
Federal Reserve Release



H.2

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

No. 23

Week Ending June 6, 1998

Testimony And Statements

Antitrust issues -- statement by Governor Meyer before the House Committee on the Judiciary, June 3, 1998.

- Published, June 3, 1998

Implications of developments in electronic commerce and electronic payments -- statement by Governor Ferguson before the Subcommittee on Finance and Hazardous Materials of the House Committee on Commerce, June 4, 1998.

- Published, June 4, 1998

Social Security reform -- statement by Governor Gramlich before the Subcommittee on Social Security of the House Committee on Ways and Means, June 3, 1998.

- Published, June 3, 1998

Advisory Councils

Consumer Advisory Council -- request for nominations for nine new members.

- Announced, June 3, 1998

Bank Holding Companies

Eagle Bancorp, Inc., Bethesda, Maryland -- to acquire EagleBank.

- Approved, June 1, 1998

Fifth Third Bancorp, Cincinnati, Ohio -- to acquire The Ohio Company, Columbus, Ohio, and Cardinal Management Corp. and engage in certain nonbanking activities.

- Approved, June 1, 1998

Norwest Corporation, Minneapolis, Minnesota -- to acquire Mountain Bancshares, Inc., Newport, Minnesota, and Mountain Bank, Eagle, Colorado.

- Approved, June 1, 1998

Travelers Group Inc., New York, New York, and Citicorp -- public meeting to be held on Thursday, June 25, 1998, at 9:00 a.m. EDT, at the Federal Reserve Bank of New York, 33 Liberty Street, New York, New York.

- Announced, June 4, 1998

Forms

Annual Report on Status of Disposition of Assets Acquired in Satisfaction of Debts Previously Contracted (FR 4006) -- extension, without revision.

- Proposed, June 1, 1998

Forms

Bank Holding Company Report of Changes in Investments and Activities (FR Y-6A) -- extension, with revision.

- Proposed, June 1, 1998

Notice of Branch Closure (FR 4031) -- extension, without revision.

- Proposed, June 1, 1998

Report of Foreign (Non-U.S.) Currency Deposits (FR 2915) -- extension, without revision.

- Proposed, June 1, 1998

Selected Balance Sheet Items for Discount Window Borrowers (FR 2046) -- implementation of a new information collection report.

- Proposed, June 1, 1998

Survey to Obtain Information on the Relevant Market in Individual Merger Cases (FR 2060) -- extension, without revision.

- Proposed, June 1, 1998

Written Security Program for State Member Banks (FR 4004) -- extension, without revision.

- Proposed, June 1, 1998

Membership

EagleBank, Bethesda, Maryland -- to become a member of the Federal Reserve System and establish branches at 8677 Georgia Avenue, Silver Spring, and 110 North Washington Street, Rockville.

- Approved, June 1, 1998

Reserve Bank Services

Fedwire -- request for comment on proposed implementation of a segmented settlement period.

- Approved, June 4, 1998

BS&R	Banking Supervision and Regulation	RBOPS	Reserve Bank Operations and Payment
C&CA	Consumer and Community Affairs	IF	International Finance
FOMC	Federal Open Market Committee	OSDM	Office of Staff Director for Management

Bank Branches, Domestic

Kansas City

Bank of Inola, Broken Bow, Oklahoma -- to establish a branch at 7051 S. Garnett.
- Approved, June 4, 1998

New York

Chase Manhattan Bank, New York, New York -- to establish a branch at The Great Atlantic & Pacific Tea Company, Inc., 1-A Padanaram Road, Danbury, Connecticut.
- Approved, June 4, 1998

Philadelphia

Community Bank and Trust Company, Forest City, Pennsylvania -- to establish branches at 125 North State Street, Clarks Summit, Pennsylvania, and Main and Lackawanna Avenue, Dickson City, Pennsylvania.
- Approved, June 5, 1998

Chicago

First American Bank, Carpentersville, Illinois -- to establish a branch at 356 Armitage Avenue, Chicago, Illinois.
- Approved, June 1, 1998

San Francisco

Ireland Bank, Malad City, Idaho -- to establish a branch at 420 North Fourth Street, Montpelier, Idaho.
- Approved, June 2, 1998

St. Louis

Union Bank of Illinois, Swansea, Illinois -- to relocate its branch at 200 Collinsville Avenue, East St. Louis, Illinois, and its satellite banking facility at St. Louis Avenue at Eighth Street, to 350 River Park Drive.
- Approved, June 4, 1998

Bank Holding Companies

Dallas

A.B. Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire American Bank, Houston, Texas.

- Approved, May 29, 1998 (AC)

Dallas

A.B. Bancshares, Inc., Houston, Texas -- to acquire A.B. Bancshares of Delaware, Inc., Wilmington, Delaware, and American Bank, Houston, Texas.

- Approved, May 29, 1998 (AC)

Secretary

BankFirst Corporation, Knoxville, Tennessee -- to merge with First Franklin Bancshares, Inc., Athens, Tennessee, and acquire First National Bank and Trust Company.

- Approved, June 3, 1998

Kansas City

Central Trust Company, Lander, Wyoming -- to acquire shares of VH Bancorporation, Edina, Minnesota.

- Approved, June 1, 1998

Dallas

CNBT Bancshares (Delaware), Inc., Wilmington, Delaware -- to acquire Citizens National Bank of Texas, Houston, Texas.

- Approved, June 5, 1998

Dallas

CNBT Bancshares, Inc., Bellaire, Texas -- to acquire CNBT Bancshares (Delaware), Inc., Wilmington, Delaware, and Citizens National Bank of Texas, Houston, Texas.

- Approved, June 5, 1998

Secretary

First American Corporation, Nashville, Tennessee -- to acquire Peoples Bank, Dickson, Tennessee.

- Approved, June 5, 1998

Bank Holding Companies

Richmond

First Bancorporation, Inc., Beaufort, South Carolina -- to acquire FirstBank of the Midlands, N.A., Columbia, South Carolina.
- Approved, June 3, 1998

Kansas City

First Commerce Bancshares, Inc., Lincoln, Nebraska -- to acquire Western Nebraska National Bank, Valentine, Nebraska.
- Approved, June 3, 1998

Minneapolis

FMB Bankshares, Inc., Madison, South Dakota -- to engage in general insurance agency activities in a town under 5,000 through the acquisition of Canton Bancshares, Inc., Canton, South Dakota.
- Approved, June 3, 1998

Minneapolis

FMB Bankshares, Inc., Madison, South Dakota -- to acquire Canton Bancshares, Inc., Canton, South Dakota, and First American Bank.
- Approved, June 3, 1998

Boston

Investors Financial Services Corp., Boston, Massachusetts -- to acquire AMT Capital Services, Inc., New York, New York, and AMT Capital Advisors, Inc.
- Approved, May 29, 1998 (AC)

Secretary

Mercantile Bancorporation, Inc., St. Louis, Missouri, and Ameribanc, Inc. -- to acquire Firstbank of Illinois Company, Springfield, Illinois; Central National Bank of Mattoon, Mattoon, Illinois; Central Bank of Fairview Heights, Fairview Heights, Illinois; Farmers and Merchants Bank of Carlinville, Carlinville, Illinois; The Colonial Bank, Des Peres, Missouri; Duchesne Bank, St. Peters, Missouri; Elliott State Bank, Jacksonville, Illinois; First National Bank of Central Illinois, Springfield, Illinois; and First Trust and Savings Bank of Taylorville, Taylorville, Illinois.
- Approved, June 2, 1998

Bank Holding Companies

New York

North Fork Bancorporation, Inc., Melville, New York -- to acquire Amivest Corporation, New York, New York, and engage in investment advisory activities.
- Approved, June 3, 1998

Secretary

Norwest Corporation, Minneapolis, Minnesota -- to acquire MidAmerica Bancshares, Inc., Newport, Minnesota; Minnesota Bancshares, Inc.; Wisconsin Bancshares, Inc.; Charter Bancorporation, Inc., Scottsdale, Arizona; The Bank of New Mexico Holding Company, Albuquerque, New Mexico; and their subsidiary banks; and to acquire MidAmerica Financial Corporation, New Port, Minnesota, and engage in lending and property leasing activities.
- Approved, June 2, 1998

Secretary

Norwest Corporation, Minneapolis, Minnesota -- to acquire Emjay Corporation, Milwaukee, Wisconsin, and engage in providing employee benefits consulting services.
- Permitted, June 3, 1998

Atlanta

Republic Bancshares, Inc., St. Petersburg, Florida -- to acquire Bankers Savings Bank, FSB, Coral Gables, Florida, and engage in operating a savings association.
- Approved, June 4, 1998

Bank Mergers

Secretary

Centura Bank, Rocky Mount, North Carolina -- to acquire certain assets and assume certain liabilities of four branches of NBC Bank, FSB, Knoxville, Tennessee.
- Approved, June 5, 1998

Kansas City

RCB Bank, Claremore, Oklahoma -- to merge with Bank of Inola, Broken Bow, Oklahoma.
- Approved, June 2, 1998

Bank Mergers

Cleveland

Wesbanco Bank Wheeling, Wheeling, West Virginia -- to merge with Wesbanco Bank Barnesville, Barnesville, Ohio, and establish branches.
- Approved, June 3, 1998

Bank Premises

St. Louis

Union Bank of Illinois, Swansea, Illinois -- investment in bank premises.
- Approved, June 4, 1998

Banks, Foreign

General Counsel

Kredietbank N.V., Brussels, Belgium, and CERA Bank C.V., Louvain, Belgium -- request to file an application under Regulation K to establish offices in the United States.
- Approved, June 1, 1998

Competitive Factors Reports

Atlanta

Amerifirst Bank, National Association, Union Springs, Alabama -- report on competitive factors of the proposed merger with Amerifirst Interim Bank.
- Submitted, June 3, 1998

Boston

Bangor Savings Bank, Bangor, Maine -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of 31 branches of Fleet Bank of Maine, Portland, Maine.
- Submitted, June 1, 1998

Cleveland

Bank of Philippi, Inc., Philippi, West Virginia -- report on competitive factors of the proposed purchase of certain assets and assumption of the liabilities of the Philippi, West Virginia, branch of Bank One, West Virginia, N.A., Huntington, West Virginia.
- Submitted, May 21, 1998 (AC)

Competitive Factors Reports

Cleveland

Boone County Bank, Inc., Madison, West Virginia -- report on competitive factors of the proposed purchase of certain assets and assumption of the liabilities of two Madison, West Virginia, branches of Bank One West Virginia, N.A., Huntington, West Virginia.

- Submitted, May 21, 1998 (AC)

Richmond

Fidelity Bank, Fuquay-Varina, North Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of the liabilities of the Silver City, North Carolina, branch of First-Citizens Bank & Trust Company, Raleigh, North Carolina.

- Submitted, June 2, 1998

Atlanta

First National Bank of Tampa, Tampa, Florida -- report on competitive factors of the proposed merger with Florida Bank Interim No. 1, National Association.

- Submitted, June 3, 1998

Cleveland

First Security Trust Bank, F.S.B., Florence, Kentucky -- report on competitive factors of a de novo application.

- Submitted, June 1, 1998

Dallas

First Victoria National Bank, Victoria, Texas -- report on competitive factors of the proposed merger with FVNB Interim Bank, National Association.

- Submitted, June 2, 1998

San Francisco

Grant National Bank, Ephrata, Washington -- report on competitive factors of the proposed merger with New Grant National Bank.

- Submitted, June 4, 1998

Philadelphia

Jefferson Bank, Haverford, Pennsylvania -- report on competitive factors of the proposed merger with Regent National Bank, Philadelphia, Pennsylvania.

- Submitted, June 1, 1998

Competitive Factors Reports

Richmond

Kingstree Federal Savings and Loan Association, Kingstree, South Carolina -- report on competitive factors of the proposed merger with Kingstree Interim Savings and Loan Association.

- Submitted, June 2, 1998

Kansas City

NBC Bank, Pawhuska, Oklahoma -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of the Shidler, Oklahoma, branch of BancFirst, Oklahoma City, Oklahoma.

- Submitted, June 4, 1998

Kansas City

SpiritBank, N.A., Tulsa, Oklahoma -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of the Stroud, Oklahoma, branch of MidFirst Bank, F.S.B., Oklahoma City, Oklahoma.

- Submitted, June 4, 1998

Cleveland

Trans Financial Bank, N.A., Bowling Green, Kentucky, and Trans Financial Bank Tennessee, N.A., Nashville, Tennessee -- report on competitive factors of the proposed merger with Star Bank, N.A., Cincinnati, Ohio.

- Submitted, June 1, 1998

Kansas City

Western National Bank, Lenexa, Kansas -- report on competitive factors of the proposed merger with Peoples National Bank & Trust Company, Burlington, Kansas.

- Submitted, June 4, 1998

Extensions Of Time

Kansas City

Hometown Bancshares, Inc., Carthage, Missouri -- extension to June 30, 1998, to acquire Hometown Bank, N.A.

- Granted, June 1, 1998

Extensions Of Time

Dallas

WoodForest Bancshares, Inc., Houston, Texas, and Sun Belt Bancshares Corporation, Wilmington, Delaware -- extension to September 2, 1998, to acquire Main Street National Bank, Cleveland, Texas.
- Granted, June 5, 1998

Membership

Chicago

Humboldt Trust & Savings Bank, Humboldt, Iowa -- to become a member of the Federal Reserve System.
- Approved, May 29, 1998 (AC)

San Francisco

Pacific State Bank, Reedsport, Oregon -- to become a member of the Federal Reserve System.
- Approved, June 5, 1998

San Francisco

Security Bank, Coos Bay, Oregon -- to become a member of the Federal Reserve System.
- Approved, June 5, 1998

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, June 6, 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)(1) / 3(a)(3)	Service Bancorp Medway, Massachusetts – Proposal to acquire a majority of the voting shares of Summit Bancorp, Medway Massachusetts a de novo stock bank holding company.	Newspaper - 06/30/1998 Fed Reg - 07/06/1998

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

- O = Outstanding**
- S = Satisfactory**
- NI = Needs to improve**
- SN = Substantial noncompliance**

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

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

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

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, June 6, 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)	Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A., Rabobank, Nederland, Utrecht, The Netherlands, to acquire indirectly, through Robeco Group, N.V., The Netherlands, Weiss, Peck & Greer, L.L.C., New York, New York, and thereby engage in acting as an investment and financial advisor and agency transactional services.	N/Avail

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, June 6, 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>
None		

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

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

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, June 6, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice to establish a mobile branch headquartered out of the Chagrin Falls Ohio branch that will service customers throughout Cuyahoga, Gauga, Summit, Portage, Lake, and Lorain Counties.	Newspaper – 6/28/1998

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
730316	Commercial & Savings Bank Company 701 S. Market Street Danville, OH 43014	10/14/1997	6/3/1998	O		X

Section VI – CRA examinations scheduled for Third Quarter of 1998

<i>Institution</i>	<i>Location</i>
Apollo Trust Company	201 N. Warren Avenue, Apollo, PA 15613-0247
Community First Bank & Trust	225 N. Main Street, Celina, OH 45822-2201
Iron & Glass Bank	1114 Carson Street, Pittsburgh, PA 15203-1124
The Farmers Citizens Bank	Washington Square, Bucyrus, OH 44820
The Ohio Bank	236 S. Main Street, Findlay, OH 45840-0300
Sabina Bank	135 N. Howard Street, Sabina, OH 45169-1152
Shore Bank & Trust Company	540 E. 105 th Street, Cleveland, OH 44108
Somerset Trust Company	151 W. Main Street, Somerset, PA 15501-0777

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, June 6, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Hanover Bank, Mechanicsville, Virginia, to merge with Regency Bank, Richmond, Virginia, and First Community Bank, Forest, Virginia.*	N/Avail
18(c)	The Bank of Marion, Marion, Virginia, to acquire certain assets and assume certain liabilities of three branches of First-Citizens Bank & Trust Company, Raleigh, North Carolina, located in Gate City, Honaker, and Weber City, Virginia.*	7/8/1998

*Subject to provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Anchor Financial Corporation, Myrtle Beach, South Carolina, to merge with M&M Financial Corporation, Marion, South Carolina.*	Fed Reg – 7/2/1998 Newspaper – N/Avail
3(a)(5)	Anchor Financial Corporation, Myrtle Beach, South Carolina, to merge with ComSouth Bankshares, Inc., Columbia, South Carolina.*	Fed Reg – 7/2/1998 Newspaper – N/Avail
4(c)(8)	BB&T Corporation, Winston-Salem, North Carolina, to merge with Maryland Federal Bancorp, Inc., Hyattsville, Maryland.*	Fed Reg – N/Avail Newspaper – 7/9/1998

*Subject to 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>
Member	Farmers Bank, Windsor, Virginia, for membership in the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
829032	Barbour County Bank 107 Pike Street Philippi, West Virginia 26416	3/16/1998	5/31/1998	N		X
697978	Community Bank of Tri-County 3035 Leonardtown Road Waldorf, Maryland 20601	3/16/1998	6/3/1998	S		X
2253891	Capital One Bank 11013 West Broad Street Glenn Allen, Virginia 23060	12/8/1997	6/5/1998	S		X

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

Institution

Location

None

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, June 6, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of Comment period</i>
Branch	Republic Security Bank, West Palm Beach, Florida, to establish a branch located at 701 U.S. Highway One, North Palm Beach, Florida.*	4/27/1998

* 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>
4(c)(8)	Republic Bancshares, Inc., St. Petersburg, Florida, to acquire Lochaven Federal Savings and Loan Association, Winter Park, Florida, and thereby engage in operating a savings association. *	Newspaper – 6/19/1998
3(a)(1)	Albert J. Ortte Family Limited Partnership, after-the-fact application to become a bank holding company by retaining Metairie Bank & Trust Company, both of Metairie, Louisiana.*	Fed Reg – 6/29/1998
3(a)(5)	SNB Bancshares, Inc., Macon, Georgia, to merge with Crossroads Bancshares, Inc., and thereby directly acquire Crossroads Bank of Georgia, both of Perry, Georgia.*	N/Avail
3(a)(5)	Whitney Holding Corporation, New Orleans, Louisiana, to merge with First National Bancorp of Greenville, Inc., and thereby acquire The First National Bank of Greenville, both of Greenville, Alabama.*	Newspaper – 6/26/1998

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, June 6, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Choicene Bank Sparta, Michigan 3527 Alpine Avenue NW Alpine Township, Michigan	Newspaper – 6/20/1998
Branch	Choicene Bank Sparta, Michigan 565 S. State Street Sparta, Michigan	Newspaper – 6/20/1998
Branch	Byron Center State Bank Byron Center, Michigan 4601 134 th Avenue, Suite C Hamilton, Michigan	Newspaper – 6/22/1998
18(c) & Branch	M&I Bank of Shawano Shawano, Wisconsin Clintonville, Wisconsin branch office of M&I Bank, S.S.B. Sheboygan, Wisconsin 60 10 th Street Clintonville, Wisconsin	Newspaper – N/Avail

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)	Associated Banc-Corp.* Green Bay, Wisconsin Citizens Bankshares, Inc. Shawano, Wisconsin Citizens Bank, National Association Shawano, Wisconsin	Fed Reg – 6/19/1998 Newspaper – 6/18/1998

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)	Larch Bancorporation, Inc.* Larchwood, Iowa Exchange State Bancorporation, Inc. Hills, Minnesota Exchange State Bank Hills, Minnessota	Fed Reg – 6/29/1998 Newspaper – N/Avail
3(a)(1)	LeMars Acquisition Corp.* Le Mars, Iowa Le Mars Bank & Trust Company Le Mars, Iowa	Fed Reg – 7/2/1998 Newspaper – N/Avail
3(a)(3)	Banc One Corporation* Columbus, Ohio First Chicago NBD Corporation Chicago, Illinois	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Banc One Corporation (DE)* Columbus, Ohio First Chicago NBD Corporation Chicago, Illinois	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	CGB&L Financial Group, Inc.* Cerro Gordo, Illinois Cerro Gordo Building and Loan, S.B. Cerro Gordo, Illinois	Fed Reg – N/Avail Newspaper – 6/27/1998
3(a)(3)	First Chicago NBD Corporation* Chicago, Illinois Banc One Corporation Columbus, Ohio Banc One Corporation (DE) Columbus, Ohio	Fed Reg – N/Avail Newspaper – N/Avail
CIC	PSB Corporation Wellsburg, Iowa By PSB Corporation ESOP with 401K Provision	Fed Reg – 6/19/1998 Newspaper – N/Avail
CIC	Community Bancorp, Inc. Norwalk, Wisconsin By John D. Dreier	Fed Reg – 6/9/1998 Newspaper – 6/8/1998

* Subject to the provisions of the Community Reinvestment Act

Fed Reg - Federal Register Comment Period Ending Date

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not Available (Not yet available; 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>
4(c)(8)	Associated Banc-Corp. Green Bay, Wisconsin Wisconsin Finance Corporation Shawano, Wisconsin Citizens Financial Services, Inc. Shawano, Wisconsin	Fed Reg – 6/19/1998
4(c)(8)	Unionbancorp, Inc. Ottawa, Illinois Sainet, an Internet Service Provider Streator, Illinois	Fed Reg – 6/18/1998
4(c)(8)	Banc One Corporation Columbus, Ohio First Chicago NBD Corporation Chicago, Illinois	Fed Reg – N/Avail
4(c)(8)	Banc One Corporation (DE) Columbus, Ohio First Chicago NBD Corporation Chicago, Illinois	Fed Reg – N/Avail
4(c)(8)	CGB & L Financial Group, Inc. Cerro Gordo, Illinois To engage in extending credit and servicing loans	Fed Reg – N/Avail
4(c)(8)	First Chicago NBD Corporation Chicago, Illinois Banc One Corporation Columbus, Ohio Banc One Corporation (DE) Columbus, Ohio	Fed Reg – N/Avail
4(c)(8)	Blackhawk Bancorp, Inc. Beloit, Wisconsin First Financial Bancorp, Inc. Belvidere, Illinois First Federal Savings Bank Belvidere, Illinois First Financial Services of Belvidere, Illinois, Inc. Belvidere, Illinois	Fed Reg – N/Avail

Fed Reg - Federal Register Comment Period Ending Date

N/Avail - Not Available (Not yet available; Not available at this time)

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
64334	Eastern Michigan Bank 65 N. Howard Crosswell, Michigan 48422 (810) 679-2500	2/2/1998	6/5/1998	O		X

Section VI – CRA examinations scheduled for Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, June 6, 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 Farmers Bancshares, Inc., Hardinsburg, Kentucky, to acquire up to 30 percent of the voting shares of Leitchfield Deposit Bancshares, Inc., Leitchfield, Kentucky, and thereby indirectly acquire a controlling interest in its wholly owned nonbank subsidiary, Leitchfield Deposit Bancshares Insurance Agency, Inc., Leitchfield, Kentucky, and thereby indirectly engage in the sale, as agent, of credit related insurance sold in connection with extensions of credit made by an affiliate bank. (Companion Section 3(a)(3) notice* was previously reported during the week of May 4, 1998, without advice of the Section 4(c)(8) notice. Consequently, a separate <u>Federal Register</u> publication was required for the Section 4(c)(8) notice.)	Fed Reg - 6/24/1998
3(a)(3)	Notice by Midwest Bancshares, Inc. & Affiliate Employee Stock Ownership Plan, Poplar Bluff, Missouri, to acquire Midwest Bancorporation, Inc., Poplar Bluff, Missouri (Previously reported during the week of May 25, 1998. However, republication of the newspaper notice was subsequently required.).*	Newspaper - N/Avail Fed Reg - 6/29/1998
3(a)(1)	Notice by Peoples Service Company, Nixa, Missouri, to acquire Peoples Banking Company, Springfield, Missouri.*	Fed Reg - 7/2/1998

* Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, June 6, 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)	JDOB Inc., Sandstone, Minnesota, for prior approval to acquire 80% or more of the voting shares of Lakeland National Bank, Lino Lakes, Minnesota, a <i>de novo</i> bank.*	N/Avail
3(a)(5)	Community First Bankshares, Inc., Fargo, North Dakota, for prior approval to merge with Guardian Bancorp, Salt Lake City, Utah.*	Fed Reg - 6/26/1998
CIC	Anton J. Ringsmuth to acquire control of The Ringsmuth Family Limited Partnership, Wakefield, Michigan.	N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
52755	M&I Merchants Bank Rhineland, Wisconsin	12/1/1997	4/14/1998	S	X	
666358	First Citizens Bank Butte, Montana	3/3/1998	6/3/1998	S		X

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

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, June 6, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First American Bank & Trust Company, Purcell, Oklahoma, to establish a branch at 800 N.E. 12 th Avenue, Norman, Oklahoma.	Newspaper – N/Avail
18(c) / Branch	Exchange Bank & Trust Company, Perry, Oklahoma, to purchase the assets and assume the liabilities of the Perry, Oklahoma, branch of BancFirst, Oklahoma City, Oklahoma; and incident thereto, establish an additional branch.	Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Apex Mortgage Company, Edmond, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Edmond Bank and Trust, Edmond, Oklahoma, a <i>de novo</i> bank in organization.	Newspaper – 07/03/1998 Fed Reg – 07/02/1998
3(a)(3)	Gold Bancorporation, Leawood, Kansas, for prior approval to acquire 100 percent of the voting shares of Tri-County Bancshares, Inc., Linn, Kansas; and thereby indirectly acquire Tri-County National Bank, Linn, Kansas.	Newspaper – N/Avail Fed Reg – 06/29/1998
3(a)(3)	Financial Bancshares, Inc., Holton, Kansas, for prior approval to acquire 18.18 percent of the voting shares of Arizona Bancshares, Inc., Flagstaff, Arizona; and thereby indirectly acquire First State Bank, Flagstaff, Arizona, a <i>de novo</i> bank in organization.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(5)	Winter Trust of 12/03/74, Monument, Colorado, for prior approval to merge with Peoples Trust of 1987, Ottawa, Kansas; and for El Paso Bancshares, Inc., Monument, Colorado, to merge with Peoples, Inc., Ottawa, Kansas; and thereby indirectly acquire Peoples National Bank, Overland Park, Kansas, Johnson County Bank, Overland Park, Kansas, and Peoples National Bank & Trust, Ottawa, Kansas.	Newspaper – 07/12/1998 Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	David T. Chandler, Pratt, Kansas, and Charles Q. Chandler IV, Wichita, Kansas, trustees of the David T. Chandler Trust No. 2, the Paul T. Chandler Trust No. 2, the George T. Chandler Jr. Trust No. 2, the George T. Chandler III Trust No. 2, the Barbara Ann Chandler Trust No. 2, the Travis Chandler Jordan Trust No. 2, and the William Chandler Trust No. 2; for prior approval to acquire voting shares of First Pratt Bancshares, Inc., Pratt, Kansas, and thereby indirectly acquire voting shares of First National Bank in Pratt, Pratt, Kansas.	Newspaper – 06/20/1998 Fed Reg – 06/22/1998
CIC / SR	Frank Phillips Giltner III, Phoenix, Arizona, for prior approval to acquire voting shares of The Avoca Company, Avoca, Nebraska; and thereby indirectly acquire Farmers State Bank of Nebraska, Bennet, Nebraska; and for The Avoca Company to redeem 15,459 shares of its own voting common stock.	Newspaper – N/Avail Fed Reg – 06/25/1998

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
277053	First State Bank of Hotchkiss 102 E. Bridge Street Hotchkiss, Colorado 81419	03/16/1998	06/02/1998	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, June 6, 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>
None		

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

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

Section V – Availability of CRA public evaluations

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

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

- O = Outstanding**
- S = Satisfactory**
- NI = Needs to improve**
- SN = Substantial noncompliance**

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
908861	Security State Bank 115 W. 3 rd Street Pecos, TX 79772	02/23/1998	06/06/1998	S		X

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

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, June 6, 1998

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Hanmi Bank, Los Angeles, California, to merge with First Global Bank, F.S.B., Los Angeles, California.*	Newspaper - 6/02/1998

* Subject to the provisions of the Community Reinvestment Act
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)(1)	Refiled: San Juan Bank Holding Company to become a bank holding company by acquiring Islanders Bank, both of Friday Harbor, Washington.*	Newspaper - 5/15/1998 Fed Reg - 6/02/1998

* Subject to the provisions of the Community Reinvestment Act
Fed Reg - Federal Register Comment Period Ending Date
Newspaper – Newspaper Comment Period Ending Date

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
478766	Liberty Bank 500 Linden Avenue South San Francisco, CA 94080 (650) 871-2400	2/06/1998	6/03/1998	S		X

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 for Quarter of

Institution *Location*

None
