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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. 46*

*Week Ending November 15, 1997*

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**TESTIMONY AND STATEMENTS**

Growing interactions among national financial markets -- statement by Chairman Greenspan before the House Committee on Banking and Financial Services, November 13, 1997

- Published, November 13, 1997

**BANK HOLDING COMPANIES**

Credit Suisse Group, Zurich, Switzerland -- request for exemption in connection with proposed acquisition of the U.S. operations of Winterthur Swiss Insurance Company.

- Granted, November 14, 1997

**BANK MERGERS**

Centura Bank, Rocky Mount, North Carolina -- to acquire a branch of First Union National Bank, Charlotte, North Carolina; and to establish a branch.

- Approved, November 10, 1997

H.2

November 9, 1997 to November 15, 1997

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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Abbreviations: 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

Colonial Bank, Montgomery, Alabama -- to establish a branch at 5245 Service Road South, Mobile, Alabama.  
- Approved, November 10, 1997

San Francisco

Garfield Bank, Montebello, California -- to establish a branch at 15615 Alton Parkway, Irvine, California.  
- Approved, November 12, 1997

Dallas

Texas Bank, Weatherford, Texas -- to establish a branch at 301 East Lee Street, Brownwood, Texas.  
- Approved, November 10, 1997

**BANK HOLDING COMPANIES**

Chicago

Bank of Montreal, Montreal, Canada; Bankmont Financial Corp., Chicago, Illinois; and Harris Bancorp, Inc. -- to acquire Partners First Holdings, LLC, Linthicum, Maryland; Partners First National Bank, Newark, Delaware, Partners First Receivables, LLC, and Partners First Finance, Inc., and engage in lending and data processing services.  
- Permitted, November 13, 1997

San Francisco

City National Corporation, Beverly Hills, California -- to merge with Harbor Bancorp, Long Beach, California, and acquire Harbor Bank.  
- Approved, November 13, 1997

November 9, 1997 to November 15, 1997

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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Atlanta

Claiborne Holding Company, Inc., Tazewell, Tennessee -- request for waiver of commitment.

- Returned, November 13, 1997

Richmond

Coddle Creek Financial Corp., Mooresville, North Carolina -- to acquire Mooresville Savings Bank, SB.

- Approved, November 10, 1997

Chicago

Fisher Bancorp, Inc., Fisher, Illinois -- to acquire Fisher National Bank.

- Approved, November 10, 1997

San Francisco

Greater Bay Bancorp, Palo Alto, California -- to acquire Peninsula Bank of Commerce, Millbrae, California.

- Approved, November 12, 1997

Atlanta

Henderson Bancshares, Inc., Troy, Alabama -- to acquire Pea River Capital Corporation, Elba, Alabama, and the Peoples Bank of Coffee County.

- Approved, November 13, 1997

Kansas City

Midland First Financial Corporation, Lee's Summit, Missouri -- to acquire Midland Bank.

- Approved, November 13, 1997

Dallas

Texas Central Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire Texas Central Bank, N.A., Dallas, Texas.

- Approved, November 14, 1997

November 9, 1997 to November 15, 1997

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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Dallas

Texas Central Bancshares, Inc., Dallas, Texas -- to acquire Texas Central Bancshares of Delaware, Inc., Wilmington, Delaware, and Texas Central Bank, N.A., Dallas, Texas.

- Approved, November 14, 1997

Richmond

Virginia Bank Bankshares, Inc., Danville, Virginia -- to acquire Virginia Bank and Trust Company.

- Approved, November 12, 1997

Secretary

Wachovia Corporation, Winston-Salem, North Carolina -- to acquire Solutions by Design, Inc., Atlanta, Georgia, and engage in data processing services related to providing banking and financial services over the Internet.

- Permitted, November 13, 1997

San Francisco

Zions Bancorporation, Salt Lake City, Utah -- request for waiver of application to acquire Tri-State Financial Corporation, Denver, Colorado, and Tri-State Bank

- Granted, November 12, 1997

**BANK MERGERS**

Atlanta

Alabama Exchange Bank, Tuskegee, Alabama -- to acquire the assets and assume the liabilities of a branch at 103 South Elm Street, Ashland of First National Bank of Ashland, Ashland, Alabama.

- Approved, November 12, 1997

San Francisco

Southern California Bank, Anaheim, California -- to merge with National Bank of Southern California, Newport Beach, California.

- Approved, November 13, 1997

November 9, 1997 to November 15, 1997

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANKS, STATE MEMBER**

Atlanta

AmSouth Bank, Birmingham, Alabama -- request for waiver of commitment concerning certain properties.

- Withdrawn, November 14, 1997

**CAPITAL STOCK**

San Francisco

Liberty Bank, South San Francisco, California -- redemption of shares.

- Approved, November 10, 1997

St. Louis

Texico Bancshares Corporation, Texico, Illinois -- redemption of shares.

- Approved, November 10, 1997

**CHANGE IN BANK CONTROL**

Atlanta

Community Bankshares, Inc., Cornelia, Georgia -- change in bank control.

- Permitted, November 12, 1997

Cleveland

Hindman Bancshares, Inc., Hindman, Kentucky -- change in bank control.

- Permitted, November 14, 1997

St. Louis

Texico Bancshares Corporation, Texico, Illinois -- change in bank control.

- Permitted, November 10, 1997

**COMPETITIVE FACTORS REPORTS**

Richmond

Branch Banking & Trust of Virginia, Virginia Beach, Virginia -- report on competitive factors of the proposed merger with Virginia First Savings Bank, F.S.B., Petersburg, Virginia.

- Submitted, November 10, 1997

November 9, 1997 to November 15, 1997

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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San Francisco

California Commerce Bank, Los Angeles, California -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Chula Vista and San Ysidro, California, branches of California Commerce Bank, Los Angeles, California.

- Submitted, November 13, 1997

Richmond

Citizens Bank of Morgantown, Morgantown, West Virginia -- report on competitive factors of the proposed merger with The Bank of Morgantown, Inc.

- Submitted, November 10, 1997

Dallas

Citizens National Bank of Wills Point, Wills Point, Texas -- report on competitive factors of the proposed merger with Citizens National Bank Interim of Wills Point.

- Submitted, November 13, 1997

Dallas

City Bank & Trust Co., Natchitoches, Louisiana -- report on competitive factors of the proposed merger with Interim City Bank.

- Submitted, November 13, 1997

Kansas City

Guaranty Bank & Trust Company, Kansas City, Kansas -- report on competitive factors of the proposed merger with Bank of Coffey, Coffey, Kansas.

- Submitted, November 13, 1997

San Francisco

H.F. Ahmanson & Company, Irwindale, California -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of Coast Savings Financial, Inc., Glendale, California.

- Submitted, November 13, 1997

November 9, 1997 to November 15, 1997

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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Atlanta

Monroe County Bank, Monroeville, Alabama -- report on competitive factors of the proposed merger with Peterman State Bank, Peterman, Alabama.  
- Submitted, November 12, 1997

Richmond

NationsBank, National Association, Charlotte, North Carolina -- report on competitive factors of the proposed merger with Boatmen's Trust Company of Illinois, Belleville, Illinois; Boatmen's Trust Company, St. Louis, Missouri; and Boatmen's Trust Company, Oklahoma City, Oklahoma.  
- Submitted, November 10, 1997

San Francisco

Peninsula Bank of Commerce, Millbrae, California -- report on competitive factors of the proposed merger with GBB Acquisition Corp., Palo Alto, California.  
- Submitted, November 13, 1997

San Francisco

Security National Bank, Manhattan, Kansas -- report on competitive factors of the proposed merger with Citizens State Bank, Osage City, Kansas.,  
- Submitted, November 13, 1997

**EXTENSIONS OF TIME**

St. Louis

Arkansas National Bancshares, Inc., Bentonville, Arkansas -- extension to January 10, 1998, to engage de novo in data processing activities through the development and marketing of a home-banking software package for other banks through Millenia, LLC.  
- Granted, November 14, 1997

Cleveland

BNB Bancorp, Inc., Brookville, Ohio -- extension to February 15, 1998, to acquire Brookville National Bank.  
- Granted, November 14, 1997



November 9, 1997 to November 15, 1997

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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Cleveland

Provident Bank, Cincinnati, Ohio -- extension to March 31, 1998, to merge with The Provident Bank of Kentucky, Alexandria, Kentucky.  
- Granted, November 10, 1997

**MEMBERSHIP**

San Francisco

Hacienda National Bank, Santa Maria, California -- to become a member of the Federal Reserve System.  
- Approved, November 10, 1997

**REGULATIONS AND POLICIES**

FOMC

Federal Open Market Committee -- minutes of the meeting on September 30, 1997.  
- Approved, November 13, 1997

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANK HOLDING COMPANIES**

St. Louis

Louisville Development Bancorp, Inc., Louisville, Kentucky -- to control Louisville Enterprise Center, Inc., and engage in community development activities.  
- Permitted, November 7, 1997

**COMPETITIVE FACTORS REPORTS**

Kansas City

Central Bank of Alva, Alva, Oklahoma -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of three Woodward, Oklahoma, branches of BancFirst, Oklahoma City, Oklahoma.  
- Submitted, November 7, 1997

**District 1**  
**Federal Reserve Bank of Boston**

**Applications and notifications filed during the week of 11-14-97**

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

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
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None

**Section VI - CRA examinations scheduled for First Quarter of 1998**

<i>Institution</i>	<i>Location</i>
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Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

The Federal Reserve Bank of Boston does not have any institutions scheduled to be examined for CRA during the first quarter of 1998.

**District 2**  
**Federal Reserve Bank of New York**

**Applications and notifications filed during the week of 11/09/97 - 11/15/97**

**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>
Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office at 1304 Niagra Falls Boulevard, Tonawanda, New York.*	12/08/97

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

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

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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>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
None					

**Section VI - CRA examinations scheduled for First Quarter of 1998**

<i>Institution</i>	<i>Location</i>
Chemung Canal Trust Company	One Chemung Canal Plaza P.O. Box 1522 Elmira, New York 14902
Community Bank of Bergen County	125 West Pleasant Avenue Maywood, New Jersey 07607
European American Bank	One E.A.B. Plaza Uniondale, New York 11555
Tioga State Bank	One North Main Street Spencer, New York 14883

**District 3**  
**Federal Reserve Bank of Philadelphia**

**Applications and notifications filed during the week of November 10,1997**

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

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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>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
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None

**Section VI - CRA examinations scheduled for First Quarter of 1998**

<i>Institution</i>	<i>Location</i>
Bryn Mawr Trust Company	Bryn Mawr, PA
First Commercial Bank	Philadelphia, PA
Bank of Landisburg	Landisburg, PA
Premier Bank	Doylestown, PA
First Republic	Philadelphia, PA
Summit Bank	Bethlehem, PA

**Footnotes**

“Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution’s examination is rescheduled for a date later than the end of the date range reflected in published schedule, the institution’s name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.”



**District 4**  
**Federal Reserve Bank of Cleveland**

**Applications and notifications filed during the week ending 11/15/97**

**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>
BKBRX	Received notice from Farmers Citizens Bank, Bucyrus, OH on November 10, 1997, of its intent to establish a branch in Cardington, OH.	* November 19, 1997

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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>
3A3A Notice	Received notice from Premier Financial Bancorp, Inc., Georgetown, KY on November 14, 1997, of its intent to acquire Ohio River Bank, Ironton, OH.	*Not Yet Known#
CC Notice	Received notice of Change in Bank Control from Altier Family et al on November 13, 1997, of their intent to acquire up to 49.58% of the outstanding voting shares of Bank of Corning, Corning, OH	*F: 12/04/97

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

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

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*Description of the CRA Goal against which institutions are evaluated, the four performance levels, and the institutions for which an evaluation is publicly available.*

The CRA requires a periodic evaluation of each covered institution regarding the extent to which it has ascertained, and helped meet, the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA.:

- Outstanding**
- Satisfactory**
- Needs to Improve**
- Substantial noncompliance**

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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>
225728	The Citizens Savings Bank Company 132 East Front Street Pemberville, OH 43450	9/02/97	11/10/97	Satisfactory
150727	The Richwood Banking Company 28 North Franklin Street Richwood, OH 43344	8/25/97	11/10/97	Satisfactory

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**Section VI - CRA examinations scheduled for Fourth Quarter of 1997**

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<i>Institution</i>	<i>Location</i>
<b>Andover Bank</b>	P.O. Box 1300, Public Square, Andover, OH 44003-1300
<b>Bank of Corning Company</b>	P.O. Box 428, N. Valley Street, Corning, OH 43730-0428
<b>Commercial &amp; Savings Bank Co.</b>	P.O. Box 50, 701 S. Market Street, Danville, OH 43014-0050
<b>Fifth Third of Northeastern Ohio</b>	1404 E. Ninth Street, Cleveland, OH 44114
<b>Genoa Banking Company</b>	P.O. Box 98, 801 Main Street, Genoa, OH 43430-0098
<b>Hamler State Bank</b>	P.O. Box 358, 210 Randolph Street, Hamler, OH 43524-0358
<b>Hocking Valley Bank</b>	P.O. Box 4847, 7 W. Stimson, Athens, OH 45701-4847
<b>The Citizens Banking Company</b>	P.O. Box 5016, 100 E. Water Street, Sandusky, OH 44871-5016
<b>The Corn City State Bank</b>	P.O. Box 197, 120 W. Main Street, Deshler, OH 43516-0197
<b>The Cortland Savings &amp; Banking Co.</b>	P.O. Box 98, 194 W. Main Street, Cortland, OH 44410-0098
<b>The Custar State Bank</b>	P.O. Box 127, Main Street, Custar, OH 43511-0127
<b>The Farmers Citizen Bank</b>	P.O. Box 567, Washington Square, Bucyrus, OH 44820-0567
<b>The Metamora State Bank</b>	P.O. Box F, 120 E. Main Street, Metamora, OH 43540-0270
<b>The Minster State Bank</b>	P.O. Box 90, 96 W. Fourth Street, Minster, OH 45865-0090
<b>The Provident Bank</b>	1 E. 4th Street, Cincinnati, OH 45202
<b>Towne Bank</b>	P.O. Box 202, 610 E. South Boundary, Perrysburg, OH 43551

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**District 5**  
**Federal Reserve Bank of Richmond**

**Applications and notifications filed during the week of November 10, 1997**

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	F & M Bank-Northern Virginia, Fairfax, Virginia, to operate a branch at 200 North Washington Street, Alexandria, Virginia.*	12-8-97
18(c)	Northern Neck State Bank, Warsaw, Virginia, to acquire branches of Signet Bank, Richmond, Virginia, located in White Stone; Kilmarnock; Burgess; and Reedville, Virginia.*	Not yet available.
18(c)	King George State Bank, King George, Virginia, to acquire the Colonial Beach, Virginia, branch of Signet Bank, Richmond, Virginia.*	Not yet available.

\*Application is subject to CRA requirements.

**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**

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Foreign	NationsBank Corporation, Charlotte, North Carolina, to acquire 51% of the shares of Banco Liberal, S.A., Rio de Janeiro, Brazil, and Liberal Banking Corporation Limited, Nassau, Bahamas.	
3(a)(1)	GNB Bankshares Corporation, Grundy, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Grundy National Bank, Grundy, Virginia.	
3(a)(1)	Monroe Financial, Inc., Greenville, West Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Bank of Greenville, Greenville, West Virginia.	

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## Section V - Availability of CRA public evaluations

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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>
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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.

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

**Outstanding**  
**Satisfactory**  
**Needs to improve**  
**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>
615329	The Forest Hill State Bank 130 South Bond Street Bel Air, Maryland 21014-3836	8-25-97	11-8-97	Satisfactory	Small
650526	The Commonwealth Bank 9310 Midlothian Turnpike Richmond, Virginia 23235-4947	9-2-97	11-9-97	Satisfactory	Small

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**Section VI - CRA examinations scheduled for First Quarter of 1998**

<i>Institution</i>	<i>Location</i>
F&M Bank - Allegiance	Bethesda, Maryland
Community Bank of Tri-County	Waldorf, Maryland
The Bank of Belton	Belton, South Carolina
Johnsonville State Bank	Johnsonville, South Carolina
Virginia Heartland Bank	Fredericksburg, Virginia
Bank of Carroll	Hillsville, Virginia
First Community Bank of Saltville	Saltville, Virginia
Barbour County Bank	Philippi, West Virginia
One Valley Bank of Summersville	Summersville, West Virginia

# District 6

## Federal Reserve Bank of Atlanta

### Applications and notifications filed during the week of November 14, 1997

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Colonial Bank, Montgomery, Alabama, to merge with United American Bank of Central Florida, Orlando, Florida.	12-07-97*
18(c)	Capital City Bank, Tallahassee, Florida, to acquire the assets and liabilities of five offices of First Federal Savings & Loan Association of Florida, Lakeland, Florida (Bronson, Chiefland, Cross City, Trenton, and Williston, Florida)	11-29-97*
Member	Harris Trust/Bank of Montreal, West Palm Beach, Florida (a/k/a/ Harris Trust Company of Florida), to become a member of the Federal Reserve System.	12-01-97*
18(c)	Compass Bank, Houston, Texas, to merge with Fidelity Bank, National Association, University Park, Texas.	11-29-97*

\*Application is subject to CRA requirements.

#### 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)	The Colonial BancGroup, Inc., Montgomery, Alabama, to merge with United American Holding Corporation, and thereby directly acquire United American Bank of Central Florida, both of Orlando, Florida.	12-08-97* Fed Reg
3(a)(5)	Compass Bancshares, Inc., Birmingham, Alabama, along with Compass Banks of Texas, Inc., Birmingham, Alabama, and Compass Bancorporation of Texas, Inc., Wilmington, Delaware, to merge with Fidelity Resources Company, University Park, Texas, and thereby directly acquire Fidelity Resources Company of Delaware, Wilmington, Delaware, and Fidelity Bank, National Association, University Park, Texas.	12-15-97* Fed Reg
CIC	Admiralty Bancorp, Inc., Hamilton Square, New Jersey, change in control notice to acquire 100 percent of White Eagle Financial Group, Inc., Palm Beach Gardens, Florida.	11-28-97* Fed Reg



**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>
3(a)(3)	Riverside Banking Company, Fort Pierce, Florida, to acquire 23.53 percent of Class A Stock and 8.89 percent of Class B Stock of Riverside Gulf Coast Banking Company, and its subsidiary, Riverside Bank of the Gulf Coast, both of Cape Coral, Florida.	12-01-97* Fed Reg
3(a)(1)	Community First Banking Company, Carrollton, Georgia, to become a bank holding company by acquiring Community First Bank, Carrollton, Georgia, upon its conversion from a savings and loan association currently known as Carrollton Federal Bank, FSB.	12-01-97* Fed Reg
3(a)(1)	Hogan Investments, Inc., Forsyth, Georgia, along with Hogan Investments, Ltd., Forsyth, Georgia, and Laurens Bancshares, Inc., Dudley, Georgia, to become bank holding companies through acquisition of Bank of Dudley, Dudley, Georgia.	N/Avail*
3(a)(3)	Community Bancshares of Mississippi, Inc., Forest, Mississippi, to acquire Community Bank, DeSoto County, Southaven, Mississippi (in organization).	N/Avail*

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\*Application is subject to CRA requirements.

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

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Citizens Bancshares Corporation, Atlanta, Georgia, to acquire FSB Mortgage Services, Inc., Decatur, Georgia, and thereby engage in providing residential mortgage lending and mortgage brokering services.	12-02-97

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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>	<i>Ending date of comment period</i>
4(c)(8)	United Security Bancshares, Inc., Thomasville, Alabama, through its subsidiary, First Security Courier Corporation, Thomasville, Alabama, to engage <b>de novo</b> in operating courier service.	

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## Section V - Availability of CRA public evaluations

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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>
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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.

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

**Outstanding**  
**Satisfactory**  
**Needs to improve**  
**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>
12833	Columbia Bank Post Office Box 5079 Tampa, Florida 33675	07-28-97	11-06-97	Satisfactory	Small Bank
567231	Bank of Alabama 2340 Woodcrest Place Birmingham, Alabama 35209	07-17-97	11-13-97	Satisfactory	Small Bank

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**Section VI - CRA examinations scheduled for 4th Quarter of 1997**

<i>Institution</i>	<i>Location</i>
The Peoples Bank & Trust Company	Selma, Alabama
Gulf Bank	Miami, Florida
Citizens Trust Bank	Atlanta, Georgia
Colonial Bank	Montgomery, Alabama
Bank of Alabama	Birmingham, Alabama
The Community Bank	Nashville, Tennessee
Commercial Bank	Harrogate, Tennessee
Capital City Bank	Tallahassee, Florida
Southeastern Bank of Florida	Alachua, Florida

# District 7

## Federal Reserve Bank of Chicago

**Applications and notifications filed during the week of November 14, 1997**

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	NBD Bank Detroit, Michigan 34400 Utica Road Fraser, Michigan	Newspaper - 11/24/97
Branch	North Shore Community Bank & Trust Company Wilmette, Illinois 351 Linden Avenue Wilmette, Illinois	Newspaper - 12/12/97

Newspaper - Newspaper Comment Period Ending Date

### 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)	Bank of Montreal* Montreal, Canada Harris Trust Company of Florida West Palm Beach, Florida	Fed Reg - 11/28/97 Newspaper - 12/1/97
3(a)(3)	Bankmont Financial Corp.* Chicago, Illinois Harris Trust Company of Florida West Palm Beach, Florida	Fed Reg - 11/28/97 Newspaper - 12/1/97
3(a)(3)	Harris Bankcorp, Inc.* Chicago, Illinois Harris Trust Company of Florida West Palm Beach, Florida	Fed Reg - 11/28/97 Newspaper - 12/1/97
3(a)(1)	RW Bancorp., Ltd.* Reeseville, Wisconsin State Bank of Reeseville Reeseville, Wisconsin	Fed Reg - 12/12/97 Newspaper - 11/28/97

**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>
3(a)(3)	Capitol Bancorp, Ltd.* Lansing, Michigan Kent Commerce Bank (in organization) Kentwood, Michigan	Fed Reg - 11/28/97 Newspaper - N/Avail
3(a)(1)	Koss-Winn Bancshares, Inc. Employee Stock Ownership Plan with 401(k) Provisions* Buffalo Center, Iowa Koss-Winn Bancshares, Inc. Buffalo Center, Iowa Farmers Trust and Savings Bank Buffalo Center, Iowa	Fed Reg - 12/12/97 Newspaper - N/Avail
3(a)(1)	First Mutual of Richmond, Inc.* Richmond, Indiana Richmond Mutual Bancorporation, Inc. Richmond, Indiana First Bank of Richmond, National Association Richmond, Indiana	Fed Reg - 12/15/97 Newspaper - N/Avail
3(a)(1)	Richmond Mutual Bancorporation, Inc.* Richmond, Indiana First Bank of Richmond, National Association Richmond, Indiana	Fed Reg - 12/15/97 Newspaper - N/Avail
3(a)(3)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Sentry Bancorp, Inc. Edina, Minnesota Cannon Valley Bank Dundas, Minnesota	Fed Reg - N/Avail Newspaper - N/Avail
3(a)(5)	F & M Merger Corporation* Kaukauna, Wisconsin Sentry Bancorp, Inc. Edina, Minnesota Cannon Valley Bank Dundas, Minnesota	Fed Reg - N/Avail Newspaper - N/Avail
CoC-HC	First Lacon Corp. Lacon, Illinois By Norman L. Nelson and Louise K. Kanive	Fed Reg - N/Avail Newspaper - 11/28/97

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Fed Reg - Federal Register Comment Period Ending Date

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not available at this time

\* - Subject to the provision 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>
4(c)(8)	Community National Bancorporation Waterloo, Iowa To engage de novo in making and servicing loans	Fed Reg - 11/28/97

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Fed Reg - Federal Register Comment Period Ending Date

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

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

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## Section V - Availability of CRA public evaluations

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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>
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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.

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

**Outstanding**  
**Satisfactory**  
**Needs to improve**  
**Substantial noncompliance**

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

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583147	Firststar Bank One South Pinckney Street P.O. Box 7900 Madison, WI 53707-7900 (608) 252-4000	4/21/97	11/10/97	Outstanding	Large
830645	The Farmers Bank 130 S. Washington Street P.O. Box 170 Mt. Pulaski, IL 62548 (217) 792-5286	8/11/97	11/12/97	Satisfactory	Small

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**Section VI - CRA examinations scheduled for First Quarter of 1998**

<i>Institution</i>	<i>Location</i>
ILLINOIS	
Midwest Bank and Trust Company	Elmwood Park
Northside Community Bank	Gurnee
Midwest Bank of Hinsdale	Hinsdale
Royal American Bank	Inverness
Peoples State Bank of Mansfield	Mansfield
Millbrook-Newark Bank	Newark
Midwest Bank of McHenry County	Union
INDIANA	
Irwin Union Bank and Trust	Columbus
IOWA	
Iowa State Bank	Calmar
Fortress Bank of Cresco	Cresco
Citizens Bank and Trust	Hudson
The Home Trust & Savings Bank	Osage
Ossian State Bank	Ossian
Community Savings Bank	Robins
Security State Bank	Stuart
Tama State Bank	Tama
Washington State Bank	Washington
MICHIGAN	
Eastern Michigan Bank	Croswell
G W Jones Exchange Bank	Marcellus
Michigan Heritage Bank	Novi
WISCONSIN	
F&M Bank-Algoma	Algoma
M&I Bank Fox Valley	Appleton



M&I Bank Northeast	Green Bay
M&I Bank South	Janesville
M&I Bank of Mayville	Mayville
M&I Bank of Southern Wisconsin	Madison
Liberty Bank	Milwaukee
M&I Central State Bank	Oshkosh
Heritage Bank and Trust	Racine
M&I Bank of Shawano	Shawano
M&I Mid-State Bank	Stevens Point
M&I Bank South Central	Watertown

**District 8**  
**Federal Reserve Bank of St. Louis**

**Applications and notifications filed during the week of November 10, 1997**

**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)	* Notice by First Western Bancshares, Inc. Employee Stock Ownership Trust, Booneville, Arkansas, to acquire 30.4 percent of the voting shares of First Western Bancshares, Inc., Booneville, Arkansas (previously reported during the week of November 3, 1997).	Fed Reg: 12/8/97
3(a)(3)	* Notice by First Banks, Inc., St. Louis, Missouri, to acquire Pacific Bay Bank, San Pablo, California.	Newspaper: 12/17/97

\* 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>
4(j)(5)(B)	Notice by NSB Bancorp, Inc., Metropolis, Illinois, to acquire 25 percent of Central Coast Processing, Inc., San Luis Obispo, California.	N/A

**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>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
814757	UMB Bank, Northeast Monroe City, MO	8/11/97	10/10/97	Outstanding	Large Bank

**Section VI - CRA examinations scheduled for first Quarter of 1998**

<i>Institution</i>	<i>Location</i>
Bank of Bentonville	Bentonville, Arkansas
McIlroy Bank & Trust	Fayetteville, Arkansas
Farmers and Merchants Bank	Rogers, Arkansas
Springdale Bank & Trust	Springdale, Arkansas
The Farmers & Merchants Bank	Stuttgart, Arkansas
The Bank of Yellville	Yellville, Arkansas
First State Bank of St. Peter	St. Peter, Illinois
Teutopolis State Bank	Teutopolis, Illinois
TCB Bank	Tell City, Indiana
The Callaway Bank	Fulton, Missouri
Farmers & Merchants Bank	Hannibal, Missouri
Citizens Bank	New Haven, Missouri

# District 9

## Federal Reserve Bank of Minneapolis

Applications and Notifications Filed During the Week of November 10, 1997

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Member	Glacier Bank of Eureka, Eureka, Montana, to become a member of the Federal Reserve System.	December 19, 1997
Member	Glacier Bank of Whitefish, Whitefish, Montana, to become a member of the Federal Reserve System.	December 19, 1997
Branch	Yellowstone Bank, Laurel, Montana, to establish a branch in Billings, Montana. *	November 14, 1997
Branch	Yellowstone Bank, Laurel, Montana, to establish a branch in Billings, Montana. *	November 21, 1997

\* 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)	Montana Security, Inc., Havre, Montana, for prior approval to acquire 100% of the voting shares of Northeast Montana Bank Shares, Inc., Poplar, Montana. *	December 15, 1997 (Fed Reg)
3(a)(5)	GEBSCO, Inc., Cochrane, Wisconsin, for prior approval to merge with Firstmondovi, Inc., Mondovi, Wisconsin. *	December 8, 1997 (Fed Reg)
3(a)(1)	Eastwood Financial Corporation Employees' Profit Sharing and Stock Ownership Plan, Rochester, Minnesota, for prior approval to become a bank holding company through the acquisition of 30% of the voting shares of Eastwood Financial Corporation, Rochester, Minnesota. *	N/Avail

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

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**Section V - Publicly available CRA evaluations**

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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>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
624956	Valley Bank of Ronan Ronan, Montana	9/4/97	11/12/97	Outstanding	Small Bank

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**Section VI - CRA examinations scheduled****Quarter of** January 1, 1998 - March 31, 1998

<i>Institution</i>	<i>Location</i>
United Bankers' Bank	Bloomington, Minnesota
American State Bank	Grygla, Minnesota
Minnesota BANKFIRST	Minneapolis, Minnesota
First Citizens Bank of Butte	Butte, Montana
Community Bank-Missoula, Inc.	Missoula, Montana
Farmers State Bank	Victor, Montana
Dacotah Bank	Aberdeen, South Dakota
BANKFIRST	Sioux Falls, South Dakota
F&M Bank-Landmark	Clear Lake, Wisconsin

# District 10

## Federal Reserve Bank of Kansas City

**Applications and notifications filed during the week of November 14, 1997**

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Michael and Debra Platt, Hardtner, Kansas; James and Beverly Molz, Kiowa, Kansas; David and Peggy Collins, Burlington, Oklahoma; and Roland and Terry Pederson, Burlington, Oklahoma, for prior approval to acquire voting control of B-K Agency, Inc., Hardtner, Kansas, and thereby indirectly acquire Farmers State Bank, Hardtner, Kansas.	Fed Reg - 09/10/97 Newspaper - 09/02/97
*3(a)(1)	Sundance Bankshares, Inc., Sundance, Wyoming, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Sundance State Bank, Sundance, Wyoming.	Fed Reg - 12/15/07 Newspaper - N/Avail
CIC	L & W Holding Company, Oklahoma City, Oklahoma, for prior approval to acquire voting control of First Fidelity Bancorporation, Oklahoma City, Oklahoma, and thereby indirectly acquire First Fidelity Bank, N.A., Oklahoma City, Oklahoma.	Fed Reg- N/Avail Newspaper -N/Avail

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

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



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

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)RN	Union City Corporation, Union City, Oklahoma, for prior approval to become a bank holding company through acquisition of 100 percent of the voting shares of Bank of Union, Union City, Oklahoma.	

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

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*Description of the CRA Goal against which institutions are evaluated, the four performance levels, and the institutions for which an evaluation is publicly available.*

The CRA requires a periodic evaluation of each covered institution regarding the extent to which it has ascertained, and helped meet, the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA.:

**Outstanding**  
**Satisfactory**  
**Needs to Improve**  
**Substantial noncompliance**

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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>
416058	Citizens Bank Westminster, Colorado	08-11-97	11-11-97	Satisfactory

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**Section VI - CRA examinations scheduled for 1st Quarter of 1998**

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<i>Institution</i>	<i>Location</i>
Rio Grande County Farmers State Bank	Del Norte, Colorado
Unita County First State Bank	Fort Morgan, Colorado
State Bank & Trust	Mountain View, Wyoming
Montrose Bank	Fort Collins, Colorado
	Colorado Springs, Colorado
	Montrose, Colorado

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# District 11

## Federal Reserve Bank of Dallas

Applications and Notifications Filed During the Week of November 10, 1997

### 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	Chase Family No. 2, Ltd., Waco, TX, et al, to acquire an interest in CentraBanc Corporation, Waco, TX (Previously reported during the week of October 27, 1997)	**97/11/28
CIC	Lyndon Lowell Olson, Jr., Waco, TX, only notificant, to acquire an interest in CentraBanc Corporation, Waco, TX (Previously reported during the week of October 27, 1997)	**97/11/28
CIC	Jack C. Vanderburg, Dalhart, TX, et al, to acquire an interest in First Dalhart Bancshares, Inc., Dalhart, TX (Previously reported during the week of November 3, 1997)	**97/12/04

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

\*\* Comment period ending date is the date specified in the newspaper only.

N/Avail - Not available at this time.

### 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 - Publicly available CRA 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>
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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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>
None					

**Section VI - CRA examinations scheduled First Quarter of 1998**

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<i>Institution</i>	<i>Location</i>
Texas Heritage Bank 961156	500 W. Hwy 79 Hutto, TX 78634
Security State Bank 133551	115 W. 3rd Street Pecos, TX 79772
Citizens Bank & Trust Company of Baytown 203856	1300 Rollingbrook Dr. Baytown, TX 77521

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# District 12

## Federal Reserve Bank of San Francisco

Applications and Notifications Filed During the Week of 11/10/97 through 11/14/97

### 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)	Urban Bank, Makati City, Philippines, to become a bank holding company by acquiring Redwood Bancorp, San Francisco, California. *	Newspaper 11/28/97 Fed Reg 12/10/97
3(a)(5)	InterWest Bancorp, Inc., Oak Harbor, Washington, to merge with Puget Sound Bancorp, Inc., Port Orchard, Washington. *	Newspaper 12/07/97 Fed Reg N/Avail
3(a)(3)	Eggemeyer Advisory Corp., Castle Creek, L.L.C., and Castle Creek Capital Partners Fund-I, L.P., all of San Diego, California, to acquire up to 24.9 percent of Regency Bancorp, Fresno, California. *	Newspaper 12/11/97 Fed Reg N/Avail

\* Subject to CRA

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

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	First Security Corporation, Salt Lake City, Utah, to engage in underwriting and dealing in certain "bank eligible" and "bank ineligible" securities, other securities related activities, and activities incidental thereto through the establishment of a Section 20 broker dealer subsidiary, First Security Capital Markets, Inc., Salt Lake City, Utah.	Fed Reg N/Avail
4(c)(8)	Eggemeyer Advisory Corp., Castle Creek, L.L.C., and Castle Creek Capital Partners Fund-I, L.P., all of San Diego, California, to engage in certain nonbanking activities through the acquisition of Regency Investment Advisors, Inc., Fresno, California.	Fed Reg N/Avail

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

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**Section V - Publicly available CRA 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>Large bank</i>	<i>Small bank</i>

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.

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

- Outstanding**
- Satisfactory**
- Needs to improve**
- 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>Large bank</i>	<i>Small bank</i>
None						

**Section VI - CRA examinations scheduled****Quarter of** First Quarter of 1998

<i>Institution</i>	<i>Location</i>
Bank of Coronado	Coronado, CA
Bank of Ephraim	Ephraim, UT
Bank of Lake County	Lakeport, CA
Cache Valley Bank	Logan, UT
California Center Bank	Los Angeles, CA
Capital Bank of North County	Carlsbad, CA
Community First Bank	Prineville, OR
Cuyamaca Bank	Santee, CA
Farmers and Merchants Bank of Central California	Lodi, CA
Farmers and Merchants Bank of Long Beach	Long Beach, CA
First American Bank	Rosemead, CA
Foothill Independent Bank	Glendora, CA
Harris Trust Bank of Arizona	Scottsdale, AZ
Humboldt Bank	Eureka, CA
Idaho Banking Company	Boise, ID
Mid-Peninsula Bank	Palo Alto, CA
North County Bank	Escondido, CA
San Benito Bank	Hollister, CA
Westamerica Bank	San Rafael, CA

Footnotes: The above data are being provided for your information should you wish to share comments with this Reserve Bank regarding the CRA performance of a scheduled bank's examination. Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments should be directed to W. Gordon Smith at the Federal Reserve Bank of San Francisco, Division of Banking Supervision and Regulation (MS620), 101 Market Street, San Francisco, CA 94105.