
Federal Reserve Release



H.2

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

No. 39

Week Ending September 25, 2004

Bank Holding Companies

F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire Slippery Rock Financial Corporation, Slippery Rock, and its subsidiary, The First National Bank of Slippery Rock.

- Approved, September 23, 2004

Board Operations

Management Division -- appointment of Darrell Pauley as Deputy Director, Human Resources and Facilities; Steve Clark as Senior Associate Director; Christine Fields as Associate Director and Personnel Security Officer, Employee Services; Donald Spicer as Associate Director, Facilities Services; Billy Sauls as Associate Director and Chief of Security; James Riesz as Assistant Director, Technology and Compliance; Charles O'Malley as Assistant Director, Security Services; and Marsha Reidhill as Associate Director, Corporate Services.

- Approved, September 23, 2004

Discount Rates

Discount and Advance Rates -- increase in the primary credit rate from 2-1/2 percent to 2-3/4 percent by twelve Federal Reserve Banks.

- Approved, September 21, 2004

Regulations And Policies

Policy Statement on Payments System Risk -- revisions to modify the daylight overdraft measurement rules for interest and redemption payments on securities issued by government-sponsored enterprises and certain international organizations, change the treatment of the general corporate account activity of those entities, and update the policy to reflect changes in operating hours of the Fedwire Funds Service and certain other technical changes (Docket No. OP-1182).

- Approved, September 22, 2004

H.2 Actions under delegated authority

September 19, 2004 to September 25, 2004

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

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

Bank Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 1810 North First Street, Jacksonville.

- Approved, September 24, 2004

Atlanta

Equitable Bank, Fort Lauderdale, Florida -- to establish a branch at 2800 East Oakland Park Boulevard.

- Approved, September 24, 2004

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish branches at 306 Clinton Street, Defiance, and 1236 South Main Street, Bryan.

- Approved, September 24, 2004

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 13904 Shelbyville Road, Louisville, Kentucky

- Approved, September 22, 2004

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish branches at 100 Moyock Commons Drive, Moyock; 1580 Laskin Road, Virginia Beach, Virginia; and 2098 Princess Anne Road.

- Approved, September 22, 2004

New York

JPMorgan Chase Bank, New York, New York -- to establish branches at 65 Worth Street; 8921 Queens Boulevard, Elmhurst; the intersection of Route 9 North and Lanes Mill Road, Howell, New Jersey; 32 Broad Street, Red Bank; and 125 Broad Street, Elizabeth.

- Approved, September 24, 2004

Bank Branches, Domestic

Atlanta

Palm Beach County Bank, West Palm Beach, Florida -- to establish a branch at 316 Northlake Boulevard, North Palm Beach.

- Approved, September 24, 2004

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 3577 Hacks Cross Road, Memphis, Tennessee.

- Approved, September 20, 2004

Dallas

Texas State Bank, McAllen, Texas -- to establish branches at 1455 Research Forest Drive, The Woodlands, and 4700 Sweetwater Boulevard, Sugar Land.

- Approved, September 22, 2004

Bank Holding Companies

Chicago

Goodenow Bancorporation, Okoboji, Iowa -- to engage in the sales of investment securities through the acquisition of certain assets of Kunkel-Peyman Financial Services, Fairmont, Minnesota.

- Withdrawn, September 24, 2004

Kansas City

Timberline Bancorporation, Grand Junction, Colorado -- to become a bank holding company and to acquire Timberline Bank, a de novo bank.

- Approved, September 23, 2004

Bank Mergers

Chicago

The First Trust and Savings Bank of Watseka, Watseka, Illinois -- to merge with First National Bank of Clifton, Clifton, and thereby establish a branch at 145 East 5th Avenue.

- Approved, September 21, 2004

Bank Premises

Kansas City

- FirstBank, Antlers, Oklahoma -- to increase its investment in bank premises.
- Approved, September 20, 2004

Competitive Factors Reports

St. Louis

- Bank of Kirksville, Kirksville, Missouri -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Memphis branch of MCM Savings Bank, F.S.B., Memphis.
- Submitted, September 24, 2004

Boston

- Banknorth, National Association, Portland, Maine -- report on competitive factors of the proposed merger with Boston Federal Savings Bank, Burlington, Massachusetts.
- Submitted, September 20, 2004

Richmond

- Bay-Vanguard Interim Federal Savings Bank, Baltimore, Maryland -- report on competitive factors of the proposed merger with Bay-Vanguard MHC Interim Federal Savings Bank.
- Submitted, September 24, 2004

Chicago

- Community Bank of Dearborn, Dearborn, Michigan -- report on competitive factors of the proposed merger with Bank of Washtenaw, Saline.
- Submitted, September 21, 2004

Atlanta

- First Capital Bank, Norcross, Georgia -- report on competitive factors of the proposed merger with Chattahoochee National Bank, Alpharetta, in connection with a corporate reorganization.
- Submitted, September 22, 2004

Competitive Factors Reports

Richmond

First Citizens Bank and Trust Company, Inc., Columbia, South Carolina -- report on competitive factors of the proposed merger with Citizens Bank, Warrenton, Georgia.
- Submitted, September 20, 2004

Atlanta

First Federal Savings Bank of the Glades, Clewiston, Florida -- report on competitive factors of the proposed acquisition of the LaBelle branch of IronStone Bank, Fort Myers.
- Submitted, September 22, 2004

Chicago

First National Bank in Homer, Homer, Illinois -- report on competitive factors of the proposed merger with Homer Interim Bank, National Association, Sidell, a de novo bank.
- Submitted, September 21, 2004

St. Louis

First State Bank and Trust Company, Inc., Caruthersville, Missouri -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Portageville branch of Great Western Bank, Omaha, Nebraska.
- Submitted, September 20, 2004

Dallas

First State Bank, Frankston, Texas -- report on competitive factors of the proposed acquisition of the Frankston branch of First National Bank, Bullard.
- Submitted, September 22, 2004

Chicago

Great Western Bank, Clive, Iowa -- report on competitive factors of the proposed merger with Security State Bank, Red Oak.
- Submitted, September 23, 2004

Kansas City

Great Western Bank, Omaha, Nebraska -- report on competitive factors of the proposed merger with Farmers Bank of Portageville, Portageville, Missouri.
- Submitted, September 23, 2004

Competitive Factors Reports

Chicago

Illinois National Bank, Springfield, Illinois -- report on competitive factors of the proposed merger with Riverton Community Bank, Riverton.

- Submitted, September 21, 2004

Cleveland

KeyBank, National Association, Cleveland, Ohio -- report on competitive factors of the proposed acquisition of EverTrust Bank, Everett, Washington.

- Submitted, September 20, 2004

St. Louis

Metropolitan National Bank, Springfield, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Fifth Third Bank, Grand Rapids, Michigan.

- Submitted, September 24, 2004

Minneapolis

MIVI Acquisition Corp., Minneapolis, Minnesota -- report on competitive factors of the proposed merger with Mississippi View Holding Company, Little Falls, parent of Community Federal Savings & Loan Association.

- Submitted, September 23, 2004

Cleveland

Oak Hill Banks, Jackson, Ohio -- report on competitive factors of the proposed merger with Ripley National Bank, Ripley.

- Submitted, September 20, 2004

Dallas

Orange Savings Bank, SSB, Orange, Texas -- report on competitive factors of the proposed merger with Orange Savings Bank of Texas, SSB, Mauriceville.

- Submitted, September 24, 2004

Atlanta

Peachtree National Bank, Peachtree City, Georgia -- report on competitive factors of the proposed merger with Pointpathbank, N.A., Columbus, in connection with a corporate reorganization.

- Submitted, September 23, 2004

Competitive Factors Reports

St. Louis

The Peoples Bank and Trust Company, Tupelo, Mississippi -- report on competitive factors of the proposed merger with Heritage Bank, Decatur, Alabama.

- Submitted, September 24, 2004

Chicago

Sidell State Bank, Sidell, Illinois -- report on competitive factors of the proposed merger with First National Bank in Homer, Homer.

- Submitted, September 21, 2004

St. Louis

South Central Bank of Barren County, Inc., Glasgow, Kentucky -- report on competitive factors of the proposed purchase of certain assets and assumption of liabilities of the Edmonton branch of South Central Savings Bank, FSB, Elizabethtown.

- Submitted, September 21, 2004

Philadelphia

Sovereign Bancorp, Inc., Wyomissing, Pennsylvania -- report on competitive factors of the proposed acquisition of Waypoint Bank.

- Submitted, September 22, 2004

Richmond

Wachovia Bank, National Association, Charlotte, North Carolina -- report on competitive factors of the proposed merger with First Union Direct Bank, National Association, Augusta, Georgia.

- Submitted, September 20, 2004

Extensions Of Time

Chicago

American Metro Bancorp, Inc., Chicago, Illinois -- extension to January 4, 2005, to become a bank holding company and to acquire American Metro Bank.

- Granted, September 20, 2004

Extensions Of Time

Dallas

Central Texas Bankshare Holdings, Inc., Columbus, Texas, and Colorado County Investment Holdings, Inc., Wilmington, Delaware -- extension to December 22, 2004, to acquire additional shares up to 45.33 percent of Hill Bancshares Holdings, Inc., Weimar, and thereby acquire its subsidiary, Hill Bank & Trust Company.

- Granted, September 21, 2004

Philadelphia

East Penn Bank, Emmaus, Pennsylvania -- extension to October 14, 2004, to establish a branch at 502 State Road, Borough of Emmaus.

- Granted, September 22, 2004

Kansas City

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

- Granted, September 20, 2004

Atlanta

Orion Bank, Naples, Florida -- extension to October 10, 2005, to establish branches at 428 Tamiami Trail North and 13260 Plantation Road, Fort Myers.

- Granted, September 23, 2004

International Operations

Cleveland

KeyBank, National Association, Cleveland, Ohio -- to make additional investments in certain of its Edge and agreement corporations.

- Approved, September 24, 2004

Boston

Webster Bank, National Association, Waterbury, Connecticut -- to establish a branch in Grand Cayman, Cayman Islands, British West Indies.

- Approved, September 24, 2004

Membership

St. Louis

The Bank of Fayette County, Moscow, Tennessee -- to become a member of the Federal Reserve System.

- Approved, September 21, 2004

Chicago

Iowa State Savings Bank, Knoxville, Iowa -- to become a member of the Federal Reserve System.

- Approved, September 22, 2004

Regulations And Policies

Secretary

Regulation CC (Availability of Funds and Collection of Checks) -- technical amendments to appendix A to reflect the restructuring of check processing operations in the Chicago Federal Reserve District and advance notice of future amendments to appendix A in the next phase of the restructuring beginning in 2005 (Docket No. R-1212).

- Approved, September 22, 2004

FOMC

Short-term Interest Rates -- increase in the target for the federal funds rate from 1-1/2 percent to 1-3/4 percent.

- Approved, September 21, 2004

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 25, 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)(3)	The Royal Bank of Scotland Group plc, Edinburgh, Scotland and its subsidiaries, RBSG International Holdings Ltd, Edinburgh, Scotland and Citizens Financial Group, Inc., Providence, Rhode Island - to acquire RBS National Bank, Bridgeport, Connecticut, a de novo bank	Newspaper – 10/19/2004 Fed Reg – 10/07/2004

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

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, September 25, 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>
3A3	Citigroup Inc., New York, New York, to acquire 100 percent of the voting shares of Citibank Texas, National Association, Bryan, Texas, following its conversion from a state savings bank (currently named First American Bank, SSB) to a national bank.	Newspaper – N/Avail Fed Reg – 10/25/2004
18C 3A3	Popular, Inc., Popular International Bank, and Popular North America, all of Hato Rey, Puerto Rico, to acquire all of the issued and outstanding common stock of Kislak financial Corporation, Miami Lakes, Florida; Banco Popular North America, New York, New York, to acquire by merger all of the assets and liabilities of Kislak National Bank, Miami Lakes, Florida.	Newspaper – 10/08/2004 Fed Reg – 10/22/2004

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

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

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 25, 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	Notice filed by Anthony S. DiSandro, Blue Bell, PA to acquire up to 15% of the outstanding shares of PSB Bancorp, Inc., Philadelphia, PA.	Fed Reg – 09/27/2004 Newspaper – 10/15/2004

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

Section V – Availability of CRA public evaluations

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

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, September 25, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	The Commercial and Savings Bank, Millersburg, OH to establish a mobile branch service to provide courier services to selected bank customers in Holmes, Wayne, and Tuscarawas Counties, Ohio.	Newspaper – 09/25/2004
*18(c) & Branch	The Croghan Colonial Bank, Fremont, Ohio, proposes to acquire through merger, The Custar State bank, Custar, Ohio.	Newspaper – N/Avail
*Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 6031 Groveport Road, Groveport, OH.	Newspaper – 09/18/2004

*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>
CIC	Notice of Change in Bank Control by Roger L. Moler and Janet L. Moler (collectively, "The Moler Family Control Group") to retain control of 10.20 percent of the outstanding shares of BNB Bancorp, Brookville, Ohio	Newspaper – N/Avail Fed Reg – 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.

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

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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>
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, September 25, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Frederick County Bank, Frederick, Maryland, to establish a branch at 6910 Crestwood Boulevard, Frederick, Maryland.*	Newspaper – 10/01/2004
Branch	Pioneer Bank, Stanley, Virginia, to establish a branch at 257 Ridge McIntire Road, Charlottesville, Virginia.*	Newspaper – 10/04/2004
Branch	The Bank of Williamsburg, Williamsburg, Virginia, to establish a branch at 171 Monticello Drive, Williamsburg, Virginia.*	Newspaper – 10/04/2004
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 4221 West Boy Scout Boulevard, Suite 190, Tampa, Florida.*	Newspaper – 10/08/2004

*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

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>
41629	Pioneer Bank 252 East Main Street Stanley, Virginia 22851	07/12/2004	09/25/2004	O		X

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

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, September 25, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 7530 Montgomery Boulevard NE, Albuquerque, New Mexico, to be known as the Albuquerque-Montgomery Branch.*	Newspaper – 10/01/2004
Branch	Newnan Coweta Bank, Newnan, Georgia, to establish a branch located at 107 Lexington Circle, Peachtree City, Georgia.*	Newspaper – 09/23/2004

*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>
None		

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, September 25, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 1031 E. Hillsdale Blvd., Suite G, Foster City, California.*	Newspaper – 09/30/2004
Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 2131 Westcliff Drive, Newport Beach, Orange County, California.*	Newspaper – 09/23/2004
Branch	First Commercial Bank, Chicago, Illinois, to establish a branch facility to be located at 7050 N. Western Avenue, Chicago, Illinois.*	Newspaper – 10/03/2004

* 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>
CIC	Notice by Marlene D. Huls, Gifford, Illinois, to retain 29.8 percent of the voting shares of Illini Corporation, Springfield, Illinois, and thereby indirectly acquire Illini Bank, Springfield, Illinois.	Fed Reg – 10/13/2004 Newspaper – N/Avail
3(a)(3)	National Bancshares, Inc., Bettendorf, Iowa, to acquire 100 percent of The National Bank (in organization), Edina, Minnesota.*	Fed Reg – 09/17/2004 Newspaper – 09/20/2004

* 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>
4(c)(8)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire through its wholly-owned subsidiary, Metavante Corporation, all of the limited liability company interests of NuEdge Systems, LLC, Brookfield, Wisconsin, and thereby engage in data processing.	Fed Reg – 10/12/2004

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.

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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>
686440	Bank Iowa 1710 3 rd Avenue East Oskaloosa, Iowa 52577 (641) 673-7400	05/24/2004	09/14/2004	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, September 25, 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>	
4c8	Cass Information Systems, Inc., Bridgeton, Missouri, to acquire substantially all of the assets of NTransit, Inc. and NTransit, LLC, Wellington, Kansas, and thereby engage in data processing activities.	
Member	The Bank of Fayette County, Moscow, Tennessee, to become a member of the Federal Reserve System.	

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, September 25, 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	American Bank of St. Paul, St. Paul, Minnesota, to merge with Americana National Bank, Albert Lea, Minnesota and incident thereto establish branches at 217 South Newton Avenue, Albert Lea, Minnesota, and 195 North Broadway, Alden, Minnesota.*	Newspaper – N/Avail
Branch	Valley Bank of Ronan, Ronan, Montana, to establish a branch at Pablo Family Foods, 34 Seventh Street, Pablo, Montana.*	Newspaper-10/01/2004

* 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) & 4(c)(8)	First National Bancorp, Inc., Brewster, Minnesota, to become a bank holding company by acquiring 100% of Nobles Agency, Inc., Brewster, Minnesota; and thereby indirectly acquiring The First National Bank of Brewster, Brewster, Minnesota. Applicant also proposes through Nobles Agency, Inc., Brewster, Minnesota, to engage in insurance agency activities in a town with a population not exceeding 5,000.*	Fed Reg – 10/08/2004 Newspaper-10/12/2004
3(a)(3)	Marshall Bancorp, Inc., Minneapolis, Minnesota, to acquire 100% of BANKFIRST Corporation, Sioux Falls, South Dakota, and thereby indirectly acquire BANKFIRST, Sioux Falls, South Dakota.*	Fed Reg – 10/22/2004 Newspaper – N/Avail
3(a)(3)	State Bankshares, Inc., Fargo, North Dakota, to acquire 100 percent of the voting shares of First State Bank of Audubon, Audubon, Minnesota.*	Fed Reg – 10/22/2004 Newspaper – N/Avail
3(a)(3)	The Tysan Corporation, Minneapolis, Minnesota, to acquire 100 percent of the voting stock of Blaine State Bank, Blaine, Minnesota.*	Fed Reg – 10/25/2004 Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	United Bancor, Ltd., Dickinson, North Dakota, to acquire 100 percent of Scandia American Bancorporation, Inc., Stanley, North Dakota, and thereby indirectly acquire Scandia American Bank and Trust, Stanley, North Dakota.*	Fed Reg – 10/25/2004 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.

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

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NI = Needs to improve

SN = Substantial noncompliance

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

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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, September 25, 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)(3)	Lindoe, Inc., Ordway, Colorado, to acquire up to 14.99 percent of the voting shares of Southern Colorado National Bancorp, Inc., parent of Southern Colorado National Bank, both of Pueblo, Colorado.	Newspaper – 10/23/2004 Fed Reg – 10/18/2004

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, September 25, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Bank, Burkburnett, TX, to establish a branch at 107 West Cash, Iowa Park, TX 76367*	Newspaper – 10/12/2004

* 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)	First National Bank Group, Inc., Edinburg, TX, to acquire Alamo Corporation of Texas, Alamo, TX, Alamo Corporation of Delaware, Wilmington, DE, and First National Bank, Edinburg, TX* (previously reported the week ending September 18, 2004)	Fed Reg – 10/15/2004 Newspaper – 10/11/2004

* 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.

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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>
3129902	Independent Bank of Texas 4300 North Beltline Road Irving, Texas 75038	06/21/2004	09/25/2004	S		X
645465	Security Bank 901 Main Street Ralls, Texas 79357	05/17/2004	09/25/2004	S		X

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

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, September 25, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	East-West Bank, San Marino, California, to establish an Artesia In-Store Branch facility to be located at 17713 Pioneer Boulevard, Artesia, California.*	Newspaper – 09/09/2004
Branch	Farmers and Merchants Bank of Central California, Lodi, California, to establish a branch facility to be located at 1303 J Street, Sacramento, California.*	Newspaper – 10/02/2004
Branch	Valley Independent Bank, El Centro, California, to establish a branch facility to be located at 3203 West March Lane, Suite 110, Stockton, California.*	Newspaper – 09/13/2004

* 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>	<i>Ending date of comment period</i>
None		

Section V – Availability of CRA public evaluations

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

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
1162017	United Security Bank 1525 East Shaw Avenue Fresno, California 93710 (559) 225-0101	06/07/2004	09/23/2004	O	X	

Section VI – CRA examinations scheduled for Quarter of

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