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# Federal Reserve Release

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*H.2*

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

*No. 40*

*Week Ending October 2, 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**

New York

Banco Popular North America, New York, New York -- to establish branches at 1231 South Sanderson Road, Hemet, California, and 27931 Kelly Johnson Parkway, Santa Clarita.

- Approved, October 1, 2004

St. Louis

Bank of Little Rock, Little Rock, Arkansas -- to establish a branch at 15901 Cantrell Road.

- Approved, September 30, 2004

Richmond

The Bank of Marion, Marion, Virginia -- to establish a branch at Boones Creek Road and Boone Ridge Drive, Johnson City, Tennessee.

- Approved, September 29, 2004

Cleveland

The Commercial and Savings Bank of Millersburg, Millersburg, Ohio -- to establish a mobile branch to provide courier services in Holmes, Wayne, Tuscarawas, Coshocton, Stark, and Ashland Counties.

- Approved, October 1, 2004

San Francisco

East-West Bank, San Marino, California -- to establish an in-store branch at 17713 Pioneer Boulevard, Artesia.

- Approved, September 28, 2004

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 6031 Groveport Road, Groveport.

- Approved, September 28, 2004

### **Bank Branches, Domestic**

#### Chicago

First American Bank, Fort Dodge, Iowa -- to establish branches at 1901 Broadway Street, Iowa City, and 1517 North Ankeny Boulevard, Ankeny.  
- Approved, October 1, 2004

#### Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 101 West Chestnut Street, Burlington.  
- Approved, October 1, 2004

#### New York

JPMorgan Chase Bank, New York, New York -- to establish branches at 405 Lexington Avenue, 330 Plandome Road, Manhasset, and 11521 North FM 620, Austin, Texas.  
- Approved, October 1, 2004

#### Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 251 Mary Ester Boulevard, Mary Ester, Florida, and at the intersection of South Mopac Expressway and William Cannon Drive, Austin, Texas.  
- Approved, September 27, 2004

#### Kansas City

United Bank & Trust, Marysville, Kansas -- to establish a drive-through branch at 726 West Crawford Street, Clay Center.  
- Approved, October 1, 2004

#### San Francisco

Valley Independent Bank, El Centro, California -- to establish a branch at 3203 West March Lane, Stockton.  
- Approved, September 29, 2004

### **Bank Holding Companies**

#### Philadelphia

CB Financial Corporation, Rehoboth Beach, Delaware -- to become a bank holding company and to acquire County Bank.  
- Withdrawn, October 1, 2004

### **Bank Holding Companies**

#### Philadelphia

East Penn Financial Corporation, Emmaus, Pennsylvania -- commitment waiver request.  
- Withdrawn, October 1, 2004

#### Minneapolis

Timberland Bancorp, Baxter, Minnesota -- to become a bank holding company and to acquire Buhl Bancorporation, Inc., Buhl, and The First National Bank of Buhl.  
- Approved, October 1, 2004

#### Cleveland

Tri-State 1st Banc, Inc., East Liverpool, Ohio -- to acquire MDH Investment Management, Inc.  
- Withdrawn, October 1, 2004

### **Change In Bank Control**

#### Dallas

Coushatta Bancshares, Inc., Coushatta, Louisiana -- change in bank control.  
- Permitted, September 29, 2004

#### Minneapolis

First State Agency of Le Center, Inc., Le Center, Minnesota -- change in bank control.  
- Permitted, September 28, 2004

#### Atlanta

Liberty Bancorporation, Longwood, Florida -- change in bank control.  
- Permitted, September 29, 2004

#### Atlanta

SBT Bancshares, Inc., Golden Meadow, Louisiana -- change in bank control.  
- Permitted, October 1, 2004

### **Competitive Factors Reports**

#### San Francisco

American River Bank, Sacramento, California -- report on competitive factors of the proposed merger with Bank of Amador, Jackson.  
- Submitted, September 27, 2004

### **Competitive Factors Reports**

#### San Francisco

Beach Business Bank, Manhattan Beach, California -- report on competitive factors of the proposed merger with Doctors' Bancorp.

- Submitted, September 27, 2004

#### Boston

Brookline Bank, Brookline, Massachusetts -- report on competitive factors of the proposed merger with Medford Co-operative Bank, Medford.

- Submitted, September 27, 2004

#### St. Louis

The Central Bank USA, Inc., Greensburg, Kentucky -- report on competitive factors of the proposed merger with Pioneer Bank, Canmer, and Green River Bank, Morgantown.

- Submitted, October 1, 2004

#### San Francisco

Community First Bank, Kennewick, Washington -- report on competitive factors of the proposed merger with Interim Community First Bank.

- Submitted, September 28, 2004

#### Richmond

First National Bank and Trust Company, Asheboro, North Carolina -- report on competitive factors of the proposed merger with Rowan Savings Bank SSB, Inc., China Grove.

- Submitted, October 1, 2004

#### Cleveland

First National Bank of Pennsylvania, Greenville, Pennsylvania -- report on competitive factors of the proposed merger with The First National Bank of Slippery Rock, Slippery Rock.

- Submitted, October 1, 2004

#### Boston

Georgetown Savings Bank, Georgetown, Massachusetts -- report on competitive factors in connection with the proposed corporate reorganization of Georgetown Bancorp, MHC.

- Submitted, September 28, 2004

### **Competitive Factors Reports**

#### Dallas

Home Federal Bancorp, Inc. of Louisiana, Shreveport, Louisiana -- report on competitive factors of the proposed acquisition of Home Federal Savings & Loan Association.  
- Submitted, September 30, 2004

#### Dallas

Liberty National Bank, Granbury, Texas -- report on competitive factors of the proposed merger with Stephenville Bank and Trust Co., Stephenville.  
- Submitted, September 30, 2004

#### San Francisco

Nevada Security Bank, Reno, Nevada -- report on competitive factors of the proposed merger with CNA Trust Corporation, Costa Mesa, California.  
- Submitted, September 27, 2004

#### San Francisco

Panhandle State Bank, Sandpoint, Idaho -- report on competitive factors of the proposed merger with Magic Valley Bank, Twin Falls.  
- Submitted, September 27, 2004

#### Richmond

Slavie Federal Savings Bank, Bel Air, Maryland -- report on competitive factors of the proposed merger with Slavie Interim Two Bank.  
- Submitted, September 29, 2004

#### San Francisco

Valley Bank, Moreno Valley, California -- report on competitive factors of the proposed merger with a yet-to-be-formed interim California corporation.  
- Submitted, September 29, 2004

#### Minneapolis

VISIONBank, Fargo, North Dakota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Fargo branch of Security State Bank of North Dakota, Hannaford.  
- Submitted, October 1, 2004

### **Competitive Factors Reports**

#### San Francisco

Wilshire State Bank, Los Angeles, California -- report on competitive factors of the proposed merger with Orange Savings Bank of Texas, SSB, Mauriceville, Texas.  
- Submitted, September 28, 2004

### **Extensions Of Time**

#### New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to October 15, 2004, to acquire additional shares of 473 Broadway Holding Corporation and The Adirondack Trust Company.  
- Granted, September 28, 2004

#### San Francisco

North Valley Bank, Redding, California -- extension to September 19, 2005, to establish a branch at 480 South Pioneer Avenue, Woodland.  
- Granted, September 28, 2004

#### Chicago

PrairieLand Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to January 9, 2005, to increase its ownership of PrairieLand Bancorp, Inc. and thereby acquire Farmers and Merchants State Bank.  
- Granted, September 27, 2004

### **Financial Holding Companies**

#### New York

Safra New York Corporation, Dover, Delaware -- election to become a financial holding company.  
- Effective, September 29, 2004

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 2, 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.

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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, October 2, 2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Aozora Bank LTD, Tokyo, Japan, to establish a representative office in New York, New York.	Newspaper – 10/21/2004
Branch	JP Morgan Chase Bank, New York, New York, to establish a branch office at 225 North Wood Avenue, Linden, New Jersey.	Newspaper – 10/23/2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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 – 10/23/2004 Fed Reg – 10/25/2004

#### 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.

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, October 2, 2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Pocono Community Bank, Stroudsburg, PA requests approval to establish a branch office at Route 390 & Price Drive, Barrett Township, Monroe Co, PA	Newspaper – 10/11/2004

#### 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)(5)	Fulton Financial Corporation, Lancaster, PA requests approval to merge with First Washington Financial Corp, Windsor, NJ and thereby indirectly acquire First Washington State Bank, Windsor, NJ	Newspaper – N/Avail Fed Reg – 10/28/2004
CIC	PSB Bancorp, Inc, Philadelphia, PA notice filed by Anthony S. DiSandro, Blue Bell, PA to acquire up to 15% of the outstanding shares of PSB Bancorp, Inc., Philadelphia, PA	Newspaper – N/Avail Fed Reg – 09/27/2004

#### 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.

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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						

**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, October 2, 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	The Croghan Colonial Bank, Fremont, Ohio, proposes to acquire through merger, The Custar State Bank, Custar, Ohio.	Newspaper – N/Avail
*Branch	Fifth Third, Cincinnati, OH to establish a branch at 5991 Sunbury Road, Westerville, OH.	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>
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
*18(c), *3(a)(5) & Branch	Fifth Third Bancorp and Fifth Third Financial Company, both of Cincinnati, Ohio, to acquire 100 percent of and merge with First National Bankshares of Florida, Inc., Naples, Florida, and thereby indirectly acquire First National Bank of Florida, Naples, Florida.	Newspaper – 10/27/2004 Fed Reg – 10/29/2004
*3(a)(1) & 4(c)(8)	Peoples Community Bancorp, Inc., West Chester, OH, to acquire 38% of the outstanding voting shares of Columbia Bancorp, Inc., Cincinnati, OH, pursuant to Section 3(a)(1) of the Bank Holding Company Act and Peoples Community Bancorp, Inc., West Chester, OH, to retain 100% of the voting shares of Peoples Community Bank, West Chester, OH, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Newspaper – N/Avail Fed Reg – N/Avail

## 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>
*18(c), 3(a)(5) & Branch	Sky Financial Group, Inc., Bowling Green, OH to acquire 100 percent of the voting shares of Prospect Bancshares, Inc., Worthington, OH pursuant to Section 3(a)(5) of the Bank Holding Company Act and thereby acquire its wholly-owned subsidiary, Prospect Bank, Columbus, OH and Sky Bank, Salineville, OH to merge with and into Prospect Bank, Columbus, OH pursuant to Section 18(c) of the Federal Deposit Insurance Act and incident thereto establish branch offices pursuant to Section 9 of the Federal Reserve Act.	Newspaper – N/Avail Fed Reg – N/Avail

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\*Subject to the provisions of the Community Reinvestment Act.

## 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.

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

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**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, October 2, 2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Essex, Tappahannock, Virginia, to establish branches at 1325 Tappahannock Boulevard and 323 Prince Street, both locations in Tappahannock, Virginia.*	Newspaper – 10/15/2004
Branch	Union Bank and Trust Company, Bowling Green, Virginia, to establish a branch at 8300 Bell Creek Road, Mechanicsville, Virginia.*	Newspaper – 10/15/2004
18(c)	NBRS Financial, Rising Sun, Maryland, to purchase the assets and assume the deposit liabilities of the Aberdeen, Maryland, branch office of Susquehanna Bank, Baltimore, Maryland.*	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>
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.

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>
693224	Union Bank and Trust Company 212 North Main Street Bowling Green, Virginia 22427	06/14/2004	09/26/2004	S	X	
2787770	Bank of the James 615 Church Street Lynchburg, Virginia 24504	07/19/2004	10/01/2004	S		X

**Section VI – CRA examinations scheduled for**

**Quarter of**

*Institution*

*Location*

None

## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, October 2, 2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 9601 U.S. Highway One, Sebastian, Florida, to be known as the South Sebastian-Indian River Office.*	Newspaper – 10/13/2004

\*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>
CIC	Valley Bancshares, Inc., Russellville, Alabama, prior change in control notice filed by the Rogers Investments, LP, Russellville, Alabama (Partnership), with Diane Rogers Barnes, Marietta, Georgia, and Robert Isaac Rogers, Jr., Russellville, Alabama, as general partners of Partnership, to acquire 44.13 percent of the outstanding shares of Valley Bancshares, Inc., and its subsidiary, Valley State Bank, both of Russellville, Alabama.	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

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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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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 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, October 2, 2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Ames Community Bank, Ames, Iowa, to establish a branch to be located at 4510 Mortensen Ave., Ames, Iowa.*	Newspaper – 10/01/2004
Branch	Bloomington Bank and Trust, Bloomington, Illinois, to establish a branch facility to be located at 890 N. State Street, Elgin, Illinois.*	Newspaper – 08/30/2004
Branch	Calumet County Bank, Brillion, Wisconsin, to establish a branch facility to be located at W443 Veterans Drive, Sherwood, Wisconsin.*	Newspaper – 10/09/2004
Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 9255 Towne Center Drive, Suite 110, San Diego, California.*	Newspaper – 09/24/2004
Branch	Comerica Bank, Detroit, Michigan, to establish branch facilities to be located at 12230 Forestgate Drive, Dallas, Texas, and 805 W. McDermott Drive, Allen, Texas.*	Newspaper – 10/02/2004
Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 1191 Lincoln Avenue, San Jose, California.*	Newspaper – 09/23/2004
Branch	First American Bank, Fort Dodge, Iowa, to establish branch offices at 1901 Broadway, Suite 2, Iowa City, Iowa, and 1517 North Ankeny Boulevard, Ankeny, Iowa.*	Newspaper – 09/24/2004
Branch	Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 101 West Chestnut Street, Burlington, Wisconsin.*	Newspaper – 09/24/2004

\* 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)	Cornerstone Financial Services Group, Inc., Ottumwa, Iowa, to acquire 100 percent of West Liberty Holding Co., West Liberty, Iowa, and thereby indirectly acquire West Liberty State Bank, West Liberty, Iowa.*	Fed Reg – N/Avail Newspaper – N/Avail

## 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>
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

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\* Subject to the provisions of the Community Reinvestment Act

## 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

---

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

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## Section V – Availability of CRA public evaluations

---

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**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 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, October 2, 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	First Bank Corp, Fort Smith, Arkansas, to acquire 100 percent of BOR Bancshares, Inc., Rogers, Arkansas, and thereby indirectly acquire Bank of Rogers, Rogers, Arkansas.*	Newspaper – 10/30/2004 Fed Reg – 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>
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 and management consulting activities. These activities include freight bill audit, carrier rate negotiation analysis, shipment optimization software and warehouse location studies. (Previously reported during the week ended September 25, 2004)	Fed Reg – 10/18/2004

#### 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>
2747466	Exchange Bank of Northeast Missouri Kahoka, Missouri	06/01/2004	09/30/2004	S		X
833646	Bank of Cairo and Moberly Moberly, Missouri	06/14/2004	09/30/2004	S		X

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

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

## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, October 2, 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

\* 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)	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
CIC	Notice by Todd L. and Nancy S. Johnson, Superior, Wisconsin, to gain control of NATCOM Bancshares, Inc., Superior, Wisconsin, and thereby indirectly gain control of National Bank of Commerce, Superior, Wisconsin.	Fed Reg – N/Avail 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
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-10/25/2004

\* 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>
3(a)(1)	DCNB Holding Company, Clear Lake, South Dakota, to become a bank holding company by acquiring 100 percent of Deuel County National Bank, Clear Lake, South Dakota.

**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>
604556	Ravalli County Bank Hamilton, MT	06/21/2004	09/28/2004	O		X

**Section VI – CRA examinations scheduled for**

**Quarter of**

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

# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, October 2, 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)	Newco Front Range, Inc., Fort Collins, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Guaranty Corporation, Denver, Colorado, parent of Guaranty Bank and Trust Company, Denver, Colorado; Collegiate Peaks Bank, Buena Vista, Colorado; and First National Bank of Strasburg, Strasburg, Colorado.	Newspaper – N/Avail Fed Reg – 10/29/2004
3(a)(3)	Centennial Bank Holdings, Inc., Fort Collins, Colorado, to acquire, through its wholly owned subsidiary Newco Front Range, Inc., Fort Collins, Colorado, 100 percent of the voting shares of Guaranty Corporation, Denver, Colorado, parent of Guaranty Bank and Trust Company, Denver, Colorado; Collegiate Peaks Bank, Buena Vista, Colorado; and First National Bank of Strasburg, Strasburg, Colorado.	Newspaper – N/Avail Fed Reg – 10/29/2004
4(c)(8)	Centennial Bank Holdings, Inc., Fort Collins, Colorado, to engage in trust activities through the acquisition of Guaranty Corporation, Denver, Colorado, parent of AMG Guaranty Trust, N.A., Greenwood Village, Colorado.	Newspaper – N/Avail Fed Reg – 10/29/2004

### 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>
Membership	Guaranty Bank and Trust Company, Denver, Colorado, to become a member of the Federal Reserve System.
Membership	Kaw Valley State Bank and Trust Company, Wamego, Kansas, to become a member of the Federal Reserve System.
Investment in Bank Premises	1 <sup>st</sup> Bank and Trust, Broken Bow, Oklahoma, to increase its investment in bank premises.

**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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, October 2, 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**

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>
None						

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

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

## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, October 2, 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 a branch facility to be located at 1015 Nogales Street, Rowland Heights, California.*	Newspaper – 09/28/2004

\* 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	Wells Fargo & Company, San Francisco, California, to acquire First Community Capital Corporation, Houston, Texas, and thereby indirectly acquire its wholly-owned subsidiaries, First Community Capital Corporation of Delaware, Inc., Wilmington, Delaware, First Community Bank N.A., Houston, Texas, First Community Bank San Antonio N.A., San Antonio, Texas, and First Community Advisors, Inc., Houston, Texas.*	Newspaper – N/Avail Fed Reg – 11/08/2004

\* 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.

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**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD</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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