
Federal Reserve Release



H.2

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

No. 52

Week Ending December 27, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Consumer Advisory Council -- appointment of fourteen new members with designation of William L. Lund as Chairman and Yvonne S. Sparks as Vice Chairman.

- Approved, December 24, 1997

Thrift Institutions Advisory Council -- appointment of four new members with designation of Charles R. Rhinehart as President and William A. Fitzgerald as Vice President.

- Announced, December 23, 1997

REGULATIONS AND POLICIES

Internal audit function and audit outsourcing arrangements to ensure sound practices -- interagency policy statement of the Federal Reserve and the other federal banking agencies.

- Announced, December 22, 1997

Treatment of U.S. companies operating in the government debt market of the Netherlands -- request for comment whether U.S. companies have the same competitive opportunities as Dutch companies in that market.

- Announced, December 23, 1997

H.2

December 21, 1997 to December 27, 1997

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

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

St. Louis

Bank of Mulberry, Mulberry, Arkansas -- to establish a branch at 507 Main Street.
- Approved, December 23, 1997

BANK HOLDING COMPANIES

Atlanta

Community Bancshares of Mississippi, Inc., Forest, Mississippi -- to acquire
Community Bank, Southaven, Mississippi.
- Approved, December 23, 1997

Dallas

Donley City Bancshares, Clarendon, Texas -- request for waiver of application to
acquire Knorpp Insurance Agency.
- Granted, December 22, 1997

Chicago

F & M Bancorporation, Inc., Kaukauna, Wisconsin -- to acquire Bank of South
Wayne, South Wayne, Wisconsin.
- Approved, December 23, 1997

F & M Bancorporation, Inc., Kaukauna, Wisconsin, and F & M Merger Corporation
-- to acquire Sentry Bancorp, Inc., Edina, Minnesota, and Cannon Valley Bank,
Dundas, Minnesota.
- Approved, December 23, 1997

Richmond

F & M National Corporation, Winchester, Virginia -- to establish a trust subsidiary
and acquire trust business from F & M Bank-Winchester, F & M Bank-Northern
Virginia, Fairfax, Virginia; and F & M Bank-Peoples, Warrenton, Virginia.
- Approved, December 23, 1997

December 21, 1997 to December 27, 1997

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

St. Louis

First Banks, Inc., Creve Coeur, Missouri; Sundowner Corporation, Reno, Nevada; and First Banks America, Inc., Clayton, Missouri -- to acquire Pacific Bay Bank, San Pablo, California.

- Approved, December 22, 1997

Chicago

First Busey Corporation, Urbana, Illinois -- to acquire Busey Business Bank, Indianapolis, Indiana.

- Approved, December 24, 1997

Minneapolis

First Western Bancorp, Inc., Huron, South Dakota -- application to acquire the assets of Insurance & Investment Center of the Northern Hills, Spearfish, South Dakota.

- Withdrawn, December 23, 1997

Atlanta

Highlands Independent Bancshares, Inc., Sebring, Florida -- to acquire Highlands Independent Bank.

- Approved, December 22, 1997

Atlanta

Hogan Investments, Inc., Forsyth, Georgia; Hogan Investments Limited; and Laurens Bancshares, Inc., Dudley, Georgia -- to acquire Bank of Dudley.

- Approved, December 23, 1997

San Francisco

Interwest Bancorp, Inc., Oak Harbor, Washington -- to acquire Puget Sound Bancorp, Port Orchard, Washington.

- Approved, December 22, 1997

Kansas City

J.R. Montgomery Bancorporation, Lawton, Oklahoma -- to acquire additional shares of Fort Sill National Bank, Fort Sill, Oklahoma.

- Approved, December 24, 1997

December 21, 1997 to December 27, 1997

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

Chicago

Macatawa Bank Corporation, Zeeland, Michigan -- to acquire Macatawa Bank.
- Approved, December 24, 1997

Boston

Mech Financial, Inc., Hartford, Connecticut -- to acquire shares of Mechanics
Savings Bank.
- Approved, December 22, 1997

Cleveland

Mellon Bank Corporation, Pittsburgh, Pennsylvania -- to engage in data processing
activities through Source2 Group, LLC, a de novo joint venture.
- Permitted, December 24, 1997

Secretary

Mercantile Bancorporation Inc., St. Louis, Missouri -- to acquire Horizon Bancorp,
Inc., Arkadelphia, Arkansas, and Horizon Bank, Malvern, Arkansas.
- Approved, December 24, 1997

Chicago

Midland Bancshares, Inc., Kincaid, Illinois -- to acquire The Midland Community
Bank,
- Approved, December 23, 1997

Atlanta

Newton Financial Management Company, L.L.C ., Atlanta, Georgia -- to become a
bank holding company through retention of a one percent general partnership interest
in Williams Partners, L.P.
- Approved, December 24, 1997

Cleveland

Premier Financial Bancorp, Inc., Georgetown, Kentucky -- to acquire the Ohio River
Bank, Ironton, Ohio.
- Approved, December 22, 1997

December 21, 1997 to December 27, 1997

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

Kansas City

Sundance Bankshares, Inc., Sundance, Wyoming -- to acquire Sundance State Bank.
- Approved, December 22, 1997

Dallas

Texas Financial Bancorporation, Inc., Minneapolis, Minnesota. -- to acquire the
Conrad Company, Minneapolis, Minnesota, and Community Bank of Arizona,
Wickenburg, Arizona.
- Approved, December 24, 1997

Atlanta

Williams Partners, L.P., Atlanta, Georgia -- to become a bank holding company
through retention of FNB Newton Bancshares, Inc., Covington, Georgia.
- Approved, December 24, 1997

CHANGE IN BANK CONTROL

St. Louis

Casey County Bancorp, Inc., Liberty, Kentucky -- change in bank control.
- Permitted, December 23, 1997

Kansas City

Farmers State Bankshares, Inc., Cheyenne, Wyoming -- change in bank control.
- Permitted, December 22, 1997

Dallas

First Community Bancshares, Inc., Houston, Texas -- change in bank control.
- Permitted, December 23, 1997

Kansas City

First Okmulgee Corporation, Okmulgee, Oklahoma -- change in bank control.
- Permitted, December 23, 1997

Atlanta

Newton Financial Management Company, L.L.C., Atlanta, Georgia -- change in bank
control.
- Permitted, December 24, 1997

December 21, 1997 to December 27, 1997

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

Kansas City

Valley Bancshares, Inc., Pauls Valley, Oklahoma -- change in bank control.
- Permitted, December 23, 1997

San Francisco

Verdugo Banking Company, Glendale, California -- change in bank control.
- Permitted, December 23, 1997

COMPETITIVE FACTORS REPORTS

Cleveland

Enterprise Federal Bancorp, Inc., West Chester, Ohio -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of the North Cincinnati Savings Bank, Blue Ash, and its proposed merger with Enterprise Federal Savings Bank, West Chester, Ohio.
- Submitted, December 23, 1997

Atlanta

Farmers & Merchants Bank, Monticello, Florida, -- report on competitive factors of the proposed merger with First Merchants Bank, Thomasville, Georgia.
- Submitted, December 24, 1997

Boston

Laconia Savings Bank, Laconia, New Hampshire -- report on competitive factors of the proposed transfer of a majority of its assets and all of its liabilities to a stock savings bank.
- Submitted, December 23, 1997

Boston

Lenox Savings Bank, Lenox, Massachusetts -- report on competitive factors of the proposed transfer of a majority of its assets and all of its liabilities to a stock savings bank.
- Submitted, December 23, 1997

December 21, 1997 to December 27, 1997

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

Atlanta

Middle Tennessee Bank, Columbia, Tennessee -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Mount Pleasant, branch of Trans Financial Bank Tennessee, National Association, Cookeville, Tennessee.

- Submitted, December 24, 1997

EXTENSIONS OF TIME

Atlanta

Compass Bancshares, Inc., Birmingham, Alabama -- extension to April 10, 1998, to acquire Gainesville State Bank, Gainesville, Florida, and for Compass Bank, Birmingham, Alabama, to merge with Gainesville State Bank, Gainesville, Florida.

- Granted, December 23, 1997

Atlanta

East Coast Bank Corporation Employee Stock Ownership Plan Trust, Ormond Beach, Florida -- extension to March 27, 1998, to acquire East Coast Bank Corporation.

- Granted, December 22, 1997

Atlanta

Landmark Bancorp, Inc., Margate, Florida -- extension to March 24, 1998, to acquire Sunniland Bank, Fort Lauderdale, Florida.

- Granted, December 23, 1997

Director, BS&R

Skandinaviska Enskilda Banken, Stockholm, Sweden -- relief from a commitment.

- Granted, December 23, 1997

MEMBERSHIP

Minneapolis

Glacier Bank of Eureka, Eureka, Montana -- to become a member of the Federal Reserve System.

- Approved, December 24, 1997

December 21, 1997 to December 27, 1997

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

Minneapolis

Glacier Bank of Whitefish, Whitefish, Montana -- to become a member of the Federal Reserve System.

- Approved, December 24, 1997

RESERVE BANK OPERATIONS

Director RBOPS

Federal Reserve Automation Services -- to lease disk equipment.

- Approved, December 23, 1997

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

BANK BRANCHES, DOMESTIC

New York

Summit Bank, Hackensack, New Jersey -- to establish branches at Pathmark Supermarkets at 1250 Black Horse Pike, Pleasantville; 2225 North Second Street, Millville; 240 Route 10, East Hanover; 895 Paulison Avenue, Clifton; and 1930 Highway 88, Bricktown, New Jersey.
- Approved, December 16, 1997

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week of December 27, 1997

Section I - Applications subject to newspaper notice only

<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

<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

<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

<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 **Quarter of**

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

District 2
Federal Reserve Bank of New York

Applications and notifications filed during the week of December 27, 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)	Niagara Bancorp, MHC, a proposed New York-chartered mutual holding company, and Niagara Bancorp, Inc., both of Lockport, New York, to become bank holding companies with respect to Lockport Savings Bank, Lockport, New York.	N/Avail

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Swiss Bank Corporation, Basel, Switzerland, to control Brunswick Warburg, Inc., New York, New York, and thereby engage in (i) financial and investment advisory activities; and (ii) securities brokerage activities, riskless principal activities, private placement services and other transactional services.	N/Avail

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

<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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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 **Quarter of**

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

District 3
Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week of December 27, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Berks County Bank, Reading, PA, to establish a branch at 742- 744 East Philadelphia Avenue, Douglass Township, PA	12/26/97

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

<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 **Quarter of**

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

District 4
Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending December 27, 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>
4(c)(8)	Received notice from Huntington Bancshares Incorporated, Columbus, OH on December 26, 1997, of its intent to engage in data processing activities pursuant to Section 225.28(b)(14) of Regulation Y. This notice is being filed in connection with the acquisition of SecureWare, Inc., Atlanta, GA by Security First Network Bank, FSB, Atlanta, GA. The acquisition was consummated on November 4, 1996, and accomplished through the merger of SecureWare, Inc., with and into Security First Technologies, Inc., Atlanta, GA, a wholly-owned subsidiary of Security First Network Bank.	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>	<i>Ending date of comment period</i>
None		

Section V - Availability of CRA public evaluations

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

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
969817	Castalia Banking Company 208 S. Washington Street P.O. Box 157 Castalia, OH 44824	9/29/97	12/26/97	Outstanding
1007314	Premier Bank & Trust 1530 West River North Elyria, OH 44035	8/25/97	12/26/97	Outstanding

Section VI - CRA examinations scheduled for First Quarter of 1998

<i>Institution</i>	<i>Location</i>
Chippewa Valley Bank	P.O. Box 68, 20 S. Main Street, Rittman, OH 44270-0068
Oakwood Deposit Bank	P.O. Box 207, 218 N. 1st Street, Oakwood, OH 45873-0207
The Ottoville Banking Company	P.O. Box 459, 161 W. 3rd Street, Ottoville, OH 45876-0459
WesBanco Bank Barnesville	P.O. 70, 101 E. Main Street, Barnesville, OH 43713-0070

District 5
Federal Reserve Bank of Richmond

Applications and notifications filed during the week of December 27, 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>
None		

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Mason-Dixon Bancshares, Inc., Westminster, Maryland, to acquire Rose Shanis & Co., Inc.; Rose Shanis Sons, Inc.; Rose Shanis & Co.; and Stephen Corp., all of Baltimore, Maryland, and engage in consumer finance and credit-related insurance activities.	N/avail

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(c)(8)	Wachovia Corporation, Winston-Salem, North Carolina, to acquire additional shares of HONOR Technologies, Inc., Maitland, Florida.	

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 Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week of December 27, 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	First Cherokee Bancshares, Inc., Woodstock, Georgia, change in control notice by Mr. Carl Coleman Hames, Jr., to acquire 1.5 percent of the outstanding shares of First Cherokee Bancshares, Inc., Woodstock, Georgia. Pro forma total ownership will be 11 percent.*	N/Avail*

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Regions Financial Corporation, Birmingham, Alabama, to acquire PALFED Investment Services, Inc., Aiken, South Carolina, and thereby engage in credit insurance activities.	
3(a)(1)	Tippins Bankshares, Inc., Claxton, Georgia, notice to become a bank holding company through the acquisition of 100 percent of the voting shares of Tippins Bank and Trust Company, Claxton, Georgia.	

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

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None

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

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week of December 27, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Irwin Union Bank & Trust Company Columbus, Indiana 1680 W. Main Street Greenwood, Indiana	Newspaper - 1/20/98

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)	Central Illinois Bancorp, Inc.* Sidney, Illinois CIB Bank (in organization) Indianapolis, Indiana	Fed Reg - 1/2/98 Newspaper - 1/6/98
3(a)(3)	First Financial Corporation* Terre Haute, Indiana The Morris Plan Company of Terre Haute, Inc. Terre Haute, Indiana	Fed Reg - N/Avail Newspaper - N/Avail
4(c)(8)	AMCORE Financial, Inc. Rockford, Illinois Midwest Federal Financial Corp. Baraboo, Wisconsin Baraboo Federal Bank, FSB Baraboo, Wisconsin B.T. Financial Services, Inc. Baraboo, Wisconsin	Fed Reg - 1/5/97 Newspaper - N/Avail

Fed Reg - Federal Register Comment Period Ending Date

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not available at this time

*Subject to the provisions of the Community Reinvestment Act

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - Availability of CRA public evaluations

<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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- 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>	<i>Exam type</i>
651541	Iowa State Bank & Trust Broadway & Court P.O. Box 927 Fairfield, Iowa 52556 (515) 472-3161	9/22/97	12/24/97	Satisfactory	Small

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>
799939	Hartsburg State Bank 101 N. 2nd Street P.O. Box 200 Hartsburg, Illinois 62643 (217) 642-5213	9/22/97	12/24/97	Satisfactory	Small

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 of December 27, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Bank of Mulberry, Mulberry, Arkansas, to establish a branch at the corner of 5th and Main Streets, Mulberry, Arkansas.*	12/8/97

* Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Notice by Bolivar Banking Corporation, Shelby, Mississippi, to acquire The Bank of Bolivar County, Shelby, Mississippi.W*	N/Avail
3(a)(3)	Notice by CNB Bancshares, Inc., Evansville, Indiana, to acquire Pinnacle Financial Services, Inc., St. Joseph, Michigan.W*	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>
4(c)(8)	Notice by Area Bancshares Corporation, Owensboro, Kentucky, for its affiliate, Security First Technologies, Inc., Atlanta, Georgia, to merge with SecureWare, Inc., Atlanta, Georgia.	N/Avail
4(c)(8)	Notice by CNB Bancshares, Inc., Evansville, Indiana, to acquire Pinnacle Financial Services, Inc., St. Joseph, Michigan.	N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
S/R	Notice by Bolivar Banking Corporation, Shelby, Mississippi, to redeem up to 20.5 percent of its equity capital.	
3(a)(5)	Notice by First Community Bancshares, Inc., Batesville, Arkansas, to acquire First Community Bank of Batesville, Batesville, Arkansas.	
4(j)(5)(A)	Notice by NSB Bancorp, Inc., Metropolis, Illinois, to acquire The Brennes-Jones Group, Inc., Dallas, Texas.	

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

Quarter of

Institution

Location

None

District 9
Federal Reserve Bank of Minneapolis

Applications and Notifications Filed During the Week of December 27, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Security Bank Minnesota, Albert Lea, Minnesota, to establish a branch in Rochester, Minnesota.*	1/5/98
5(d)(3) & Branch	Farmers State Bank, Victor, Montana, to merge with Farmers State Bank, fsb, Stevensville, Montana, and incident thereto, establish a branch in Stevensville, Montana.*	1/5/98

*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		

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

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

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

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

Section V - 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.

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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>
642857	First Community Bank Glasgow, Montana	9/8/97	12/22/97	Satisfactory	Small Bank
668455	Farmers State Bank of Montana Conrad, Montana	9/15/97	12/22/97	Satisfactory	Small Bank

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

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week of December 26, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) / Branch	WestStar Bank, Bartlesville, Oklahoma, for prior approval to merge with Victory Bank, Nowata, Oklahoma, and to establish an additional branch.	Newspaper - N/Avail
Branch	BancFirst, Oklahoma City, Oklahoma, for prior approval to establish a <u>de novo</u> branch located at 8916 S. Pennsylvania, Oklahoma City, Oklahoma.	Newspaper - 01/12/98

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)	Gold Banc Acquisition Corp, Inc., Leawood, Kansas, to retain 100 percent of the voting shares of Farmers Bancshares of Oberlin, Inc., Oberlin, Kansas; and thereby indirectly retain control of Farmers National Bank, Oberlin, Kansas.	Newspaper - N/Avail Fed Reg - 01/26/98
3(a)(3)	Gold Banc Corporation, Leawood, Kansas, for prior approval to acquire 100 percent of the voting shares of First Alma Bancshares, Inc., Alma, Kansas; and thereby indirectly acquire First National Bank in Alma, Alma, Kansas.	Newspaper -01/24/98 Fed Reg - 01/22/98
3(a)(3)	FNB Financial Services, Inc. ESOP, Durant, Oklahoma, for retroactive approval of a passive increase in control from 29.7 to 30.0 percent of the voting shares of FNB Financial Services, Inc., Durant, Oklahoma; and thereby indirectly retain control of The First National Bank in Durant, Durant, Oklahoma.	Newspaper - 01/16/98 Fed Reg - 01/12/97

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>
3(a)(1)	Cache Bank Financial Corporation, Greeley, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Cache Bank, Greeley, Colorado.	

Section V - Availability of CRA public evaluations

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**

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</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 of December 27, 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)(3)	Diboll State Bancshares, Inc., Diboll, TX, and Diboll State Bancshares of Delaware, Wilmington, DE, to acquire Pineland State bank, Pineland, TX*	N/Avail

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

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

District 12

Federal Reserve Bank of San Francisco

Applications and Notifications Filed During the Week of December 27, 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)(5)	West Coast Bancorp, Lake Oswego, Oregon, to merge with Centennial Holdings, Ltd., Olympia, Washington. *	Newspaper - 1/17/98 Fed Reg - 1/26/98
3(a)(1)	Capital Community Bancorporation, Inc., Orem, Utah, to become a bank holding company by acquiring Orem Community Bank, Orem, Utah. *	Newspaper - N/Avail Fed Reg - 1/26/98
3(a)(1)	South Valley Bancorp, Inc., Klamath Falls, Oregon, to become a bank holding company by acquiring South Valley Bank & Trust, Klamath Falls, Oregon. *	Newspaper - 1/20/98 Fed. Reg - 1/26/98

* Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Eggemeyer Advisory Corp., Castle Creek Capital, L.L.C., and Castle Creek Capital Partners Fund-I, L.P., all of San Diego, California, to engage in nonbanking activities through the acquisition of Coastal Credit Corporation, Virginia Beach, Virginia.	Fed Reg - N/Aail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Other	California United Bank, Encino, California, to make a community development and welfare investment of up to \$4.9 million in California Corporate Tax Fund-1997, a Limited Partnership, pursuant to section 208.21 of Regulation H.	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>	
					<i>Large bank</i>	<i>Small bank</i>

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- 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>
207872	First Utah Bank 3826 South 2300 East Salt Lake City, UT 84109-3499 (801) 272-9454	8/25/97	12/24/97	Satisfactory		X

Footnote: The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

Section VI - CRA examinations scheduled

Quarter of

Institution

Location

None
