
Federal Reserve Release



H.2

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

No. 1

Week Ending January 2, 1999

Banks, Foreign

National Westminster Bank Plc, London, England -- request by a commenter for review of the Federal Reserve Bank of New York's approval of the application to establish a branch in New York, New York.

- Denied, December 28, 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

Chicago

Byron Center State Bank, Byron Center, Michigan -- to establish a branch at 6225 Kalamazoo Ave. SE, Kentwood, Michigan.
- Approved, December 30, 1998

Chicago

Chelsea State Bank, Chelsea, Michigan -- to establish a branch at the intersection of Dexter Ann-Arbor Road and Dan Hoey Road, Dexter, Michigan.
- Approved, December 28, 1998

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 5015 S. Florida Avenue, Lakeland, Florida.
- Approved, December 28, 1998

Richmond

First Virginia Bank-Southwest, Roanoke, Virginia -- to establish a branch in the Wal-Mart store at 1140 East Stuart Drive, Galax, Virginia.
- Approved, December 30, 1998

Dallas

Texas Bank, Weatherford, Texas -- to establish a branch at 300 West 7th Street, Fort Worth, Texas.
- Approved, December 30, 1998

Bank Holding Companies

Kansas City

Ace Gas, Inc., Deshler, Nebraska, and Gibbon Exchange Company, Inc., Gibbon, Nebraska -- to acquire Junction City First National Company, Junction City, Kansas, and First National Bank and Trust Company.
- Approved, December 30, 1998

Bank Holding Companies

Atlanta

Altrust Financial Services, Inc., Employee Stock Ownership Plan, Cullman, Alabama -- to acquire Altrust Financial Services and The Peoples Bank of North Alabama.

- Approved, December 29, 1998

St. Louis

Area Bancshares Corporation, Owensboro, Kentucky, and Cardinal Bancshares, Inc., Lexington, Kentucky -- to acquire Alliance Bank, Somerset, Kentucky, after its conversion from a federal savings bank to a state nonmember bank.

- Approved, December 30, 1998

St. Louis

Barret Bancorp, Inc., Barretville, Tennessee -- to acquire Barretville Bank and Trust Company and shares of Somerville Bank and Trust Company, Somerville, Tennessee.

- Approved, December 29, 1998

Boston

Central Bancorp, Inc., Somerville, Massachusetts -- to acquire Central Co-operative Bank.

- Approved, December 30, 1998

St. Louis

Citizens First Corporation, Bowling Green, Kentucky -- to acquire Citizens First Bank, Inc.

- Approved, December 28, 1998

San Francisco

Commercial Bank of San Francisco, San Francisco, California -- request for waiver of application in connection with its proposed acquisition of and merger with Lippo Bank.

- Withdrawn, December 28, 1998

Kansas City

CountryBanc Holding Company, Edmond, Oklahoma, and People First Bank, Hennessey, Oklahoma -- waiver of application to acquire Lone Wolf Bancshares, Inc., Lone Wolf, Oklahoma, and First State Bank, Hobart, Oklahoma.

- Granted, November 24, 1998 (AC)

Bank Holding Companies

Minneapolis

Cyrus Bancshares, Inc., Cyrus, Minnesota -- to acquire shares of State Bank of Cyrus.
- Approved, December 30, 1998

Atlanta

First Bankshares of the South East, Inc., Alma, Georgia -- to engage in lending activities.
- Approved, December 31, 1998

Chicago

First Business Bancshares, Inc., Madison, Wisconsin -- to acquire shares of Fox River Valley Bancorp, Inc., Appleton, Wisconsin, and First Business Bank of the Fox River Valley.
- Returned, December 28, 1998

Chicago

Fox River Valley Bancorp, Inc., Appleton, Wisconsin -- to acquire First Business Bank of the Fox River Valley.
- Returned, December 28, 1998

Chicago

Limberlost Bancshares, Inc., Geneva, Indiana -- to acquire Bank of Geneva.
- Approved, December 31, 1998

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire Moneyline Express, Inc., Minneapolis, Minnesota, through M&I Data Services, Inc., Milwaukee, and engage in data processing activities.
- Approved, December 30, 1998

Secretary

Mercantile Bancorporation Inc., St. Louis, Missouri -- to engage through Mercantile Consumer Loan Company, Rock Island, Illinois, in extending credit and servicing loans and acting as principal, agent, or broker for insurance directly related to an extension of credit by the bank holding company or any of its subsidiaries.
- Approved, December 31, 1998

Bank Holding Companies

San Francisco

People's Utah Bancorp, American Fork, Utah -- to acquire Bank of American Fork.
- Approved, December 28, 1998

Cleveland

PNC Bank Corp., Pittsburgh, Pennsylvania -- to acquire PFPC, Inc., Wilmington, Delaware, and Professional Fund Distributors Corp.
- Approved, December 31, 1998

Cleveland

Premier Financial Bancorp, Inc., Georgetown, Kentucky -- to acquire Mt. Vernon Bancshares, Inc., Mt. Vernon, Kentucky.
- Approved, December 29, 1998

San Francisco

Redfed Bancorp, Inc., Redlands, California -- deregistration under Regulation U.
- Approved, December 29, 1998

Atlanta

Smith Family Limited Partnership, Fort Pierce, Florida -- to acquire shares of Riverside Banking Company, Fort Pierce, Florida.
- Approved, December 31, 1998

New York

U.S. Trust Corporation, New York, New York -- to acquire Radnor Capital Management, Inc., Wayne, Pennsylvania, and Custodian Securities Inc. and engage in financial and investment advisory services.
- Approved, December 30, 1998

Dallas

Woodland Bancorporation, Inc., Homer, Louisiana -- to acquire First Woodlands Bank.
- Approved, December 30, 1998

Bank Mergers

San Francisco

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

- Approved, December 30, 1998

Bank Premises

Kansas City

Kearney Commercial Bank, Kearney, Missouri -- investment in bank premises.

- Approved, December 28, 1998

Banks, State Member

Richmond

Capon Valley Bank, Wardensville, West Virginia -- to exercise trust powers.

- Approved, December 30, 1998

Change In Bank Control

Minneapolis

Adams Bancshares, Inc., Adams, Minnesota -- change in bank control.

- Permitted, December 28, 1998

New York

TSB Services, Inc., Spencer, New York -- change in bank control.

- Permitted, November 17, 1998 (AC)

Competitive Factors Reports

Boston

Andover Bank, Andover, Massachusetts -- report on competitive factors of the proposed merger with Andover Bank NH, Salem, New Hampshire.

- Submitted, December 28, 1998

Richmond

Belmar Savings Bank, Baltimore, Maryland -- report on competitive factors of the proposed merger with Belmar Federal Savings and Loan Association.

- Submitted, December 28, 1998

Competitive Factors Reports

Chicago

Citizens National Bank of Macomb, Macomb, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Bunker Hill, Carlinville, Galva, and Mount Pulaski, Illinois, branches of First Bank, Creve Coeur, Missouri.

- Submitted, December 30, 1998

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- report on competitive factors of the proposed establishment of Southwest Interim Bank No. 5, N.A., Sarasota, Florida; acquisition of Guaranty Bank & Trust Company, Venice, Florida; and merger of Southwest Interim Bank No. 5 with Guaranty Bank & Trust Company and West Coast Bank, Sarasota.

- Submitted, December 23, 1998 (AC)

Richmond

First-Citizens Bank & Trust Company, Raleigh, North Carolina -- report on competitive factors of the proposed merger with Yancey Insurance Agency, Inc.

- Submitted, December 29, 1998

Atlanta

Georgia First Bank, N.A., Gainesville, Georgia -- report on competitive factors of the proposed merger with Gwinnett National Bank, Duluth, Georgia.

- Submitted, December 23, 1998 (AC)

Chicago

Lafayette Bank and Trust Company, Lafayette, Indiana -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of three branches of Bank One Indiana, National Association, Indianapolis, Indiana.

- Submitted, December 30, 1998

Chicago

LaSalle National Bank, Chicago, Illinois -- report on competitive factors of the proposed merger with LaSalle Bank, National Association.

- Submitted, December 30, 1998

Competitive Factors Reports

Chicago

National Republic Bank of Chicago, Chicago, Illinois -- report on competitive factors of the proposed merger with NR Interim National Bank.
- Submitted, December 30, 1998

Chicago

People's Trust Company, Brookville, Indiana -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of four branches of Bank One Indiana, National Association, Indianapolis, Indiana.
- Submitted, December 30, 1998

Atlanta

Premier Bank, Atlanta, Georgia -- report on competitive factors of the proposed merger with The Central and Southern Bank of Georgia, Milledgeville, Georgia.
- Submitted, December 23, 1998 (AC)

San Francisco

Santa Monica Bank, Santa Monica, California -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Los Angeles branch of Southern California Bank, Newport Beach, California.
- Submitted, December 28, 1998

Chicago

Southeast National Bank of Moline, Moline, Illinois -- report on competitive factors of the proposed merger with New National Bank of Davenport, Davenport, Iowa.
- Submitted, December 30, 1998

Extensions Of Time

Atlanta

Equitable Financial Group, Inc., Fort Lauderdale, Florida -- extension to March 2, 1999, to acquire Equitable Bank.
- Granted, November 17, 1998 (AC)

Chicago

NBD Bank, Detroit, Michigan -- extension to December 30, 1999, to establish a loan production office at 15469 Telegraph Road, Monroe, Wisconsin.
- Granted, December 28, 1998

Extensions Of Time

Dallas

Northwest Bancorporation, Inc., Houston, Texas -- extension to January 31, 1999, to acquire Redstone Bancorporation, Inc., and Redstone Bank, N.A.
- Granted, December 31, 1998

Dallas

Redstone Bancorporation, Inc., Houston, Texas -- extension to January 31, 1999, to acquire Redstone Bank, N.A.
- Granted, December 31, 1998

Director, BS&R

Societe Generale, Paris, France -- extension of time to fulfill a commitment to cease acting as a distributor of shares of certain open-end investment companies.
- Granted, December 31, 1998

San Francisco

West Coast Bancorp, Lake Oswego, Oregon -- extension to divest certain property.
- Granted, December 29, 1998

International Operations

Director, BS&R

BankAmerica International Financial Corporation, San Francisco, California -- waiver of the remainder of the 45-day notification period to make a portfolio investment.
- Granted, December 18, 1998 (AC)

Director, BS&R

Chase Manhattan Bank, New York, New York -- waiver of the remainder of the 45-day notification period to make an investment in Chase London Diversified Fund Limited, Grand Cayman, Cayman Islands.
- Granted, December 28, 1998

Director, BS&R

Morgan Guaranty International Finance Corporation, Wilmington, Delaware -- waiver of the remainder of the 45-day notification period to make an investment in J.P. Morgan Securities Asia Private Limited, Singapore.
- Granted, December 18, 1998 (AC)

Membership

Secretary

FNB Bank, Baltimore, Maryland -- to become a member of the Federal Reserve System.

- Approved, December 31, 1998

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 2, 1999

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.

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
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, January 2, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banco de la Ciudad de Buenos Aires, Buenos Aires, Argentina, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Moscow Narodny Bank, London, England, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Caixa Geral de Depositos, Lisbon, Portugal, to establish a branch in New York, New York.	Newspaper – N/Avail
Branch	Interchange State Bank, Saddle Brook, New Jersey, to establish a branch at 71 Crescent Avenue, Waldwick, New Jersey.*	Newspaper – 01/08/1999

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)/4(c)(8)	Troy Financial Corporation, Troy, New York, to become a bank holding company with respect to The Troy Savings Bank, Troy, New York, and to engage in certain nonbanking activities.*	Newspaper – 01/09/1999 Fed Reg – 01/23/1999
3(a)(1)	Cornerstone Bancorp, Inc., Stamford, Connecticut, to become a bank holding company through the acquisition of all voting shares of Cornerstone Bank, Stamford, Connecticut.*	Newspaper – 01/13/1999 Fed Reg – 01/23/1999
3(a)(1)	Grand Bancorp, Inc., Kingston, New Jersey, to become a bank holding company with respect to Grand Bank, N.A., Kingston, New Jersey.*	Newspaper – 01/24/1999 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>
4(c)(8)	Skandinaviska Enskilda Banken, Stockholm, Sweden, to retain ABB Investment Management Corp., Stamford, Connecticut, and as a result, to provide investment advice.	Fed Reg – 01/07/1999

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

Institution

Location

None

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, January 2, 1999

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

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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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, January 2, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Member	Received application from Mid Am Bank, Toledo, OH on 12/30/1998 to become a member of the Federal Reserve System.	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>
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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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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, January 2, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Union Bank & Trust Company, Bowling Green, Virginia, to merge with King George State Bank, King George, Virginia.*	01/22/1999

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Union Bankshares Corporation, Bowling Green, Virginia, to acquire 100% of the voting shares of The Bank of Williamsburg, Williamsburg, Virginia, an organizing bank.*	Fed Reg – 01/11/1999 Newspaper – 01/16/1999

*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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<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>
177078	First Colonial Bank 5100 Oaklawn Boulevard Hopewell, Virginia 23860-7334	10/05/1998	12/27/1998	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, January 2, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 2055 Cherokee Road, Alexander City, Alabama.	12/29/1998
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 3625 West Russell Road, Las Vegas, Nevada.	12/31/1998
Branch	First Southern Bank, Boca Raton, Florida, to establish a branch located at 401 North Lake Boulevard, North Palm Beach, Florida, to be known as The North Lake Boulevard Branch.	12/29/1998
Branch	Republic Security Bank, West Palm Beach, Florida, to establish a branch located at 1515 N. Flagler Drive, Suite 100, West Palm Beach, Florida.	01/07/1999
Branch	Republic Security Bank, West Palm Beach, Florida, to establish a branch located at 1555 Palm Beach Lakes Boulevard, West Palm Beach, Florida.	01/07/1999

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	PBG Financial Services, Graceville, Florida, after-the-fact notification by Mr. C. Finley McRae to retain 23.29 percent of the outstanding shares of PBG Financial Services, Inc., and its subsidiary, Peoples Bank of Graceville, both of Graceville, Florida.	Fed Reg - 01/20/1999

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
3(a)(1)	Atlantic BancGroup, Inc., Jacksonville Beach, Florida, notice to become a bank holding company by acquiring Oceanside Bank, Jacksonville Beach, Florida.

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, January 2, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Johnson Bank Racine, Wisconsin 1801 Airport Road, Suite C2 Waukesha, Wisconsin	Newspaper – 12/14/1998

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)(1)	First DuPage Bancorp, Inc.* Westmont, Illinois First DuPage Bank (in organization) Westmont, Illinois	Fed Reg – 1/28/1999 Newspaper – 1/22/1999
3(a)(1)	Fox River Valley Bancorp, Inc.* Appleton, Wisconsin First Business Bank of the Fox River Valley (in organization) Appleton, Wisconsin	Fed Reg – 1/28/1999 Newspaper – N/Avail
3(a)(1)	Greenville Community Financial Corporation* Greenville, Michigan Greenville Community Bank (in organization) Greenville, Michigan	Fed Reg – 1/22/1999 Newspaper – N/Avail
3(a)(1)	Waukesha Bankshares, Inc.* Wauwatosa, Wisconsin Sunset Bank & Savings (in organization) Waukesha, Wisconsin	Fed Reg – 1/29/1999 Newspaper – N/Avail
3(a)(1)	Fountain View Bancorp, Inc.* Sigourney, Iowa Keokuk County Bankshares, Inc. Sigourney, Iowa Keokuk County State Bank Sigourney, Iowa	Fed Reg – 1/29/1999 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)(3)	Standard Bancshares, Inc.* Evergreen Park, Illinois Norton Capital Corporation Morris, Illinois Exchange Bank Gardner, Illinois	Fed Reg – 1/28/1999 Newspaper – 1/16/1999
3(a)(3)	First Business Bancshares, Inc.* Madison, Wisconsin Fox River Valley Bancorp, Inc, Appleton, Wisconsin First Business Bank of the Fox River Valley (in organization) Appleton, Wisconsin	Fed Reg – 1/28/1999 Newspaper – N/Avail
3(a)(5)	First Merchants Corporation* Muncie, Indiana Jay Financial Corporation Portland, Indiana First National Bank of Portland Portland, Indiana	Fed Reg – 1/28/1999 Newspaper – 1/13/1999

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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The 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>
5645	Unionbank-Central 601 S. Main Princeton, Illinois 61356 (815) 879-2622	8/4/1998	12/31/1998	S		X
499248	First American Bank 635 1 st Street Webster City, Iowa 50595 (515) 832-1133	10/5/1998	12/30/1998	S		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, January 2, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	*Notice by MidSouth Bank, Monette, Arkansas, to relocate its main office from 302 West Drew Avenue, Monette, Arkansas, to 2506 Southwest Circle, Jonesboro, Arkansas, where the bank currently has a branch office facility, and to retain the Monette, Arkansas facility as a full service branch.	1/12/1999

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice involving Illinois Community Bancorp, Inc., Effingham, Illinois, by Gerald E. Ludwig.	Newspaper – 1/13/1999 Fed Reg – 1/19/1999

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Notice by Concord EFS, Inc., Memphis, Tennessee, to acquire Electronic Payment Systems, Inc., Wilmington, Delaware, and thereby engage in the operation and development of automated teller machines and point of sale processing businesses and related activities, pursuant to Section 225.28(b)(14) of Regulation Y.	1/15/1999

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</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>
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None

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, January 2, 1999

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	Fred C. Kraemer Irrevocable Trust, Fairmont, Minnesota to acquire control of Truman Bancshares, Inc., Truman, Minnesota	N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Johnson Holdings, Inc., East Central Holding Co., and Isanti Agency, Inc., all of Isanti, Minnesota, to engage <i>de novo</i> in securities brokerage activities through Isanti Agency, Inc.	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>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>
679152	First Security Bank of Laurel Laurel, Montana	9/14/1998	12/31/1998	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, January 2, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First State Bank of Taos, Taos, New Mexico, to establish a branch at the corner of Highway 31 and Edward Drive, Belen, New Mexico.	Newspaper – 01/10/1999

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)	First Commerce Bancshares of Colorado, Colorado Springs, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of First Commerce Bank of Colorado, N.A., Colorado Springs, Colorado, a <i>de novo</i> bank in organization.	Newspaper – 01/21/1999 Fed Reg – 01/18/1999
3(a)(3)	First Commerce Bancshares, Inc., Lincoln, Nebraska, to acquire 100 percent of the voting shares of First Commerce Bancshares of Colorado, Colorado Springs, Colorado, and thereby indirectly acquire First Commerce Bank of Colorado, N.A., Colorado Springs, Colorado.	Newspaper – 01/21/1999 Fed Reg – 01/18/1999

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, January 2, 1999

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)	Capital Bancorp, Inc., Delhi, LA, to acquire Commercial Capital Bank, Delhi, LA (de novo)*	Fed Reg – 01/29/1999 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>
4(c)(8)	South Plains Financial, Inc., Lubbock, TX, and South Plains Delaware Financial Corporation, Dover, DE, to acquire ARC Check Cashing, Inc., Lubbock, TX, and thereby engage in check cashing services, wire transmission services, bill payment services, issuing and selling consumer payment instruments, credit and credit related activities, government services distribution and incidental activities	Fed Reg – 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>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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, January 2, 1999

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)	Wells Fargo & Company, San Francisco, California, together with Norwest Mortgage, Inc., and Norwest Ventures, Inc., both of Des Moines, Iowa, to engage through their subsidiary, MidAmerican Home Services Mortgage, LLC, West Des Moines, Iowa, in residential mortgage lending, pursuant to section 225.28(b)(1) of Regulation Y.	Fed Reg – 1/19/1999

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	
