
Federal Reserve Release



H.2

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

No. 33

Week Ending August 14, 1999

Regulations And Policies

Regulation BB, Community Reinvestment Act -- extension without revision of recordkeeping, reporting, and disclosure requirements.

- Approved, August 11, 1999

Enforcement

Bank of Adairsville, Adairsville, Georgia -- written agreement dated December 10, 1998, partially terminated May 6, 1999.

- Announced, August 9, 1999

Belmont Bancorp, Bridgeport, Ohio -- written agreement with the Federal Reserve Bank of Cleveland.

- Announced, August 11, 1999

Farmers & Merchants Bank, Long Beach, California -- written agreement dated November 30, 1992, terminated April 29, 1999.

- Announced, August 9, 1999

Hanmi Bank, Los Angeles, California -- written agreement dated December 9, 1994, terminated June 22, 1999.

- Announced, August 9, 1999

Hinsbrook Bank and Trust, Willowbrook, Illinois. -- prohibition order and cease and desist order against Craig J. Fahrner, a former institution-affiliated party.

- Announced, August 9, 1999

Marin National Bancorp, Las Vegas, Nevada -- written agreement dated March 23, 1993, terminated July 29, 1999.

- Announced, August 9, 1999

Skandinaviska Enskilda Banken, Stockholm, Sweden, its New York branch and New York State-chartered Article XII corporation -- cease and desist order dated September 17, 1997, terminated August 5, 1999.

- Announced, August 9, 1999

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

Secretary

Barnes Banking Company, Kaysville, Utah -- to establish a branch at 1840 East Skyline Drive, South Ogden.
- Approved, August 11, 1999

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 140 N. Federal Highway, Boca Raton, Florida.
- Approved, August 11, 1999 (AC)

Cleveland

Farmers Citizens Bank, Bucyrus, Ohio -- to establish a branch at 169 North Main Street, Fredericktown.
- Approved, August 8, 1999

Philadelphia

Orrstown Bank, Orrstown, Pennsylvania -- to purchase the assets and assume the liabilities of a Sovereign Bank branch at 1730 Lincoln Way East, Chambersburg.
- Approved, August 9, 1999

Atlanta

SunTrust Bank, North Central Florida, Ocala, Florida -- to establish a branch at 10970 S.E. 175th Place, Summerfield.
- Approved, August 10, 1999

Bank Holding Companies

Atlanta

Atlantic BancGroup, Inc., Jacksonville, Florida -- modification of a commitment.
- Approved, August 11, 1999

Bank Holding Companies

Philadelphia

CNB Financial Corporation, Clearfield, Pennsylvania -- to acquire First National Bank of Spangler, Spangler, through merger with CNB's subsidiary bank, County National Bank, Clearfield.

- Approved, August 11, 1999

San Francisco

First Mutual Bancshares, Inc., Bellevue, Washington -- to become a bank holding company through the acquisition of First Mutual Savings Bank.

- Approved, August 12, 1999

Secretary

First National of Nebraska, Inc., Omaha, Nebraska -- to acquire Commercial Bancshares, Inc., Mitchell, South Dakota.

- Permitted, August 11, 1999

San Francisco

Greater Bay Bancorp, Palo Alto, California -- to merge with Bay Commercial Services, San Leandro, and thereby acquire Bay Bank of Commerce.

- Approved, August 10, 1999

Dallas

Inwood Bancshares, Inc., Dallas, Texas; and Inwood Delaware, Inc., Dover, Delaware -- to acquire Provident Bank, Dallas.

- Approved, August 12, 1999

Atlanta

Lehigh Acres First National Bancshares, Inc., Lehigh Acres, Florida -- to become a bank holding company through the acquisition of Lehigh Acres First National Bank, a de novo bank.

- Approved, August 13, 1999

St. Louis

Mercantile Bancorp, Inc., Quincy, Illinois -- to acquire Farmers State Bancshares of Savannah County, Inc., Savannah, Missouri, and thereby acquire Farmers State Bank of Northern Missouri.

- Approved, August 10, 1999

Bank Holding Companies

Cleveland

National City Corporation, Cleveland, Ohio -- to acquire First Franklin Financial Companies, Inc., San Jose, California.
- Approved, August 10, 1999

New York

National Westminster Bank PLC, London, England -- to engage de novo in underwriting and dealing in debt securities to a limited extent through its subsidiary, Greenwich Capital Markets, Inc., Greenwich, Connecticut.
- Approved, August 12, 1999

Atlanta

Peoples Florida Banking Corporation, Palm Harbor, Florida -- to become a bank holding company through the acquisition of Peoples Bank.
- Approved, August 13, 1999

Atlanta

Premier Bancshares, Inc., Atlanta, Georgia -- to acquire Bank Atlanta, Decatur.
- Approved, August 9, 1999

Dallas

Prosperity Bancshares, Inc., Houston, Texas -- to acquire South Texas Bancshares, Inc., Beeville; The Commercial National Bank of Beeville; and CNB Delaware Company, Dover, Delaware.
- Approved, August 12, 1999

St. Louis

Summersville Bancorporation, Inc., Summersville, Missouri -- to acquire shares of First National Bank.
- Approved, August 10, 1999

Philadelphia

Susquehanna Bancshares, Inc., Lititz, Pennsylvania -- modification of a commitment.
- Approved, August 12, 1999

Bank Holding Companies

Atlanta

Synovus Financial Corporation, Columbus, Georgia; and TB&C Bancshares, Inc. -- to merge with Merit Holding Corporation, Tucker, and thereby acquire Mountain National Bank and Charter Bank & Trust Company, Marietta.

- Approved, August 9, 1999

Director, BS&R

Vista Bancorp, Inc., Phillipsburg, New Jersey -- transfer agent registration.

- Withdrawn, August 11, 1999

San Francisco

Wells Fargo & Company, San Francisco, California; Norwest Financial Services, Inc., Des Moines, Iowa; and Norwest Financial, Inc. -- to acquire certain assets of Realty Financial, Inc., Hilo, Hawaii.

- Approved, August 10, 1999

Bank Mergers

Chicago

Pullman Bank and Trust Company, Chicago, Illinois -- to merge with Chicago City Bank and Trust Company, and thereby establish branches at 815 West 63rd Street and 715 West 63rd Street.

- Approved, August 13, 1999

Banks, State Member

St. Louis

First State Bank of DeQueen, DeQueen, Arkansas -- to relocate its main office to 402 West Collin Raye Drive.

- Approved, August 12, 1999

Change In Bank Control

Atlanta

First Citizens Bancorp, Cleveland, Tennessee -- change in bank control.

- Permitted, August 9, 1999

Change In Bank Control

Philadelphia

First National Community Bancorp, Inc., Dunmore, Pennsylvania -- change in bank control.

- Permitted, August 13, 1999

Competitive Factors Reports

Kansas City

Bank Midwest, National Association, Kansas City, Missouri -- report on competitive factors of the proposed purchase of the Excelsior Springs branches of Commerce Bank, National Association, Kansas City.

- Submitted, August 13, 1999

St. Louis

Commercial Bank of Alma, Alma, Arkansas -- report on competitive factors of the proposed merger with City National Bank of Fort Smith, Fort Smith.

- Submitted, August 9, 1999

Chicago

Davison State Bank, Davison, Michigan -- report on competitive factors of the proposed acquisition of two branches of The State Bank, Fenton.

- Submitted, August 12, 1999

Kansas City

First United Bank and Trust, Durant, Oklahoma -- report on competitive factors of the proposed purchase of the Seminole, Wewoka, and Holdenville branches of First State Bank, Oklahoma City.

- Submitted, August 9, 1999

New York

Hudson United Bank, Union City, New Jersey -- report on competitive factors of the proposed acquisition of Farmers & Merchants National Bank, Bridgeton.

- Submitted, August 12, 1999

Competitive Factors Reports

New York

Kearny Federal Savings Bank, FSB, Kearny, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Pulaski Savings Bank, Springfield.

- Submitted, August 11, 1999

Cleveland

Key Interim National Bank of Michigan, Ann Arbor, Michigan -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of 98 branches of KeyBank, N.A., Cleveland, Ohio, and of the proposed merger with KeyBank.

- Submitted, August 6, 1999 (AC)

Cleveland

Northwest Savings Bank, Warren, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of eight branches of PNC Bank, N.A., Pittsburgh.

- Submitted, August 6, 1999 (AC)

Cleveland

The Park National Bank, Newark, Ohio -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the branch of National City Bank, Cleveland, at 33 South Main Street, Utica.

- Submitted, August 6, 1999 (AC)

Cleveland

Peoples Bank and Trust Company of Madison County, Berea, Kentucky -- to purchase certain assets and assume deposit liabilities of the Waco branch of National City Bank of Kentucky, Louisville.

- Submitted, August 6, 1999 (AC)

Richmond

Sandy Spring National Bank of Maryland, Olney, Maryland -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of seven branches of Mellon Bank (MD), National Association, Rockville.

- Submitted, August 12, 1999

Competitive Factors Reports

Minneapolis

Stockman Bank of Montana, Miles City, Montana -- report on competitive factors of the proposed merger with State Bank of Terry, Terry.
- Submitted, August 11, 1999

Secretary

U.S. Bank, N.A., Minneapolis, Minnesota -- report on competitive factors of the proposed merger with Santa Monica Bank, Santa Monica, California, and Southern California Bank, Newport Beach.
- Submitted, August 13, 1999

Extensions Of Time

San Francisco

Belvedere Capital Partners LLC, San Francisco, California; and California Community Financial Institutions Fund Limited Partnership -- extension to November 24, 1999, to acquire shares of Cerritos Valley Bancorp, Norwalk.
- Granted, August 11, 1999

San Francisco

Farmers & Merchants Bank of Rockford, Spokane, Washington -- extension to September 8, 2000, to open a branch at 1604 W. Francis.
- Granted, August 9, 1999

San Francisco

First National Bank of Nevada Holding Company, Scottsdale, Arizona -- extension to October 20, 1999, to acquire First Bank of Arizona, N.A., a de novo bank.
- Granted, August 9, 1999

Chicago

First Ottawa Bancshares, Inc., Ottawa, Illinois -- extension to October 15, 1999, to become a bank holding company through the acquisition of First National Bank of Ottawa.
- Granted, August 11, 1999

Extensions Of Time

Chicago

First Personal Financial Corp., Orland Park, Illinois -- extension to November 24, 1999, to become a bank holding company through the acquisition of First Personal Bank, a de novo bank.

- Granted, August 11, 1999

Chicago

Independent Bank Corporation, Ionia, Michigan -- extension to November 28, 1999, to acquire New MSB Bank, Bay City, on its merger with Mutual Savings Bank.

- Granted, August 10, 1999

San Francisco

Silver State Bancorp, Henderson, Nevada -- extension to December 17, 1999, to become a bank holding company through the acquisition of Silver State Bank.

- Granted, August 11, 1999

Chicago

Strategic Capital Bancorp, Inc., Champaign, Illinois -- extension to December 10, 1999, to become a bank holding company through the acquisition of Strategic Capital Bank, a de novo bank.

- Granted, August 11, 1999

Chicago

Van Orin Bancorp, Inc., Van Orin, Illinois -- extension to November 6, 1999, to become a bank holding company through the acquisition of First State Bank of Van Orin.

- Granted, August 11, 1999

Membership

Dallas

Plains National Bank, Lubbock, Texas -- membership in the Federal Reserve System.

- Approved, August 13, 1999

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 14, 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)	Provident Bancorp, Amesbury, Massachusetts - application to become a mutual bank holding company through the reorganization of The Provident Bank, Amesbury, Massachusetts	Newspaper - N/Avail. Fed Reg - 09/07/1999
3(a)(3)/3(a)(5) 4(c)(8)	The Royal Bank of Scotland Group plc and The Royal Bank of Scotland plc, both of Edinburgh, Scotland and Citizens Financial Group, Inc., Providence, Rhode Island – application/notification to acquire UST Corp., Boston, Massachusetts	Newspaper – 09/10/1999 Fed Reg – 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)	Norway Bancorp, M.H.C. and Norway Bancorp, Inc., both of Norway Maine – to acquire 40% of Financial Institutions Service Corporation, Lewiston, Maine	Fed Reg – 08/23/1999

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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, August 14, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Moscow Narodny Bank, London, England, to establish a representative office in New York, New York.	Newspaper – N/Avail
Branch	Summit Bank, Hackensack, New Jersey, to establish a branch office located at 360 Martin Luther King Drive, Jersey City, New Jersey.*	Newspaper – 09/05/1999
Branch	Chase Manhattan Bank, New York, New York, to establish a branch office located at 2 Court Street, Binghamton, New York.*	Newspaper – 09/06/1999

* 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)	Popular, Inc., Hato Rey, Puerto Rico, Popular International Bank, Inc., Hato Rey, Puerto Rico, and Popular North America, Inc., Mt. Laurel, New Jersey, to acquire Aurora National Bank, Aurora, Illinois (“ANB”), and Banco Popular North America, New York, New York, to merge with ANB, and incident thereto, to establish branches.*	Newspaper – 09/04/1999 Fed Reg – 09/07/1999
3(a)(3)/25	Popular, Inc., Hato Rey, Puerto Rico, Popular International Bank, Inc., Hato Rey, Puerto Rico, and Popular North America, Inc., Mt. Laurel, New Jersey, to acquire Banco Popular, N.A., Orlando, Florida (“BPNA-FL”); and for BPNA-FL to establish a branch in Culebra, Puerto Rico, and to establish an Agreement Corporation, Popular Insurance, Inc., which will engage in insurance activities in Puerto Rico.*	Newspaper – N/Avail Fed Reg – 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)	Bank of Nova Scotia, Toronto, Canada, to engage <i>de novo</i> through Scotiabanc, Inc., Atlanta, Georgia, in acting as principal in the structuring and sale of forward contracts, swaps transactions, and similar contracts based on the equity and debt securities of a single issuer.	Fed Reg – 09/07/1999
4(c)(8)	Citigroup, Inc., New York, New York, and Citicorp, New York, New York, through its wholly owned indirect subsidiary, Citicorp Strategic Technology Corporation, to make an investment in 724 Solutions, Inc., Toronto, Canada, and thereby engage in the development, manufacture, and distribution of software designed to provide electronic banking, brokerage, and other services to consumers via a variety of access platforms.	Fed Reg – 08/31/1999
25A	CLS Services Ltd., London, England (“Applicant”), to establish CLS Bank International, New York, New York, and Edge Corporation and a wholly owned subsidiary of Applicant which will offer a continuous linked settlement service.	Fed Reg – 09/16/1999
4(c)(8)	J.P. Morgan & Co. Incorporated, New York, New York, J.P. Morgan Ventures Corporation, New York, New York, J.P. Morgan Global Capital Limited, New York, New York, and American Century Companies, Kansas City, Missouri, to acquire indirect control, through TP Group Limited, Grand Cayman, Cayman Islands, of Tradepoint Financial plc, London, England, and thereby engage in agency transactional services.	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.

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:

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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 Fourth Quarter of 1999

<i>Institution</i>	<i>Location</i>
Summit Bank	301 Carnegie Center, Princeton, New Jersey 08543
Solvay Bank	1537 Milton Avenue, Solvay, New York 13209
Peapack Gladstone Bank	158 Route 206 North, Gladstone, New Jersey 07934

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 14, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	East Penn Bank, Emmaus, PA, to establish a branch at the Emmaus High School, 851 North Street, Emmaus, Lehigh County, PA.	09/13/1999
Branch	New Century Bank, Phoenixville, PA, to establish a branch office at 3557 West Chester Pike, Newtown Township, Delaware County, PA	08/26/1999
Branch	Premier Bank, Doylestown, PA, to establish a branch office at 1401 Easton Avenue, Bethlehem, Lehigh County, PA	09/09/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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S = Satisfactory

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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</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, August 14, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) Branch	Received application on 08/10/1999 from Fifth Third Bank of Indianapolis, Indianapolis, IN to acquire through merger Peoples Bank & Trust Company, Indianapolis, Indianapolis, IN and incident thereto establish branches.	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)(5)	Received application on 8/10/1999 from Fifth Third Bancorp, Cincinnati, OH to acquire Peoples Bank Corporation of Indianapolis, Indianapolis, IN.*	N/Avail

Section III – Applications subject to Federal Register notice only

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

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

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, August 14, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Resource Bank, Virginia Beach, Virginia, to establish a branch at 735 Thimble Shoals Boulevard, Suite 170, Newport News, Virginia.*	Newspaper – 08/20/1999

*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>
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)	Bank of America Corporation, Charlotte, North Carolina, to acquire up to 11.67% of the voting stock of 724 Solutions, Inc., Toronto, Canada.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>	
4(c)(8)	Bank of America Corporation, Charlotte, North Carolina, to commence acting as a commodity pool operator through its wholly owned subsidiary, Banc of America Securities, LLC, Charlotte, North Carolina.	

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:

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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>
2253891	Capital One Bank 11013 West Broad Street Glen Allen, Virginia 23260	05/10/1999	08/14/1999	S	LP	

Section VI – CRA examinations scheduled for Fourth Quarter of 1999

<i>Institution</i>	<i>Location</i>
Bank of Clarke County	Berryville, Virginia
F&M Bank – Central Virginia	Charlottesville, Virginia
F&M Bank - Massanutten	Harrisonburg, Virginia
Bank of Northumberland	Heathsville, Virginia
Benchmark Community Bank	Kenbridge, Virginia
The Page Valley Bank	Luray, Virginia
County Bank of Chesterfield	Midlothian, Virginia
Peoples Community Bank	Montross, Virginia
Bank of the Commonwealth	Norfolk, Virginia
Central Virginia Bank	Powhatan, Virginia
First Bank	Strasburg, Virginia
F&M Bank - Peoples	Warrenton, Virginia

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District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, August 14, 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)	Equitex, Inc., Englewood, Colorado, to become a bank holding company by acquiring First TeleBanc Corporation, Boca Raton, Florida, along with its subsidiary, Net First National Bank, Boca Raton, Florida.	N/Avail*
3(a)(1)	Florida Business Bancgroup, Inc., Tampa, Florida, to become a bank holding company by acquiring Bay Cities Bank, Tampa, Florida (in organization).	N/Avail*
3(a)(3)	Community National Bancorporation, Ashburn, Georgia, to acquire Cumberland National Bank, St. Marys, Georgia (in organization).	Fed Reg – 09/13/1999*
3(a)(5)	FLAG Financial Corporation, LaGrange, Georgia, to acquire First Hogansville Bankshares, Inc., Hogansville, Georgia, and thereby acquire The Citizens Bank, Hogansville, Georgia.	Newspaper 09/07/1999*

*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>
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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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 Fourth Quarter of 1999

<i>Institution</i>	<i>Location</i>
Bank of Alabama	Birmingham, Alabama
Independent Bankers' Bank	Lake Mary, Florida
Friendship Community Bank	Ocala, Florida
Peoples Bank & Trust Company	Selma, Alabama
Southern Security Bank	Hollywood, Florida
Metro Bank of Dade County	Miami, Florida
United Bank & Trust Company	St. Petersburg, Florida

Section VI – CRA examinations scheduled for Fourth Quarter of 1999

<i>Institution</i>	<i>Location</i>
Red River Bank	Alexandria, Louisiana
Columbia Bank	Tampa, Florida
First Navy Bank	Pensacola, Florida
Covington County Bank	Andalusia, Alabama
Capital City Bank	Tallahassee, Florida
Equitable Bank	Fort Lauderdale, Florida
Mobile County Bank	Grand Bay, Alabama
First Commercial Bank of Florida	Orlando, Florida

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 14, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Bank Iowa Red Oak, Iowa To acquire the Red Oak, Iowa branch of US Bank, N.A. Minneapolis, Minnesota (both a charter conversion to a state member bank and a name change to Bank Iowa is pending)	Newspaper – 07/31/1999
Branch	Paramount Bank Bingham Farms, Michigan 31000 Northwestern Highway Farmington Hills, Michigan	Newspaper – 08/17/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Central Illinois Bancorp, Inc. Pewaukee, Wisconsin Marine Bank (in organization) Omaha, Nebraska	Fed Reg – 08/26/1999 Newspaper – 08/22/1999
3(a)(1)	Kercheval Limited Partnership* Largo, Florida Montezuma State Bank Montezuma, Iowa	Fed Reg – 08/20/1999 Newspaper – 09/03/1999
4(c)(8)	First Busey Corporation* Urbana, Illinois Eagle BancGroup, Inc. Bloomington, Illinois First Federal Savings and Loan Association of Bloomington Bloomington, Illinois	Fed Reg – 09/07/1999 Newspaper – 09/01/1999
3(a)(1)	Security Bancorp, M.H.C.* Monmouth, Illinois Security Savings Bank Monmouth, Illinois	Fed Reg – 07/26/1999 Newspaper – 07/24/1999

* 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.

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 Fourth Quarter of 1999

<i>Institution</i>	<i>Location</i>
Amcore Bank of Aledo	Aledo, Illinois
First Commercial Bank	Chicago, Illinois
Midwest Bank of Hinsdale	Hinsdale, Illinois
Midwest Bank of Western Illinois	Monmouth, Illinois
Lakeland Community Bank	Round Lake Heights, Illinois
Foxdale Bank	South Elgin, Illinois
Midwest Bank of McHenry County	Union, Illinois
Hinsbrook Bank & Trust Co.	Willowbrook, Illinois
Fifth Third Bank of Indiana	Indianapolis, Indiana
The Ripley County Bank	Osgood, Indiana
Rolling Hills Bank & Trust Company	Atlantic, Iowa
Glenwood Savings Bank	Glenwood, Iowa
Tama State Bank	Marshalltown, Iowa
Security Savings Bank	New Hampton, Iowa
Farmers Savings Bank	Oskaloosa, Iowa
Union Savings Bank	Rockwell City, Iowa
Wayne Bank & Trust Co.	Cambridge City, Michigan
ShoreBank	River Rouge, Michigan
ChoiceOne Bank	Sparta, Michigan
Warren Bank	Warren, Michigan
F&M Bank-Appleton	Appleton, Wisconsin
M&I Bank-Fox Valley	Appleton, Wisconsin
M&I Northern Bank	Brookfield, Wisconsin
Delafield State Bank	Delafield, Wisconsin
F&M Bank-East Troy	East Troy, Wisconsin
M&I Bank-Northeast	Green Bay, Wisconsin
F&M Bank-Hilbert	Hilbert, Wisconsin

Section VI – CRA examinations scheduled for Fourth Quarter of 1999

<i>Institution</i>	<i>Location</i>
M&I Bank-South	Janesville, Wisconsin
F&M Bank Kaukauna	Kaukauna, Wisconsin
F&M Bank-Kiel	Kiel, Wisconsin
M&I Bank-Southern Wisconsin	Madison, Wisconsin
F&M Bank-Winnebago County	Omro, Wisconsin
Farmers & Merchants Bank of Orfordville	Orfordville, Wisconsin
M&I Central State Bank	Oshkosh, Wisconsin
M&I-Lakeview Bank	Sheybogan, Wisconsin
F&M Bank-Central	Stevens Point, Wisconsin
M&I Bank-South Central	Watertown, Wisconsin

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, August 14, 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 Fourth Quarter of 1999

<i>Institution</i>	<i>Location</i>
The Citizens Bank	Batesville, Arkansas
First Community Bank	Conway, Arkansas
First Financial Bank	El Dorado, Arkansas
Pinnacle Bank	Little Rock, Arkansas
The Bankers' Bank of Kentucky, Inc.	Frankfort, Kentucky
The First State Bank of Dongola	Dongola, Illinois
Peoples Bank of Altenburg	Altenberg, Missouri
The State Bank of Dixon	Dixon, Missouri
Bank of Hillsboro	Hillsboro, Missouri
City Bank & Trust Company of Moberly	Moberly, Missouri

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, August 14, 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)	Old Mission Bancorp, Inc., Sault Ste. Marie, Michigan, to acquire 100% of the voting shares of Old Mission Bank, Sault Ste. Marie, Michigan, a <i>de novo</i> bank. *	Fed Reg – 09/10/1999

* 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>	
SRNEW	McVile Financial Services, Inc., McVile, North Dakota, to redeem 44.4% of its outstanding common stock.	

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 Fourth Quarter of 1999

<i>Institution</i>	<i>Location</i>
The State Bank of Ewen	Ewen, Michigan
The Citizens State Bank of Ontonagon	Ontonagon, Michigan
The First State Bank of Emmons	Emmons, Minnesota
Ridgedale State Bank	Minnetonka, Minnesota
Northland Security Bank	Ramsey, Minnesota
Security State Bank & Trust Company	Polson, Montana
The State Bank of Townsend	Townsend, Montana
American State Bank of Rapid City	Rapid City, South Dakota
First State Bank of Warner	Warner, South Dakota
M&I Bank of La Crosse	La Crosse, Wisconsin
M&I Merchants Bank	Rhineland, Wisconsin
F&M Bank -- Superior	Superior, Wisconsin

Section VI – CRA examinations scheduled for Fourth Quarter of 1999

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Ms. JoAnne Lewellen at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, P. O. Box 291, Minneapolis, Minnesota 55480-0291.

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 14, 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	Gregory L. Levenson, Austin, Texas, to acquire voting shares of Las Vegas Bancorporation, Las Vegas, New Mexico; and thereby indirectly acquire The Bank of Las Vegas, Las Vegas, New Mexico.	Newspaper – 08/13/1999 Fed Reg – N/Avail

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>	
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>
275657	First State Bank Ness City, Kansas	05/17/1999	08/10/1999	S		X
122658	Firstbank of Vail Vail, Colorado	05/17/1999	08/12/1999	O		X

Section VI – CRA examinations scheduled for Quarter of

Institution

Location

None

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, August 14, 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)	National Bancshares Corporation of Texas, San Antonio, TX, to establish NBC Financial, Inc., San Antonio, TX, and thereby engage de novo in securities brokerage activities	Fed Reg – 08/30/1999

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

<i>Type</i>	<i>Application</i>	
3(a)(1)	Gilmer National Bancshares, Inc., Gilmer, TX, to acquire Gilmer National Bank, Gilmer, TX	

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 Fourth Quarter of 1999

<i>Institution</i>	<i>Location</i>
Van Horn State Bank 199463	100 East Broadway Van Horn, TX 79855
Bank of the West 1447639	500 North Mesa St. El Paso, TX 79901
First State Bank 367552	P.O. Box 60 Matador, TX 79244

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District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, August 14, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Spectrum Bank, Montebello, California, to establish a branch office at 6074 Warner Avenue, Huntington Beach, California. *	Newspaper – 08/09/1999

* 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)(5)	Harbor Bancorp, Inc., Aberdeen, Washington, to merge with Pacific Financial Corporation, Long Beach, Washington. *	Newspaper – 08/20/1999 Fed Reg – 09/10/1999

* 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)	Wells Fargo & Company, San Francisco, California, together with Norwest Mortgage, Inc., and Southwest Partners, Inc., both of Des Moines, Iowa, to engage in a joint venture through the sale of 50 percent of 1 st Com Mortgage, Palm Springs, California, to First Com Mortgage, Inc., Palm Desert, California, and 5 percent to RAS Financial Services, Inc., Palos Verdes Estates, California.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
Waiver	Zions Bancorporation, Salt Lake City, Utah, request for waiver of any Bank Holding Company Act application requirement in connection with the merger of Pioneer Bancorporation, Reno, Nevada, and the merger of Pioneer Citizens Bank of Nevada, Reno, Nevada, with and into Nevada State Bank, Las Vegas, Nevada.
Waiver	Imperial Bancorp, Inglewood, California, request for waiver of any Bank Holding Company Act application requirement in connection with the merger of Imperial Mutual Savings Bank, Kirkland, Washington, with and into Imperial Bank, Inglewood, California.

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>
62763	Millennium Bank 180 Sansome Street San Francisco, CA 94104 (415) 434-2265	04/27/1999	08/09/1999	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 4th Quarter of 1999

<i>Institution</i>	<i>Location</i>
Bay Area Bank	Redwood City, CA
County Bank	Merced, CA
Golden Gate Bank	San Francisco, CA
Hanmi Bank California	Los Angeles, CA
Liberty Bank	South San Francisco, CA
Mid-Peninsula Bank	Palo Alto, CA
Pacific Mercantile Bank	Newport Beach, CA
Peninsula Bank of Commerce	Millbrae, CA
Security First Bank	Fullerton, CA
Vintage Bank	Napa, CA

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.