	Fed Reg – 07/13/2004 Newspaper – 07/12/2004
3(a)(3)	Southwest Bancorporation of Texas, Inc., Houston, TX, and Southwest Holdings Delaware, Inc., Wilmington, DE, to acquire Klein Bancshares, Inc., Houston, TX, Klein Bancshares of Delaware, Inc., Wilmington, DE, and Klein Bank, Klein, TX*	Fed Reg – 07/09/2004 Newspaper – 07/17/2004

\* 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, June 26, 2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Vintage Bank, Napa, California, to establish a branch facility to be located at 3417 Broadway Street, American Canyon, California.*	Newspaper – 06/22/2004

\* 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>
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.

---

<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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