
Federal Reserve Release



H.2

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

No. 39

Week Ending September 25, 1999

Bank Holding Companies

Canadian Imperial Bank of Commerce, The CIBC World Markets Corporation, and CIBC World Markets Inc., all of Toronto, Canada, and CIBC Delaware Holdings Inc., New York, New York -- to acquire CIBC National Bank, Maitland, Florida.
- Approved, September 20, 1999

Regulations And Policies

Delayed disbursement -- revised and consolidated policy statement.
- Published, September 20, 1999

National flood insurance program -- report to Congress on state member bank compliance.
- Approved, September 20, 1999

Reserve Bank Operations

Directors -- appointment of Chairmen and Deputy Chairmen of the 12 Federal Reserve Banks for 2000.
- Announced, September 20, 1999

H.2 Actions under delegated authority

September 19, 1999 to September 25, 1999

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

St. Louis

Bank of Bentonville, Bentonville, Arkansas -- to establish branches in Fort Smith at 3200 Rogers Avenue and at 3421 South 74th Street.

- Approved, September 21, 1999

Philadelphia

East Penn Bank, Emmaus, Pennsylvania -- to establish a branch at 851 North Street.

- Approved, September 20, 1999

Cleveland

Fifth Third Bank of Northern Kentucky, Inc., Florence, Kentucky -- to establish a branch at 1751 Patrick Drive, Burlington.

- Approved, September 23, 1999

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 3550 Shaw Avenue.

- Approved, September 24, 1999

Chicago

Salin Bank and Trust Company, Indianapolis, Indiana -- to establish a branch at 3623 Braddock Drive, Lafayette.

- Approved, September 24, 1999

Bank Holding Companies

Chicago

ABN AMRO Bank N.V., Amsterdam, The Netherlands -- to establish a representative office in Miami, Florida.

- Approved, September 23, 1999

San Francisco

Banque Nationale de Paris, Paris, France -- to establish a limited branch office in New York, New York.

- Approved, September 20, 1999

Bank Holding Companies

New York

Boiling Springs, MHC, Rutherford, New Jersey, and Boiling Springs Bancorp -- to acquire Boiling Springs Savings Bank.
- Approved, September 22, 1999

New York

Citigroup, Inc., New York, New York, and Citicorp -- to invest, through their subsidiary Citicorp Strategic Technology Corporation, in GlobeSet, Inc., Austin, Texas, and thereby engage in development, manufacture, and distribution of software to provide electronic banking services.
- Approved, September 14, 1999 (AC)

Atlanta

Community One Bancshares, Inc., Bartow, Florida -- to become a bank holding company through the acquisition of Community National Bank at Bartow.
- Approved, September 24, 1999

Kansas City

DFC Acquisition Corporation, Kansas City, Missouri, and Dickinson Financial Corporation -- to acquire Armed Forces Bank of California, N.A., San Diego, California.
- Approved, September 22, 1999

Dallas

Doss, Ltd., Weatherford, Texas -- to become a bank holding company through the acquisition of M&F Bancshares, Inc.; M&F Financial Corporation, Wilmington, Delaware; Texas Bank, Weatherford; and Texas Bank, Brownwood.
- Approved, September 23, 1999

Cleveland

Fifth Third Bancorp, Cincinnati, Ohio -- to acquire Peoples Bank Corporation of Indianapolis, Indianapolis, Indiana.
- Approved, September 20, 1999

Atlanta

Florida Business BancGroup, Inc., Tampa, Florida -- to become a bank holding company through the acquisition of Bay Cities Bank.
- Approved, September 20, 1999

Bank Holding Companies

Richmond

James River Bankshares, Inc., Suffolk, Virginia -- to acquire Colonial Loans, Inc., Fredericksburg.
- Approved, September 21, 1999

Minneapolis

Marquette Bancshares, Inc., Minneapolis, Minnesota -- to acquire, through a new subsidiary, assets of Itasca Business Credit, LLC, and thereby engage in asset-based lending.
- Approved, September 21, 1999

Kansas City

North Central Bancorp, Norfolk, Nebraska -- to become a bank holding company through the acquisition of Bank of Norfolk, and to acquire Columbus Financial Corp, Columbus, and Columbus Federal Savings Bank.
- Withdrawn, September 24, 1999

Atlanta

Satilla Financial Services, Inc., St. Marys, Georgia -- to become a bank holding company through the acquisition of Satilla Community Bank, a de novo bank.
- Approved, September 22, 1999

San Francisco

Wells Fargo & Co., San Francisco, California; Norwest Financial Services, Inc., Des Moines, Iowa; and Norwest Financial, Inc. -- to acquire certain assets of TCF National Bank Minnesota, Minneapolis, Minnesota, and thereby engage in consumer lending.
- Approved, September 22, 1999

Bank Mergers

Cleveland

Fifth Third Bank, Indiana, Indianapolis, Indiana -- to merge with Peoples Bank & Trust Company and thereby establish branches.
- Approved, September 20, 1999

Bank Mergers

Philadelphia

First Bank of Philadelphia, Philadelphia, Pennsylvania -- to merge with Pennsylvania Savings Bank.

- Approved, September 21, 1999

Kansas City

Pinnacle Bank, Papillion, Nebraska -- to merge with Waverly Bank and thereby establish branches.

- Approved, September 24, 1999

Banks, Nonmember, And Miscellaneous Institutions

Dallas

Celebrity, Inc., Tyler, Texas. -- deregistration under Regulation U.

- Approved, September 23, 1999

Dallas

Search Financial Services, Inc., Frisco, Texas -- deregistration under Regulation U.

- Approved, September 23, 1999

Banks, State Member

Director, BS&R

Farmers & Merchants Bank of Central California, Lodi, California -- transfer agent registration.

- Withdrawn, September 20, 1999

Capital Stock

Atlanta

Jamestown Union Bancshares, Inc., Jamestown, Tennessee -- redemption of stock.

- Approved, September 24, 1999

Change In Bank Control

Minneapolis

CNB, Inc., Walker, Minnesota -- change in bank control.

- Permitted, September 24, 1999

Competitive Factors Reports

Minneapolis

Bremer Bank National Association, Brainerd, Minnesota -- report on competitive factors of the proposed merger with First National Bank of Aitkin, Aitkin.
- Submitted, September 22, 1999

Chicago

Cambridge Bank, Lake Zurich, Illinois -- report on competitive factors of the proposed merger with Republic Bank of Lake Zurich.
- Submitted, September 21, 1999

St. Louis

First Bank & Trust, Newport Beach, California -- report on competitive factors of the proposed merger with Century Bank, Beverly Hills.
- Submitted, September 21, 1999

Chicago

Forethought Federal Savings Bank, Batesville, Indiana -- report on competitive factors of the proposed merger with Forethought National TrustBank.
- Submitted, September 21, 1999

St. Louis

Irondale Bank, Irondale, Missouri -- report on competitive factors of the proposed merger with UNICO Bank, FSB, Kennett.
- Submitted, September 21, 1999

Dallas

Lamar Bank, Beaumont, Texas -- report on competitive factors of the proposed acquisition of a Vidor branch from Community State Bank, Houston.
- Submitted, September 21, 1999

Kansas City

Local Oklahoma Bank, N.A., Oklahoma City, Oklahoma -- report on competitive factors of the proposed merger with Guthrie Federal Savings Bank, Guthrie.
- Submitted, September 17, 1999 (AC)

Competitive Factors Reports

St. Louis

Merchants & Farmers Bank, Kosciusko, Mississippi -- report on competitive factors of the proposed merger with Community Federal Bank, Tupelo.
- Submitted, September 21, 1999

Extensions Of Time

Minneapolis

Community First Bankshares, Inc., Fargo, North Dakota -- extension to November 8, 1999, to acquire Valley National Corporation, El Cajon, California.
- Granted, September 21, 1999

Chicago

Michigan Heritage Bank, Novi, Michigan -- extension to September 14, 2000, to establish a branch at 28270 Orchard Lake Road, Farmington Hills.
- Granted, September 21, 1999

Membership

Kansas City

Payne County Bank, Perkins, Oklahoma -- membership in the Federal Reserve System.
- Approved, September 22, 1999

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 25, 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>
Change in Control	Cape Cod Five Cents Savings Bank, Orleans, Massachusetts - notification to acquire up to 24% of the outstanding common shares of Falmouth Bancorp, Falmouth, Massachusetts	Newspaper – 10/21/1999 Fed Reg – 10/08/1999

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>	
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>
None	

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, September 25, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	PT Bank Mandiri (Persero), Jakarta, Indonesia, to establish a representative office in New York, New York.	Newspaper – N/Avail
Branch	Banco Popular North America, New York, New York, to establish a branch office located at 7500 S.W. 8 th Street, Miami, Florida.*	Newspaper – 10/18/1999

* 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)	Banco Portugues do Atlantico, S.A., Porto, Portugal; Banco Comercial Portugues, S.A., Porto, Portugal; BCP-IF, S.B.P.S., Societed Unipessoal LDA, Funchal, Maderia, Portugal; Banco Portugues do Atlantico (USA), Inc., Newark, New Jersey, to establish and acquire a <i>de novo</i> national bank subsidiary, Banco Portugues do Atlantico, N.A., Newark, New Jersey.*	Newspaper – 10/22/1999 Fed Reg – N/Avail
CIBC	Mr. Angelo DeCaro, Riverside, Connecticut, to acquire additional outstanding common stock of Patriot National Bancorp, Inc., Stamford, Connecticut, thereby increasing the shares held from 9.59 percent to 24.9 percent of the outstanding stock.	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)	Landesbank Baden-Wurttemberg, Stuttgart, Federal Republic of Germany, through its subsidiaries, SudLeasing (USA) Corp., and SL First Credit Corp., New York, New York, to engage <i>de novo</i> in leasing 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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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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 25, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Main Street Bank, Reading, PA, to establish two branch offices: 15 Maplewood Drive, Amity Township, County of Berks, PA and 100 Progress Drive, Township of Doylestown, County of Bucks, PA, pursuant to Section 9 of the Federal Deposit Insurance Act.	10/11/1999
Branch	Summit Bank, Bethlehem, PA, to establish two branch offices located at 73 Old Dublin Pike, Doylestown, Montgomery County, PA; and 2395 York Road, Suite 00, Jamison, Bucks County, PA	10/4/1999

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.

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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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, September 25, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notice from Fifth Third Bank, Central Ohio, Columbus, OH on 09/21/1999 of its intent to establish a branch at 5161 Hampsted Village, New Albany, OH.	10/01/1999
Branch	Received notice from Fifth Third Bank, Northern Kentucky, Inc., Florence, KY on 09/23/1999 of its intent to establish a branch at 1751 Patrick Drive, Burlington, KY.	09/14/1999
Branch	Received notice from Fifth Third Bank, Cincinnati, OH on 09/24/1999 of its intent to establish a branch at 3550 Shaw Avenue, Cincinnati, OH	09/17/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Received application from F.N.B. Corporation, Hermitage, PA on 09/22/1999 to acquire up to 20 percent of the outstanding voting shares of Sun Bancorp, Inc., Selinsgrove, PA.	Newspaper – 10/22/1999

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>
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>
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, September 25, 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)	Regal Bancorp, Inc., Owings Mills, Maryland, to become a bank holding company through the acquisition of 100% of the voting shares of Regal Bank & Trust, Owings Mills, Maryland (the proposed successor to Regal Savings Bank, F.S.B., Owings Mills, Maryland).*	Fed Reg – 10/18/1999 Newspaper – 10/15/1999
3(a)(5)	Uwharrie Capital Corp., Albemarle, North Carolina, to acquire Anson Bancorp, Inc., Wadesboro, North Carolina, and thereby indirectly acquire Anson Savings Bank, Inc., Wadesboro, North Carolina.*	Fed Reg – N/Avail Newspaper – 10/18/1999

*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>
Branch	Riggs Bank National Association, McLean, Virginia, to establish a branch in Berlin, Germany.

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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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>
2736451	New Peoples Bank P. O. Box 1810 Honaker, Virginia 24260	07/12/1999	09/24/1999	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, September 25, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2025 Gunter Avenue, Guntersville, Alabama.	10/08/1999*
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 1201 Maple Street, Suite D, Carrollton, Georgia.	10/01/1999*

*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)	Regions Financial Corporation, Birmingham, Alabama, to merge with LCB Corporation, Fayetteville, Tennessee, and thereby acquire Lincoln County Bank, Fayetteville, Tennessee.	N/Avail*
3(a)(5)	Regions Financial Corporation, Birmingham, Alabama, to merge with Minden Bancshares, Inc., Minden, Louisiana, and thereby acquire Minden Bank & Trust Company, Minden, Louisiana.	N/Avail*
3(a)(1)	SNB Holdings, Inc., Slocomb, Alabama, to become a bank holding company by acquiring Slocomb National Bank, Slocomb, Alabama.	N/Avail*
3(a)(1)	LandMark Financial Holding Company, Sarasota, Florida, to become a bank holding company by acquiring LandMark Bank of Florida, Sarasota, Florida (in organization).	N/Avail*

*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>
COM	P.C.B. Bancorp, Inc., Largo, Florida, commitment waiver request.
COM	Riverside Gulf Coast Banking Company, Cape Coral, Florida, commitment waiver request.

Section V – Availability of CRA public evaluations

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
177135	1 st Progressive Bank Post Office Box 1267 Brewton, Alabama 36427 (334) 867-7706	06/14/1999	09/20/1999	S		X

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, September 25, 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)(5)	Citizens Banking Corporation* Flint, Michigan F&M Bancorporation, Inc. Kaukauna, Wisconsin F&M Bank- Brodhead Brodhead, Wisconsin F&M Bank-New London New London, Wisconsin F&M Bank- Waushara County Wautoma, Wisconsin F&M Bank-Appleton Appleton, Wisconsin F&M Bank- Algoma Algoma, Wisconsin F&M Bank- Kaukauna Kaukauna, Wisconsin F&M Bank- Hilbert Hilbert, Wisconsin F&M Bank-East Troy East Troy, Wisconsin F&M Bank Dundas, Minnesota F&M Bank-Central Stevens Point, Wisconsin F&M Bank- Winnebago County Omro, Wisconsin F&M Bank-Prairie du Chien Prairie du Chien, Wisconsin	Fed Reg – 09/24/1999 Newspaper – 10/04/1999

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
(cont'd)	F&M Bank-Northeast Pulaski, Wisconsin F&M Bank Darlington Darlington, Wisconsin F&M Bank-Kiel Kiel, Wisconsin F&M Bank-Jefferson Jefferson, Wisconsin F&M Bank-Grant County Fennimore, Wisconsin F&M Bank- Woodruff Woodruff, Wisconsin F&M Bank Superior Superior, Wisconsin F&M Bank Landmark Hudson, Wisconsin F&M Bank Iowa Central Marshalltown, Iowa F&M Bank Iowa Story City Story City, Iowa F&M Bank Iowa South Central Grinnell, Iowa F&M Bank Elkhorn Elkhorn, Wisconsin	
3(a)(3)	Farmers & Merchants Bancshares, Inc.* Burlington, Iowa Farmers and Merchants Bank and Trust (in organization) Mount Pleasant, Iowa	Fed Reg – 10/18/1999 Newspaper – N/Avail
3(a)(3)	First Manitowoc Bancorp, Inc.* Manitowoc, Wisconsin Dairy State Financial Services, Inc. Plymouth, Wisconsin Dairy State Bank Plymouth, Wisconsin	Fed Reg – N/Avail 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)	Wintrust Financial Corporation Lake Forest, Illinois Tricom, Inc. Milwaukee, Wisconsin	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
S/R	Nichols Bancorp, Inc. Nichols, Wisconsin To redeem 25 shares of Class B common stock

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
41647	First Banking Center 400 Milwaukee Avenue Burlington, Wisconsin 53105 (414) 763-3581	05/24/1999	09/22/1999	S	X	
412135	Cole Taylor Bank 350 E. Dundee Road, Suite 302 Wheeling, Illinois 60090-3100 (773) 927-7000	11/16/1998	09/24/1999	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, September 25, 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)(3)	Notice by Arvest Bank Group, Inc., Bentonville, Arkansas, to acquire First National Bank of Huntsville, Huntsville, Arkansas.*	Newspaper – 10/23/1999 Fed Reg – 10/25/1999
3(a)(3)	Notice by Area Bancshares Corporation, Owensboro, Kentucky, to acquire Dees Bank of Hazel, Hazel, Kentucky; Peoples Bank of Murray, Kentucky, Murray, Kentucky; Bank of Livingston County, Tiline, Kentucky; and Lyon Bancorp, Inc., Eddyville, Kentucky, and its subsidiary bank, Bank of Lyon County, Eddyville, Kentucky (previously reported during week ending September 18, 1999).*	Fed Reg – 10/22/1999
CIC	Notice involving First State Bancorp, Inc., Caruthersville, Missouri, by Duane S. Michie as trustee for the First State Bancorp Employee Stock Ownership Plan, Caruthersville, Missouri (previously reported during week ending September 18, 1999).	Fed Reg – 10/12/1999

* 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 **Quarter of**

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, September 25, 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)A	Rivers Ridge Holding Company, Edina, Minnesota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of BankVista, Sartell, Minnesota, a <u>de novo</u> bank.	Newspaper - 10/07/1999

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)RN	Security Financial Services Corporation, Durand, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of The Security National Bank, Durand, Wisconsin.	

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</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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, September 25, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Security State Bank, Basin, Wyoming, to establish a branch at 221 N. 10 th Street, Worland, Wyoming.	10/5/1999

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)	Exchange Bancshares of Moore, Moore, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Exchange National Bank of Moore, Moore, Oklahoma.	Newspaper – N/Avail Fed Reg – 10/15/1999
3(a)(3)	Norton Bancshares, Norton, Kansas, to acquire 100 percent of the voting shares of Consolidated Insurance, Inc., Hill City, Kansas; and thereby indirectly acquire Consolidated State Bank, Hill City, Kansas.	Newspaper – N/Avail Fed Reg – 10/18/1999

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>
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>
315357	Saint Marys State Bank Saint Marys, Kansas	06/28/1999	09/20/1999	S		X
871358	Bank of Holyrood Holyrood, Kansas	07/12/1999	09/21/1999	S		X
818353	Pioneer Bank and Trust Company Ponca City, Oklahoma	07/12/1999	09/21/1999	S		X
42055	Anadarko Bank and Trust Company Anadarko, Oklahoma	07/06/1999	09/23/1999	O		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, September 25, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas First Bank, Texas City, TX, to establish a branch office at 401 Oak Street, La Marque, TX, 77568*	10/04/1999

*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	Harlan R. Heitkamp, Corpus Christi, TX, et al, to acquire an interest in First International Bancshares, Inc., Corpus Christi, TX (previously reported the week ending September 11, 1999)	Fed Reg – 10/15/1999 Newspaper – 09/27/1999
CIC	D'Ruth Crosgrove, Canadian, TX, et al, to acquire an interest in First Canadian Bancorporation, Inc., Canadian, TX	Fed Reg – N/Avail Newspaper – N/Avail

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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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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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, September 25, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	CalWest Bank, Downey, California, to merge with National Business Bank, Torrance, California. *	Newspaper - 10/23/1999
18(c)	The Bank of Orange County, Fountain Valley, California, to merge with Security First Bank, Fullerton, California. *	Newspaper - 10/23/1999

* 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)	Interbancorp, Inc., to become a bank holding company by acquiring Inter Bank, both of Duvall, Washington. *	Newspaper - 10/22/1999 Fed Reg - 10/22/1999

* 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>	<i>Ending date of comment period</i>
4(c)(8)	Community West Bancshares to acquire Electronic Paycheck, L.L.C., both of Goleta, 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.

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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	
