
Federal Reserve Release



H.2

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

No. 45

Week Ending November 6, 1999

Currency

Federal Reserve notes -- 2000 new currency budget.
- Approved, November 1, 1999

International Operations

CLS Services Ltd., London, England -- to establish an Edge corporation, CLS Bank International, New York, New York, and for CLS Bank International to establish a branch in London.
- Approved, November 1, 1999

Regulations And Policies

Regulation Z (Truth in Lending) -- revisions for public comment addressing short-term cash advances, commonly called "payday loans."
- Published, November 3, 1999

Regulation Z (Truth in Lending) -- annual adjustment to the dollar amount that triggers additional disclosure requirements for mortgage loans with fees above a certain amount.
- Published, November 3, 1999

H.2 Actions under delegated authority

October 31, 1999 to November 6, 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

Chicago

Fifth Third Bank, Indiana, Indianapolis, Indiana -- to establish a branch at 2101 Stanley Road, Plainfield.
- Approved, November 3, 1999

Cleveland

Somerset Trust Company, Somerset, Pennsylvania -- to establish a branch at 801 Barn Street, Hooversville.
- Approved, November 2, 1999

Bank Holding Companies

St. Louis

Area Bancshares Corporation, Owensboro, Kentucky -- to acquire Lyon Bancorp, Inc. and its subsidiary, Bank of Lyon County, both of Eddyville; Peoples Bank of Murray, Murray; Dees Bank of Hazel, Hazel; and Bank of Livingston County, Tiline.
- Approved, November 4, 1999

Boston

BostonFed Bancorp, Burlington, Massachusetts -- to acquire Diversified Ventures, Inc., dba Forward Financial Company, Northborough, and thereby engage in origination of consumer installment loans, collection activity, and leasing activity.
- Approved, November 5, 1999

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan; Sun Community Bancorp Limited, Phoenix, Arizona; and Nevada Community Bancorp Limited, Las Vegas, Nevada -- to acquire shares of Black Mountain Community Bank, Henderson, Nevada, a de novo bank.
- Returned, November 5, 1999

Bank Holding Companies

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan; Sun Community Bancorp Limited, Phoenix, Arizona; and Sunrise Capital Corporation -- to acquire shares of Sunrise Bank of Albuquerque, Albuquerque, New Mexico, a de novo bank.
- Returned, November 5, 1999

San Francisco

Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan -- to acquire through The CIT Group, Inc., New York, New York, certain assets of Heller Financial, Inc., Chicago, Illinois, and thereby engage in factoring and commercial finance activities.
- Approved, November 5, 1999

St. Louis

Exchange National Bancshares, Inc., Jefferson City, Missouri -- request for waiver in connection with the proposed acquisition of Calhoun Bancshares, Inc., Clinton, and its subsidiary, Citizens State Bank of Calhoun.
- Approved, November 4, 1999

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire shares of Sun Bancorp, Selinsgrove.
- Approved, November 1, 1999

Chicago

Farmers & Merchants Bancshares, Inc., Burlington, Iowa -- to acquire Farmers and Merchants Bank and Trust, Mount Pleasant, a de novo bank.
- Approved, November 1, 1999

Chicago

Fentura Bancorp, Inc., Fenton, Michigan -- to acquire Davison State Bank, Davison, a de novo bank.
- Withdrawn, November 3, 1999

Chicago

First Manitowoc Bancorp, Inc., Manitowoc, Wisconsin -- to acquire Dairy State Financial Services, Inc., Plymouth, and thereby acquire Dairy State Bank.
- Approved, November 3, 1999

Bank Holding Companies

Kansas City

Gold Banc Corporation, Inc., Leawood, Kansas, and Gold Banc Acquisition Corporation VIII, Inc. -- to acquire Union Bankshares, Ltd., Denver, Colorado, and thereby acquire Union Bank and Trust.

- Approved, November 4, 1999

Richmond

Greenville First Bancshares, Inc., Greenville, South Carolina -- to become a bank holding company through the acquisition of Greenville First Bank, N.A., a de novo bank.

- Approved, November 2, 1999

Atlanta

Hartford Financial Corporation, Hartford, Alabama -- to establish City Insurance and Financial Services, Inc., and thereby engage de novo in insurance agency activities.

- Approved, November 3, 1999

San Francisco

Interbancorp, Inc., Duvall, Washington -- to become a bank holding company through the acquisition of Inter Bank.

- Approved, October 28, 1999 (AC)

Chicago

JD Financial Group, Inc., Evanston, Illinois -- to become a bank holding company through the acquisition of Pan American Bank, Chicago.

- Approved, November 2, 1999

Chicago

Larch Bancorporation, Inc., Larchwood, Iowa -- to engage de novo in extending credit and servicing loans.

- Approved, November 3, 1999

Philadelphia

National Penn Bancshares, Inc., Boyertown, Pennsylvania -- to acquire RBO Funding, Inc., McLean, Virginia, and thereby engage in extending credit and servicing loans.

- Approved, November 3, 1999

Bank Holding Companies

Minneapolis

Northern Plains Investment, Inc., Jamestown, North Dakota -- to increase its interest in North Star Holding Company, Inc.
- Approved, November 4, 1999

Atlanta

PAB Bankshares, Inc., Valdosta, Georgia -- to acquire Baxley Federal Savings Bank, Baxley.
- Approved, November 5, 1999

Atlanta

Regions Financial Corporation, Birmingham, Alabama -- to merge with Minden Bancshares, Inc., Minden, Louisiana, and thereby acquire Minden Bank & Trust Company; and to merge with LCB Corporation, Fayetteville, Tennessee, and thereby acquire Lincoln County Bank.
- Approved, November 3, 1999

Chicago

The Leaders Group, Inc., Oak Brook, Illinois -- to become a bank holding company through the acquisition of The Leaders Bank, a de novo bank.
- Returned, November 3, 1999

Bank Mergers

Chicago

Union Bank/West, Macomb, Illinois -- to acquire the Rushville branch of Associated Bank Illinois, National Association, Rockford, and thereby establish a branch at 116 South Congress, Rushville.
- Approved, November 5, 1999

Capital Stock

Kansas City

Commerce Financial Corporation, Topeka, Kansas -- treasury stock transaction.
- Approved, November 5, 1999

Change In Bank Control

Dallas

First Sonora Bancshares, Inc., Sonora, Texas -- change in bank control.
- Permitted, November 2, 1999

St. Louis

Holmes County Capital Corporation, Lexington, Mississippi -- change in bank control.
- Permitted, November 4, 1999

St. Louis

PDR Bancshares, Inc., Prairie du Rocher, Illinois -- change in bank control.
- Permitted, November 4, 1999

Philadelphia

Sterling Bank, Mount Laurel, New Jersey -- change in bank control.
- Permitted, November 4, 1999

Competitive Factors Reports

San Francisco

American International Bank, Los Angeles, California -- report on competitive factors of the proposed merger with East-West Bank, San Marino.
- Submitted, November 4, 1999

Dallas

Central Texas Bank, Flatonia, Texas -- report on competitive factors of the proposed merger with Central Texas Bank, Gonzales.
- Submitted, November 3, 1999

Boston

Eastern Bank, Lynn, Massachusetts -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of four branches of Fleet National Bank, Providence, Rhode Island.
- Submitted, November 5, 1999

Competitive Factors Reports

Richmond

Farmers & Mechanics National Bank, Frederick, Maryland -- report on competitive factors of the proposed merger with Commercial and Farmers Bank, Ellicott City.
- Submitted, November 1, 1999

Kansas City

First National Bank and Trust Company of Ada, Ada, Oklahoma -- report on competitive factors of the proposed merger with The Prague National Bank, Prague.
- Submitted, November 4, 1999

Chicago

First National Bank in Manitowoc, Manitowoc, Wisconsin -- report on competitive factors of the proposed merger with Dairy State Bank, Plymouth.
- Submitted, November 5, 1999

St. Louis

New First National Bank of Huntsville, Huntsville, Arkansas -- report on competitive factors of the proposed merger with First National Bank of Huntsville.
- Submitted, November 3, 1999

San Francisco

Saratoga National Bank, Saratoga, California -- report on competitive factors of the proposed merger with San Jose National Bank, San Jose.
- Submitted, November 5, 1999

Minneapolis

Signal Bank National Association, West St. Paul, Minnesota -- report on competitive factors of the proposed merger with Park National Bank, St. Louis Park.
- Submitted, November 5, 1999

Kansas City

SunAmerica Trust Company, Englewood, Colorado -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Resource Trust Co.
- Submitted, November 4, 1999

Competitive Factors Reports

Minneapolis

TCF National Bank Minnesota, Minneapolis, Minnesota -- report on competitive factors of the proposed merger with TCF National Bank Illinois, Burr Ridge, Illinois; Great Lakes National Bank Michigan, Ann Arbor, Michigan; and TCF National Bank Wisconsin, Milwaukee, Wisconsin.
- Submitted, November 5, 1999

Extensions Of Time

Chicago

Comerica Bank, Detroit, Michigan -- extension to May 9, 2000, to establish a branch at 4980 Adams Road, Oakland Township.
- Granted, November 3, 1999

Dallas

Inwood Bancshares, Inc., Dallas, Texas, and Inwood Delaware, Inc., Dover, Delaware -- extension to February 12, 2000, to acquire Provident Bank, Dallas.
- Granted, November 2, 1999

Membership

San Francisco

First Community Bank of the Desert, Indian Wells, California -- membership in the Federal Reserve System.
- Approved, October 28, 1999 (AC)

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 6, 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</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, November 6, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Banca Intessa S.P.A., Milano, Italy, to establish a branch in New York, New York, and to establish representative offices in Chicago, Illinois and San Francisco, California.	Newspaper – N/Avail
FBSEA	UBS AG, Zurich, Switzerland, to establish a representative office in Boston, Massachusetts.	Newspaper – N/Avail
FBSEA	Credit Commercial de France, Paris, France, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Banco Comercial Portugues, S.A., Porto, Portugal, to establish a representative office in Miami, Florida.	Newspaper – N/Avail

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)/3(a)(3)	China Trust Capital A/S, Denmark (“AS”), to form a bank holding company and acquire direct or indirect control of China Trust Capital BV, Amsterdam, Netherlands, China Trust Holdings Corp., New York, New York, and China Trust Bank (U.S.A.), Torrance, California; and for China Trust Holdings N.V., Curacao, Netherlands Antilles, to acquire control of AS.*	Newspaper – N/Avail Fed Reg – 11/26/1999
3(a)(1)	Caisse Nationale de Credit Agricola, Paris, France, to become a bank holding company through its investment in Banco Espirito Santo e Comercial de Lisboa, S.A., Lisbon, Portugal (“BESCL”), through BESCL’s acquisition of Espirito Santo Bank, Miami, Florida.*	Newspaper – 11/15/1999 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)	Deutsche Bank AG, Frankfurt, Germany, to engage <i>de novo</i> , through DB Advisors LLC, New York, New York, an indirect wholly-owned subsidiary, as a commodity pool operator.	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:

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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, November 6, 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.

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, November 6, 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 11/01/1999 from Wesbanco Bank Wheeling, Wheeling, WV of its intent to merge with Wesbanco Bank Charleston, Inc., Charleston, WV; Wesbanco Bank Fairmont, Inc., Fairmont, WV; and Wesbanco Bank Parkersburg, Inc., Parkersburg, WV and, incident thereto, establish branches.*	11/30/1999

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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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, November 6, 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)	Coastal Banking Company, Inc., Beaufort, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Lowcountry National Bank (in organization), Beaufort, South Carolina.*	Fed Reg - 11/29/1999 Newspaper - N/A
4(c)(8)	First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina, to acquire up to 10% of the voting shares of Heritage Bancorp, Inc., Laurens, South Carolina.*	Fed Reg - 12/03/1999 Newspaper - N/A
3(a)(1)	Heritage Bancshares, Inc., Lucama, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of The Heritage Bank, Lucama, North Carolina.*	Fed Reg - 12/03/1999 Newspaper - 11/29/1999
3(a)(1)	Centra Financial Holdings, Inc., Morgantown, West Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Central Bank, Inc. (in organization), Morgantown, West Virginia.*	Fed Reg - 12/03/1999 Newspaper - 12/03/1999
4(c)(8)	First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina, to acquire up to 10% of the voting shares of Great Pee Dee Bancorp, Inc., Cheraw, South Carolina.*	Fed Reg - 12/03/1999 Newspaper - N/A
3(a)(1)	Smith River Bankshares, Inc., Martinsville, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Smith River Community Bank, N.A. (in organization), Martinsville, Virginia.*	Fed Reg - N/A Newspaper - 12/06/1999

*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>
2705121	Potomac Bank of Virginia 133 Maple Avenue, East Vienna, Virginia 22180	08/23/1999	11/03/1999	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, November 6, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Columbia Bank, Tampa, Florida, to merge with Southern Exchange Bank, Tampa, Florida.	12/01/1999*

*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)	Cumberland Bancorp, Inc., Carthage, Tennessee, to merge with Bancshares of Dyer, Inc., Dyer, Tennessee, and thereby acquire its subsidiary, Bank of Dyer, Dyer, Tennessee.	Fed Reg - 12/03/1999*
3(a)(5)	GB&T Bancshares, Inc., Gainesville, Georgia, to merge with UB&T Financial Services Corporation, Rockmart, Georgia, and thereby acquire United Bank & Trust Company, Rockmart, Georgia.	Newspaper – 11/25/1999*

*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>
292334	1 st State Bank of Bibb County Post Office Box 188 W. Blocton, Alabama 35184	07/26/1999	11/03/1999	S		X

Section VI – CRA examinations scheduled for N/A Quarter of N/A

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, November 6, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Fifth Third Bank, Indiana Indianapolis, Indiana 2101 Stanley Road Plainfield, Indiana	Newspaper – 10/25/1999
Branch	M&I Bank of Southern Wisconsin Madison, Wisconsin 220 N. Century Avenue Waunakee, Wisconsin	Newspaper – 11/12/1999
18(c) & Branch	Midwest Bank of Western Illinois Monmouth, Illinois Aledo, Illinois, branch of Associated Bank Illinois, National Association Rockford, Illinois and to establish a branch at 104 Southeast 3 rd Avenue Aledo, Illinois	Newspaper – 11/06/1999

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)	NorthStar Bancshares, Inc.* Estherville, Iowa NorthStar Bank Estherville, Iowa	Fed Reg – 11/05/1999 Newspaper – 10/31/1999
3(a)(3)	Fentura Bancorp, Inc.* Fenton, Michigan Davison State Bank (in organization) Davison, Michigan	Fed Reg – 11/29/1999 Newspaper – N/Avail
3(a)(1)	The Leaders Group, Inc.* Oak Brook, Illinois The Leaders Bank (in organization) Oak Brook, Illinois	Fed Reg – 12/03/1999 Newspaper – 11/24/1999

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)	Main Street Trust, Inc.* Champaign, Illinois BankIllinois Financial Corporation Champaign, Illinois BankIllinois Champaign, Illinois First Decatur Bancshares, Inc. Decatur, Illinois The First National Bank of Decatur Decatur, Illinois First Trust Bank of Shelbyville Shelbyville, Illinois	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Dysart Bancshares, Inc. Dysart, Iowa By Michael David and Susan Ann Griffin	Fed Reg – 11/24/1999 Newspaper – N/Avail
3(a)(3)	Capitol Bancorp, Ltd.* Lansing, Michigan Red Rock Community Bank (in organization) Las Vegas, Nevada	Fed Reg – 09/17/1999 Newspaper – 09/17/1999
3(a)(3)	Sun Community Bancorp Limited* Phoenix, Arizona Red Rock Community Bank (in organization) Las Vegas, Nevada	Fed Reg – 09/17/1999 Newspaper – 09/17/1999
3(a)(3)	Nevada Community Bancorp Limited* Las Vegas, Nevada Red Rock Community Bank (in organization) Las Vegas, Nevada	Fed Reg – 09/17/1999 Newspaper – 09/17/1999
CIC	Republic Bancorp Co. Orland Park, Illinois By Terry Halikias	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)	Main Street Trust, Inc. Champaign, Illinois FirsTech, Inc. Decatur, Illinois	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
ROS	Dysart Bancshares, Inc. Dysart, Iowa To redeem 441,736 shares of 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.

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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>
842143	Mercantile Bank Midwest 431 E. Locust Street Des Moines, Iowa 50309-1999 (515) 248-7700	05/03/1999	11/01/1999	O	X	
447342	The First State Bank 101 W. Center Bourbon, Indiana 46504 (219) 342-2415	07/06/1999	11/02/1999	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, November 6, 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 The Farmers & Merchants Bank of Prairie Grove, Prairie Grove, Arkansas, to relocate its branch office from 196 Main Street, Farmington, Arkansas, to 92 East Main Street, Farmington, Arkansas.*	11/25/1999

* 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)	Notice by Bob S. Prince Insurance Agency, Inc., McLeansboro, Illinois, to become a bank holding company through the retention of 7.12 percent of the voting shares of Market Street Bancshares, Inc., Mt. Vernon, Illinois. A companion Section 4(c)(8) notice accompanies this notice (previously reported during the week ending October 30, 1999).*	Newspaper – 11/13/1999 Fed Reg – 11/29/1999
CIC	Notice involving Bancshares of Ripley, Ripley, Tennessee, by Fitzhugh Holdings, Ripley, Tennessee.	Newspaper – 11/20/1999 Fed Reg – 11/24/1999
3(a)(5)	Notice by Walden Financial Group, Inc., Pocahontas, Arkansas, to acquire Rainbow Investment Company, Inc., Tuckerman, Arkansas.*	Newspaper – N/Avail. Fed Reg – 12/3/1999
CIC	Notice involving Columbia Bancshares, Inc., Columbia, Kentucky, by Wanda F. Hill, Columbia, Kentucky.	Newspaper – 11/26/1999 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)	Notice by Bob S. Prince Insurance Agency, Inc., McLeansboro, Illinois, to continue to engage in any insurance agency activities in a small town, pursuant to Section 225.28(b)(11)(iii) of Regulation Y. A companion Section 3(a)(1) notice accompanies this notice (previously reported during the week ending October 30, 1999).	11/29/1999

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

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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>
None						

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

Institution

Location

None

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, November 6, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First PREMIER Bank, Sioux Falls, South Dakota, to establish a branch in Sioux Falls, South Dakota.*	11/17/1999

* 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	Zaruba Family Limited Partnership, Wyoming, Minnesota, to acquire control of Wyoming Bancshares, Inc., Wyoming, Minnesota.	Fed Reg - 11/24/1999
CIC	Patricia Ann Adams to acquire control of Blunt Bank Holding Company, Blunt, South Dakota.	Fed Reg - 11/24/1999
3(a)(3)	United Financial Corp., Great Falls, Montana, for prior approval to acquire an additional 24% of the voting shares of Valley Bancorp, Inc., Phoenix, Arizona, thereby increasing its ownership interest to 52.67%.*	Fed Reg - 12/3/1999
3(a)(3)	Glacier Bancorp, Inc., Kalispell, Montana, for prior approval to acquire 100% of the voting shares of Mountain West Bank, Coeur d'Alene, Idaho.*	Fed Reg - 11/26/1999
CIC	John M. Morrison Florida Intangible Trust No. 3 dated October 29, 1999, to acquire control of Central Bancshares, Inc., Golden Valley, Minnesota.	N/Avail -

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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>LrgBk</i>	<i>SmBk</i>
767059	Liberty State Bank St. Paul, Minnesota	6/21/1999	11/1/1999	S		X
126955	F&M Bank - Cannon Valley Dundas, Minnesota	7/26/1999	11/2/1999	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, November 6, 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	David Coffelt, Creighton, Mo; Harlan Limpus, Lake Winnebago, Mo; Orvel Cooper, Teresa Miller, and Charles Taylor, all of Harrisonville, Mo, to acquire voting shares of Citizens Agency, Inc., Haddam, Kansas, and thereby indirectly acquire Citizens State Bank, Haddam, Kansas.	Newspaper - N/Avail Fed Reg - 11/24/1999
3(a)(1)	Twenty First Century Financial Services Company, Tulsa, Oklahoma, to become a bank holding company through the acquisition of Oklahoma National Bank, Tulsa, Oklahoma, a de novo bank in organization.	Newspaper - N/Avail Fed Reg - 11/19/1999
3(a)(5)	First Ada Bancshares, Ada, Oklahoma, to merge with Prague Bancorp, Inc., Prague, Oklahoma, and thereby indirectly acquire Prague National Bank, Prague, Oklahoma.	Newspaper - 12/05/1999 Fed Reg - 11/29/1999

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>
4(c)(8)	Twenty-First Century Financial Services Company, Tulsa, Oklahoma, to acquire Twenty-First Century Building Company, Tulsa, Oklahoma, and thereby indirectly engage in leasing activities.

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>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, November 6, 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)	Ruff Partners, Ltd., Longview, TX, to acquire The First State Bank of Hallsville, Hallsville, TX* (previously reported the week ending October 30, 1999)	Fed Reg – 11/29/1999 Newspaper – 11/27/1999
3(a)(1)	Praesidium Capital Corporation, Purchase, NY, to acquire First National Bank, Uvalde, TX*	Fed Reg – 12/03/1999 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>
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.

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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, November 6, 1999

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	First Security Bank of Nevada, to merge with Nevada State Bank, both of Las Vegas, Nevada. *	Newspaper - 01/01/2000
Branch	Business Bank of Nevada, Las Vegas, Nevada, to establish a branch office at 3476 Executive Pointe Way, Carson City, Nevada. *	Newspaper - 11/18/1999

* 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)(3)	Wells Fargo & Company, San Francisco, California, to acquire First Place Financial Corporation, Farmington, New Mexico. *	Newspaper - 12/01/1999 Fed Reg - 12/06/1999
3(a)(3)	Wells Fargo & Company, San Francisco, California, to acquire Prime Bancshares, Houston, Texas. *	Newspaper - 12/05/1999 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>
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>
738367	Bank of Orange County 10101 Slater Avenue P.O. Box 8707 Fountain Valley, CA 92728-8707 (714) 964-6607	06/14/1999	10/19/1999	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

Quarter of

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