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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. 6  
Week Ending February 7, 1998*

## **ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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### **REGULATIONS AND POLICIES**

Basle Committee on Banking Supervision -- issuance of a paper entitled Framework for the Evaluation of Internal Control Systems.

- Published, February 2, 1998

Regulation Z (Truth in Lending) -- -- adjustment in the dollar amount that triggers certain requirements of the Truth in Lending Act and Regulation Z for mortgages bearing fees above a certain amount. (Docket R-0998).

- Approved, February 2, 1998

### **ENFORCEMENT**

Chase Manhattan Corporation, New York, New York -- order of prohibition against Michael Wachs, a former managing director and institution-affiliated party.

- Announced, February 6, 1998

Credit and Commerce American Holdings, N.V., Netherlands Antilles -- order of settlement of outstanding charges against Clark M. Clifford and Robert A. Altman, institution-affiliated parties of CCAH, and former counsel to the Bank of Credit and Commerce International, S.A., Luxembourg.

- Authorized, February 2, 1998

First Western Trust Services Company, New Castle, Pennsylvania -- order of prohibition against Stephen R. Koury, a former employee and institution-affiliated party.

- Announced, February 6, 1998

Heartland Bank, Croton, Ohio -- order of prohibition against Michael A. Lindahl, a former officer and institution-affiliated party.

- Announced, February 6, 1998

Towne Bank, Perrysburg, Ohio -- cease and desist order against the bank.

- Announced, February 6, 1998

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**FORMS**

Application for Prior Approval to Effect a Bank Merger, Consolidation, Acquisition of Assets or Assumption of Deposit Liabilities (FR 2070) -- extension, with revision.

- Proposed, January 5, 1998

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February 1, 1998 to February 7, 1998

**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

Commercial Bank of Florida, Miami, Florida -- to establish a branch at 19455 South Dixie Highway.  
- Approved, February 2, 1998

Richmond

Sterling Bank & Trust Co., Baltimore, Maryland -- to establish a branch at 2045 York Road, Timonium, Maryland.  
- Approved, February 2, 1998

Dallas

Texas State Bank, McAllen, Texas -- to establish a branch at 629 East Elizabeth, Brownsville, Texas, and 3255 Boca Chica Boulevard.  
- Approved, February 4, 1998

Dallas

Texas State Bank, McAllen, Texas -- to establish a branch at 3201 Central Boulevard, Brownsville, Texas.  
- Approved, February 4, 1998

Texas State Bank, McAllen, Texas -- to establish a branch at 116 East Hidalgo Avenue, Raymondville, Texas.  
- Approved, February 4, 1998

Dallas

United Central Bank, Garland, Texas -- to establish a branch at 404 East Veterans Memorial Boulevard, Killeen, Texas.  
- Approved, February 3, 1998

February 1, 1998 to February 7, 1998

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

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**BANK HOLDING COMPANIES**

Chicago

Ambank Company, Inc., Sioux Center, Iowa -- to engage de novo in real estate appraisal activities through Amlend Mortgage Services, Inc.  
- Permitted, February 2, 1998

Kansas City

AmCorp Financial, Inc., Ardmore, Oklahoma -- to acquire First State Bank, Morton, Texas.  
- Withdrawn, February 4, 1998

San Francisco

Banque Nationale de Paris, Paris, France -- to engage in riskless principal activities through BNP Securities (U.S.A), Inc., Radnor, Pennsylvania.  
- Approved, February 3, 1998

St. Louis

Bolivar Banking Corporation, Shelby, Mississippi -- to acquire Bank of Bolivar County.  
- Approved, February 6, 1998

San Francisco

Capital Community Bancorporation, Inc., Orem, Utah -- to acquire Orem Community Bank.  
- Approved, February 4, 1998

Richmond

Carrollton Bancorp, Baltimore, Maryland -- to acquire nine percent of the shares of Patapsco Valley Bancshares, Inc., Ellicott City, Maryland.  
- Approved, February 4, 1998

St. Louis

CNB Bancshares, Inc., Evansville, Indiana -- to acquire Pinnacle Financial Services, Inc., St. Joseph, Michigan, and Pinnacle Bank.  
- Approved, February 6, 1998

February 1, 1998 to February 7, 1998

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

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CNB Bancshares, Inc., Evansville, Indiana -- to acquire Pinnacle Financial Services, Inc., St. Joseph, Michigan; Pinnacle Financial Consultants, Inc., and InFed Mortgage Company, both of Valparaiso, Indiana; to acquire shares of Forrest Holdings Inc. which owns Forrest Financial Corporation, both of Lisle, Lisle, Illinois; to engage in financial and investment advisory services through PFC and in securities brokerage activities and riskless principal transactions; and through InFed to engage in community development activities and through FHI and FFC to engage in leasing activities and securities brokerage activities.

- Permitted, February 6, 1998

Atlanta

Community Bancshares of Mississippi, Inc., Employee Stock Ownership Plan, Forest, Mississippi -- waiver of application to acquire shares of Community Bancshares of Mississippi, Inc.

- Granted, February 5, 1998

Kansas City

CSB Bancshares, Inc., Yukon, Oklahoma -- to acquire Canadian State Bank, Yukon, Oklahoma.

- Approved, February 4, 1998

Dallas

Diboll State Bancshares, Inc., Diboll, Texas, and Diboll State Bancshares of Delaware, Wilmington, Delaware -- to acquire Pineland State Bank, Pineland, Texas.

- Approved, February 4, 1998

Chicago

Fidelity Company, Dyersville, Iowa -- to acquire shares of the Iowa Bank, Bellevue, Iowa.

- Approved, February 3, 1998

Secretary

First American Corporation, Nashville, Tennessee -- to merge with Deposit Guaranty Corp. Jackson, Mississippi, and acquire Deposit Guaranty National Bank, and G&W Life Insurance Company.

- Approved, February 3, 1998

February 1, 1998 to February 7, 1998

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

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Secretary

Forsyth Bancshares, Inc., Cumming, Georgia -- confirmation of transfer agent registration.

- Approved, February 5, 1998

Kansas City

Gold Banc Corporation, Inc., Leawood, Kansas -- to acquire First Alma Bancshares, Inc., Alma, Kansas.

- Approved, February 4, 1998

Minneapolis

Inver Grove Bancshares, Inc., Inver Grove Heights, Minnesota -- to acquire Key Community Bank.

- Approved, February 5, 1998

Richmond

MainStreet BankGroup Incorporated, Martinsville, Virginia -- to acquire Tysons Financial Corporation, McLean, Virginia.

- Approved, February 4, 1998

Secretary

National City Corporation, Cleveland, Ohio -- to acquire the assets of Eastern Mortgage Services, Trevoise, Pennsylvania, and First National Mortgage Corporation, Glen Burnie, Maryland.

- Approved, February 6, 1998

Kansas City

Security Bancshares, Inc., Scott City, Kansas -- to acquire Farmers & Merchants Bank of Colby, Colby, Kansas.

- Approved, February 5, 1998

Cleveland

Standard Mutual Holding Company, Monroeville, Pennsylvania -- to acquire Standard Bank PaSB.

- Approved, February 6, 1998

February 1, 1998 to February 7, 1998

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

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Dallas

State National Bancshares, Inc., Lubbock, Texas -- to acquire First Sierra Bancshares, Inc., Truth of Consequences, New Mexico, and Sierra Bank, Las Cruces, New Mexico.

- Approved, February 4, 1998

Dallas

Texas Regional Bancshares, Inc., McAllen, Texas, and Texas Regional Delaware, Inc., Wilmington, Delaware -- to acquire Brownsville Bancshares, Inc., Brownsville, Texas, BNG Bancshares, Inc., Wilmington, Delaware, and Brownsville National Bank, Brownsville, Texas.

- Approved, February 4, 1998

Texas Regional Bancshares, Inc., McAllen, Texas, and Texas Regional Delaware, Inc., Wilmington, Delaware -- to acquire TB&T Bancshares, Inc., Brownsville, Texas, and Texas Bank & Trust Company, Brownsville, Texas.

- Approved, February 4, 1998

Dallas

Texas Regional Bancshares, Inc., McAllen, Texas, and Texas Regional Delaware, Inc., Wilmington, Delaware -- to acquire Raymondville Bancorp, Inc., Raymondville, Texas, and Bank of Texas, Raymondville, Texas.

- Approved, February 4, 1998

**BANK MERGERS**

Secretary

Farmers Trust Bank, Lebanon, Pennsylvania -- to merge with Lebanon Valley Bank, and to establish branches.

- Approved, February 6, 1998

Dallas

Texas State Bank, McAllen, Texas -- to merge with Brownsville National Bank, Brownsville, Texas.

- Approved, February 4, 1998



February 1, 1998 to February 7, 1998

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

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Texas State Bank, McAllen, Texas -- to merge with Bank of Texas, Raymondville, Texas.

- Approved, February 4, 1998

**CHANGE IN BANK CONTROL**

Atlanta

Community National Bank Corporation, Venice, Florida -- change in bank control.

- Permitted, February 6, 1998

**COMPETITIVE FACTORS REPORTS**

Richmond

Baltimore County Savings Bank, F.S.B., Baltimore, Maryland -- report on competitive factors of the proposed merger with An Interim Stock Savings Association.

- Submitted, February 3, 1998

Chicago

Blackhawk State Bank, Beloit, Wisconsin -- report on competitive factors of the proposed merger with Blackhawk State Bank, S.B., Rochelle, Illinois.

- Submitted, February 4, 1998

Richmond

Commercial Banking and Trust Company, Parkersburg, West Virginia -- report on competitive factors of the proposed merger with Jackson County Bank, Inc., Ravenswood, West Virginia; Farmers and Merchants Bank of Ritchie County, Harrisville, West Virginia; The Community Bank of Pennsboro, Pennsboro, West Virginia; and The Dime Bank, Marietta, Ohio.

- Submitted, February 2, 1998

Philadelphia

Financial Trust Company, Carlisle, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of seven branches of Pennsylvania National Bank and Trust Company, Pottsville, Pennsylvania.

- Submitted, February 4, 1998

February 1, 1998 to February 7, 1998

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

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San Francisco

Golden State Bancorp, Inc. Glendale, California -- report on competitive factors of the proposed merger with Redfed Bancorp, Inc., Redlands, California.  
- Submitted, February 3, 1998

Chicago

Indiana Community Bank, SB, Lebanon, Indiana -- report on competitive factors of the proposed merger with UF Interim Savings Bank, Indianapolis, Indiana.  
- Submitted, February 2, 1998

Dallas

Mainbank, Dallas, Texas -- report on competitive factors of the proposed merger with First National Bank of Ennis, Ennis, Texas.  
- Submitted, February 4, 1998

Philadelphia

PSB Interim Bank, East Berlin, Pennsylvania -- report on competitive factors of the proposed merger with The Peoples State Bank.  
- Submitted, February 3, 1998

San Francisco

SierraWest Bank, Truckee, California -- report on competitive factors of the proposed merger with Continental Pacific Bank, Vacaville, California.  
- Submitted, February 5, 1998

New York

SNB Interim Bank, National Association, Pine Plains, New York -- report on competitive factors of the proposed consolidation with the Stissing National Bank of Pine Plains.  
- Submitted, February 4, 1998

Chicago

South Chicago Bank, Chicago, Illinois -- report on competitive factors of the proposed merger with Advance Bank, S.B., Lansing, Illinois.  
- Submitted, February 2, 1998

February 1, 1998 to February 7, 1998

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

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Minneapolis

U.S. Bank National Association, Minneapolis, Minnesota -- report on competitive factors of the proposed merger with First Trust Company of North Dakota National Association, Fargo, North Dakota.

- Submitted, February 6, 1998

**EXTENSIONS OF TIME**

Richmond

Bank of Northern Virginia, Arlington, Virginia -- extension to August 24, 1998, to establish a branch at 200 Little Falls Road, Falls Church, Virginia

- Granted, February 5, 1998

Atlanta

Citizens Effingham Bancshares, Inc., Springfield, Georgia -- extension to May 19, 1998, to acquire Citizens Bank of Effingham.

- Granted, February 2, 1998

Richmond

Crestar Bank, Richmond, Virginia -- extension to September 5, 1998, to establish a drive-in branch in the Blair Park Shopping Center, 1330 East-West Highway, Silver Spring, Maryland.

- Granted, February 5, 1998

Richmond

Crestar Financial Corporation, Richmond, Virginia -- extension to dispose of certain assets.

- Granted, February 4, 1998

Atlanta

Great Southern Capital Corporation Employee Stock Ownership Trust, Meridian, Mississippi -- extension to May 4, 1998, to acquire shares of Great Southern Capital Corporation.

- Granted, February 4, 1998

February 1, 1998 to February 7, 1998

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

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Chicago

Marengo Bancshares, Inc., Marengo, Illinois -- extension to April 18, 1998, to  
acquire shares of Prairie State Bank.

- Granted, February 3, 1998

**REGULATIONS AND POLICIES**

FOMC

Federal Open Market Committee -- minutes of the meeting on December 16, 1997.

- Published, February 5, 1998

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

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**BANK HOLDING COMPANIES**

San Francisco

South Valley Bancorp, Inc., Klamath Falls, Oregon -- to acquire South Valley Bank & Trust.

- Approved, January 30, 1998

**COMPETITIVE FACTORS REPORTS**

Kansas City

Bank of Wichita, Snyder, Oklahoma -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Cache, Oklahoma, branch of AmQuest Bank, N.A., Lawton, Oklahoma.

- Submitted, January 30, 1998

Atlanta

Community Bank of Naples, N.A., Naples, Florida -- report on competitive factors of the proposed merger with Community Interim Bank of Naples.

- Submitted, January 27, 1998

Kansas City

Norwest Bank Nebraska, N.A., Omaha, Nebraska -- report on competitive factors of the proposed merger with Packers Bank.

- Submitted, January 30, 1998

**EXTENSIONS OF TIME**

St. Louis

First Citizens Bancshares, Inc., Dyersburg, Tennessee -- extension to May 6, 1998, to acquire shares of Bank of Troy, Troy, Tennessee.

- Granted, January 28, 1998

New York

Olympian New York Corporation, Brooklyn, New York -- extension to April 15, 1998, to acquire Olympian Bank.

- Granted, January 27, 1998

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

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**REGULATIONS AND POLICIES**

Secretary

Truth in Lending Act and the Real Estate Settlement Procedures Act -- request for additional comment on possible streamlining and reform of the statutes concerning home-secured loans (Docket R-0954).

- Granted, January 30, 1998

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

**Applications and notifications filed during the week of February 7, 1998**

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

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

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

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

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

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

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

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<i>Type</i>	<i>Application</i>	<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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<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

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

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

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

**Applications and notifications filed during the week of February 7, 1998**

**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)	Royal Bank of Canada, Montreal, Canada, to acquire, through Integrion Financial Network, LLC, Atlanta, Georgia, warrants to acquire up to 15.38% of the total shares outstanding of CheckFree Corporation, Norcross, Georgia.	02/17/98

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

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

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

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<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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<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

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

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

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

**Applications and notifications filed during the week of February 7, 1998**

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

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

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

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

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

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

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

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<i>Type</i>	<i>Application</i>	<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>
1901243	East Penn Bank 731 Chestnut Street Emmaus, PA	8/25/97	2/3/98	Satisfactory	Small
1211700	Founders Bank 101 Bryn Mawr Avenue Bryn Mawr, PA	9/2/97	2/5/98	Satisfactory	Small

**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 of February 7, 1998**

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C Branch	Received application from Community First Bank & Trust Company, Celina, OH on February 2, 1998, to acquire and merge with The Union State Bank, Payne, OH and incident thereto establish branches.	N/Avail

N/Avail - Not yet know

**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)	Received application from Milton Bancorp, Inc., Wellston, OH on February 2, 1998, of its intent to acquire The Milton Banking Company, Wellston, OH.	Fed Reg - 3/4/98
3(a)(3)	Received application from Northwest Bancorp, MHC and Northwest Bancorp, Inc., both of Warren, PA on February 4, 1998, of their intent to acquire Corry Savings Bank, Corry, PA.	Fed Reg - 3/9/98

**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>
4C8	Received notice from National City Corporation, Cleveland, OH on February 2, 1998, of its intent to acquire American Mortgage Source, Inc., Nashville, TN	
WAIVER	Received request to waive filing of application from First Financial Bancorp, Hamilton, OH on February 3, 1998, to acquire The Union State Bank, Payne, OH.	

**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>
85614	The Huntington State Bank 41 South High Street Columbus, OH 43287	11/4/96	2/2/98	Outstanding	AF
332028	The Dime Bank P.O. Box 650 Marietta, OH 45750	8/4/97	2/6/98	Satisfactory	Small Bank

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

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<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 43717-0070

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# District 5

## Federal Reserve Bank of Richmond

### Applications and notifications filed during the week of February 7, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Traders Bank, Spencer, West Virginia, to establish a branch at the intersection of State Route 14 and Oakbrook Road, Mineral Wells, West Virginia.*	2/28/98
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch in the Hannaford Brothers Store located at 2830 East Franklin Boulevard, Gastonia, North Carolina.*	3/4/98
18(c)	F&M Bank-Richmond, Richmond, Virginia, to merge with Peoples Bank of Virginia, Chesterfield, Virginia.*	N/Avail
Member	EagleBank, Bethesda, Maryland, in organization, for membership in the Federal Reserve System.*	N/Avail

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	JNV Limited Partnership II, Arlington, Virginia, Notice of Change in Control with respect to United Financial Banking Companies, Inc., Vienna, Virginia.	Newspaper - 2/18/98
3(a)(3)	James River Bankshares, Inc., Suffolk, Virginia, to acquire First Colonial Bank, Hopewell, Virginia (the proposed successor to First Colonial Bank, FSB, Hopewell, Virginia).*	Fed Reg - 3/4/98 Newspaper - 3/1/98
3(a)(1)	Eagle Bancorp, Inc., Bethesda, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of EagleBank, Bethesda, Maryland, in organization.*	Fed Reg - 3/6/98 Newspaper - N/Avail

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



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

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

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

<i>Type</i>	<i>Application</i>	<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>
82024	Atlantic Bank 4604 Coastal Highway Ocean City, Maryland 21842-3248	9/22/97	2/2/98	Satisfactory	Large Bank
855929	Security Bank Corporation 8780 Centreville Road Manassas, Virginia 22110-5204	11/17/97	2/5/98	Satisfactory	Small Bank

**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>
208329	First Virginia Bank-Clinch Valley 501 Railroad Avenue Richlands, Virginia 24641-2513	10/6/97	2/7/98	Satisfactory	Large Bank

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

<i>Institution</i>	<i>Location</i>
Bank of the Eastern Shore	Cambridge, Maryland
Commerce Bank Corporation	College Park, Maryland
Blue Ridge Bank	Sparta, North Carolina
Pamplico Bank and Trust Company	Pamplico, South Carolina
Union Bank and Trust Company	Bowling Green, Virginia
Metro-County Bank of Virginia	Mechanicsville, Virginia
The Farmers & Merchants Bank of Craig County	New Castle, Virginia
Crestar Bank	Richmond, Virginia
The Capon Valley Bank	Wardensville, West Virginia

# District 6

## Federal Reserve Bank of Atlanta

### Applications and notifications filed during the week of February 7, 1998

#### 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	Community Bancshares, Inc., Blountsville, Alabama, change in control notice filed by Mr. Kennon R. Patterson, Sr., to acquire 1.03 percent of the outstanding shares of Community Bancshares, Inc., Blountsville, Alabama.	N/Avail
3(a)(1)	PSB BancGroup, Inc., Lake City, Florida, to become a bank holding company by acquiring Peoples State Bank, Lake City, Florida (in organization).*	Fed Reg - 3/02/98
3(a)(1)	Flag Financial Corporation, LaGrange, Georgia, to become a bank holding company by acquiring Middle Georgia Bankshares, Inc., Unadilla, Georgia.*	Fed Reg - 3/06/98
4(c)(8)	Flag Financial Corporation, LaGrange, Georgia, to retain 100 percent control over First Federal Savings Bank of LaGrange, LaGrange, Georgia, and thereby continue operating a thrift association.*	Fed Reg - 3/06/98

\*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>
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>
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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<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					

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

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

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**District 7**  
**Federal Reserve Bank of Chicago**

**Applications and notifications filed during the week of February 7, 1998**

**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)	Ohnward Bancshares, Inc* Maquoketa, Iowa Gateway State Bank Clinton, Iowa	Fed Reg - 2/23/98 Newspaper - 2/27/98
3(a)(3)	Heartland Financial USA, Inc.* Dubuque, Iowa Community Bank of Albuquerque (in organization) Albuquerque, New Mexico	Fed Reg - 2/27/98 Newspaper - N/Avail
3(a)(1)	Little Sioux Bancshares, Inc.* Sioux Rapids, Iowa First State Bank Sioux Rapids, Iowa	Fed Reg - N/Avail Newspaper - N/Avail
CIC	Longview Capital Corporation Newman, Illinois By JMP Family Investments, L.P. and MJD Family Investments, L.P.	Fed Reg - 2/24/98 Newspaper - N/Avail

CIC	Swea City Bancorporation, Inc. Swea City, Iowa By Craig W. Sandahl	Fed Reg - 2/24/98 Newspaper - N/Avail
CIC	Federated Bancorp, Inc. Loda, Illinois By Donald H. Schafer	Fed Reg - N/Avail Newspaper - N/Avail
CIC	First Mutual Bancorp of Illinois, Inc. Harvey, Illinois By Pethinaidu T. Veluchamy and Parameswari Veluchamy	Fed Reg - N/Avail Newspaper - N/Avail

Fed Reg - Federal Register Comment Period Ending Date  
Newspaper - Newspaper Comment Period Endig 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**

<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>
653648	First American Bank 1207 Central Avenue Fort Dodge, Iowa 50501 (515) 573-2154	10/6/97	2/5/98	Satisfactory	Small Bank
919241	Central Bank 160 W. Main Street Russiaville, Indiana 46979 (765) 883-5501	10/20/97	2/5/98	Satisfactory	Small Bank
1887516	Bloomington Bank & Trust 150 S. Bloomington Rd. Bloomington, Illinois 60108 (630) 924-8500	10/20/97	2/3/98	Satisfactory	Small Bank

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

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

# District 8

## Federal Reserve Bank of St. Louis

**Applications and notifications filed during the week of February 7, 1998**

### **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)	Notice by Magna Group, Inc., St. Louis, Missouri, to acquire Charter Financial, Inc., Sparta, Illinois.*	Fed Reg - 2/25/98
3(a)(3)	Notice by Union Planters Corporation, Memphis, Tennessee, to acquire First National Bancshares of Wetumpka, Inc., Wetumpka, Alabama.*	Newspaper - 3/7/98
3(a)(5)	Notice by National City Bancshares, Inc., Evansville, Indiana, to acquire Illinois One Bancorp, Inc., Shawneetown, Illinois.*	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(j)(5)(B)	Notice by First United Bancshares, Inc., El Dorado, Arkansas, to acquire 33.3 percent of EFT Network Services, Inc., Little Rock, Arkansas.	Not applicable

**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>
453446	Heber Springs State Bank Heber Springs, Missouri	10/28/97	02/06/98	Satisfactory	Small Bank

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

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

**District 9**  
**Federal Reserve Bank of Minneapolis**

**Applications and Notifications Filed During the Week of February 7, 1998**

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

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

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

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

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

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Norwest Corporation, Minneapolis, Minnesota; through Integrion Financial Network, LLC, Atlanta, Georgia, to acquire up to 15.38% of the outstanding shares of CheckFree Corporation, Norcross, Georgia, and thereby engage in providing data processing and data transmission services, pursuant to section 225.28(b)(14) of the Board's Regulation Y.	2/26/98

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

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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>
445852	Western Bank of Wolf Point Wolf Point, Montana	10/28/97	2/6/98	Satisfactory	Small Bank
414353	Hand County State Bank Miller, South Dakota	10/28/97	2/6/98	Outstanding	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 February 7, 1998**

**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	Lafayette State Bank, Lafayette, Colorado, for prior approval to establish a branch facility at 801 Main Street, Suite 130, Louisville, Colorado.	Newspaper - 02/09/98

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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>
3(a)(3)	First Place Financial Corporation, Farmington, New Mexico, for prior approval to acquire 100 percent of the voting shares of Capital Bank, Albuquerque, New Mexico, a <u>de novo</u> bank in organization.	Newspaper - 02/27/98 Fed Reg - 02/25/98

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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>
4(c)(8)	For prior approval for AMERICORP Investment Advisors, Inc., Shawnee, Oklahoma, a wholly owned subsidiary of AMERIBANK Corporation, Shawnee, Oklahoma, to acquire 100 percent of the voting shares of Investment Management, Inc., and thereby indirectly engage in financial and investment advisory activities.	

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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>
463650	Adams Bank & Trust 315 N. Spruce Ogallala, Nebraska	10/27/97	02/05/98	Outstanding

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

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

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# District 11

## Federal Reserve Bank of Dallas

### Applications and notifications filed during the week of February 7, 1998

#### 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	JCE/CBI, Ltd., Baytown, TX, only notificant, to acquire an interest in Citizens Bankers, Inc., Baytown, TX (previously reported the week of January 26, 1998)	Newspaper - 2/20/98
3(a)(1)	TransPecos Financial Corporation, Iraan, TX, to acquire Iraan State Bank, Iraan, TX (previously reported the week of January 26, 1998)*	Newspaper - 2/28/98
3(a)(1)	Shamrock Bancshares, Inc., Shamrock, TX, to acquire Shamrock Delaware Financial, Inc., Dover, DE, and The First National Bank of Shamrock, Shamrock, TX*	Newspaper - 3/7/98
3(a)(1)	Shamrock Delaware Financial, Inc., Dover, DE, to acquire The First National Bank of Shamrock, Shamrock, TX*	Newspaper - 3/7/98

\*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>
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 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>
603755	First State Bank 601 College Junction, TX 76849	11/3/97	2/9/98	Satisfactory	Small Bank

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

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

# District 12

## Federal Reserve Bank of San Francisco

### Applications and Notifications Filed During the Week of February 7, 1998

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Valley Independent Bank, El Centro, California, to acquire the Palm Springs, California, branch office of Palm Desert National Bank, Palm Desert, California.*	Newspaper - 3/04/98

\* 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>
3(a)(5)	Zions Bancorporation, Salt Lake City, Utah, to merge with FP Bancorp, Inc., Escondido, California.*	Newspaper - 2/21/98 Fed Reg - 3/06/98
CIC	Y.C. Yang, John C. Yang, Stephen C. Yang, and Paul C. Yang, all of San Francisco, California, to increase their ownership to more than 25 percent of National American Bancorp, San Francisco, California.*	Newspaper - N/Avail Fed Reg - N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>
S/R	Verdugo Banking Company, Glendale, California, to repurchase up to 75,000 shares of its own stock over a 12 month period.	



**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)	Eggemeyer Advisory Corp., Castle Creek Capital, L.L.C., and Castle Creek Capital Partners Fund-I, L.P., all of San Diego, California, to acquire up to 71.1 percent of Coastal Credit Corporation, Virginia Beach, Virginia, and thereby engage in nonbanking activities through Coastal Acquisitions, L.L.C., Virginia Beach, Virginia, and Regions First Financial, L.L.C., Basking Ridge, New Jersey.	

**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.

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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>	
					<i>Large bank</i>	<i>Small bank</i>
None						

Footnotes: 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**

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*Institution*

*Location*

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None

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