
Federal Reserve Release



H.2

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

No. 1

Week Ending January 1, 2000

#Error

H.2 Actions under delegated authority

December 26, 1999 to January 1, 2000

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

New York

The Chase Manhattan Bank, New York, New York -- to establish a branch at 530 Myrtle Ave., Boonton.
- Approved, December 28, 1999

San Francisco

Farmers & Merchants Bank of Central California, Lodi, California -- to establish a branch at 3500 Dale Road, Modesto, and at 14137 River Road, Walnut Grove.
- Approved, December 28, 1999

Chicago

Irwin Union Bank and Trust Company, Columbus, Indiana -- to establish a branch at 0-185 44th Street SW, Grandville, Michigan.
- Approved, December 31, 1999

Philadelphia

Madison Bank, Blue Bell, Pennsylvania -- to establish a branch at 43 Summit Square Shopping Center, Langhorne.
- Approved, December 28, 1999

Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 218 West Washington Street, South Bend, Indiana.
- Approved, December 31, 1999

Atlanta

Provident Bank, Sarasota, Florida -- to establish a branch at 4570 14th Street West, Suite 110, Bradenton.
- Approved, December 31, 1999

Bank Holding Companies

Director, BS&R

Banque Nationale de Paris, Paris, France -- waiver of remainder of notification period for its agreement corporation subsidiary, BNP Mexico Holding, Inc., Wilmington, Delaware, to invest in BNP (Mexico), S.A., Mexico City, Mexico.
- Granted, December 28, 1999

St. Louis

Bootheel Bancorp, Inc., Bernie, Missouri -- to acquire Poplar Bluff Computer Service Center, Inc., Poplar Bluff, and thereby engage in data processing activities.
- Approved, December 27, 1999

Atlanta

Century South Banks, Inc., Dahlonega, Georgia -- to merge with Lanier Bankshares, Inc., Gainesville, and thereby acquire Lanier National Bank.
- Approved, December 31, 1999

Chicago

Clintonville Bancshares, Inc., Clintonville, Wisconsin -- to acquire Nichols Bancorp, Inc., Nichols, and thereby acquire Neighborhood State Bank.
- Approved, December 29, 1999

Minneapolis

Ellis Bankshares, Inc., Eagle River, Wisconsin -- to become a bank holding company through the acquisition of First National Bank of Eagle River.
- Approved, December 28, 1999

Atlanta

Evergreen Bancshares, Inc., Tallahassee, Florida -- waiver of a commitment.
- Granted, December 31, 1999

St. Louis

Farmers Bancshares, Inc., Hardinsburg, Kentucky -- to acquire Leitchfield Deposit Bancshares, Inc., Leitchfield, and to acquire Leitchfield Bancshares Insurance, Inc., and thereby engage in the sale, as agent, of credit-related insurance.
- Approved, December 27, 1999

Bank Holding Companies

Chicago

Horizon Bancorp, Michigan City, Indiana -- to redeem shares.
- Approved, December 29, 1999

Chicago

IBT Bancorp Inc., Mt. Pleasant, Michigan -- to restructure its nonbanking activities.
- Returned, December 29, 1999

Dallas

Panola National Bancshares, Inc., Carthage, Texas -- to become a bank holding company through the acquisition of Panola National Bancshares of Delaware, Inc., Wilmington, Delaware, and Panola National Bank, Carthage; and for Panola National Bancshares of Delaware, Inc. to become a bank holding company through the acquisition of Panola National Bank.
- Approved, December 29, 1999

Kansas City

Pinnacle Bancorp, Inc., Central City, Nebraska -- to acquire Burns National Bank of Durango, Durango, Colorado, and Western Bank, Gallup, New Mexico.
- Approved, December 31, 1999

Minneapolis

Rivers Ridge Holding Company, Edina, Minnesota -- to become a bank holding company through the acquisition of BankVista, Sartell, a de novo bank.
- Approved, December 30, 1999

Kansas City

Sherman County Management, Loup City, Nebraska -- to acquire Prime Trading Company, Loup City, and thereby engage in commodities brokerage activities.
- Approved, December 28, 1999

New York

Summit Bancorp, Princeton, New Jersey -- to merge with NMBT Corp, New Milford, Connecticut, and thereby acquire NMBT bank.
- Approved, December 30, 1999

Bank Holding Companies

Atlanta

SunTrust Banks, Inc., Atlanta, Georgia -- waiver of commitment.
- Granted, December 31, 1999

Bank Mergers

Kansas City

Bank of Colorado, Fort Lupton, Colorado -- to merge with Durango Bank, Durango, and to establish branches.
- Approved, December 31, 1999

San Francisco

NB Interim Bank, N.A., New York, New York -- waiver of any application requirement under section 3 of the Bank Holding Company Act, in connection with the proposed mergers whereby NB Interim Bank, N.A., New York, New York (In Organization), will be merged into Korea First Bank of New York, New York, New York ("KFB"), and immediately thereafter KFB will merge with and into Nara Bank, Los Angeles, California.
- Granted, December 31, 1999

Banks, Foreign

New York

Westdeutsche Landesbank Girozentrale, Dusseldorf, Germany -- to engage de novo, through its wholly owned subsidiary, WestLB Panmure Securities Inc., New York, New York, in extending credit and servicing loans and agency transactional services for customer investments.
- Approved, December 30, 1999

Banks, State Member

St. Louis

Effingham State Bank, Effingham, Illinois -- to purchase certain assets and assume certain liabilities of the 318 West College, Greenville, branch of Associated Bank Illinois, National Association, Rockford, and to retain the facility as a full service branch.
- Approved, December 31, 1999

Banks, State Member

Kansas City

Fort Lupton Bank, Fort Lupton, Colorado -- to exercise trust powers.
- Approved, December 31, 1999

Change In Bank Control

Kansas City

First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma -- change in bank control.
- Permitted, December 31, 1999

Dallas

Irving National Bancshares, Inc., Irving, Texas -- change in bank control.
- Permitted, December 30, 1999

Competitive Factors Reports

Kansas City

Central National Bank, Junction City, Kansas -- report on competitive factors of the proposed merger with Farmers State Bank, Mankato, and Farmers State Bank and Trust Company of Superior, Superior, Nebraska.
- Submitted, December 29, 1999

Atlanta

Community Interim National Bank of Pasco County, Zephyrhills, Florida -- report on competitive factors of the proposed merger with Community National Bank of Pasco County.
- Submitted, December 29, 1999

San Francisco

Cowlitz Bank, Longview, Washington -- report on competitive factors of the proposed merger with Northern Bank of Commerce, Portland, Oregon.
- Submitted, December 29, 1999

Chicago

F&M Bank-Kaukauna, Kaukauna, Wisconsin -- report on competitive factors of the proposed merger with F&M Trust Company.
- Submitted, December 28, 1999

Competitive Factors Reports

Atlanta

First Interim National Bank of Osceola County, Kissimmee, Florida -- report on competitive factors of the proposed merger with First National Bank of Osceola County.

- Submitted, December 29, 1999

Atlanta

First Interim National Bank of Polk County, Winter Haven, Florida -- report on competitive factors of the proposed merger with First National Bank of Polk County.

- Submitted, December 29, 1999

Chicago

Kane County Bank and Trust Company, Elburn, Illinois -- report on competitive factors of the proposed merger with Burlington Bank, Burlington; and on the proposed purchase of assets and assumption of liabilities of two branches of Old Second National Bank of Aurora, Aurora.

- Submitted, December 28, 1999

San Francisco

Norwest Bank Texas, N.A., San Antonio, Texas -- report on competitive factors of the proposed merger with Bank of South Texas, Floresville, and First National Bank of South Texas, San Antonio.

- Submitted, December 30, 1999

Chicago

Old Second National Bank of Aurora, Aurora, Illinois -- report on competitive factors of the proposed merger with Bank of Sugar Grove, Sugar Grove.

- Submitted, December 28, 1999

Kansas City

Regional Missouri Bank, Marceline, Missouri -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Marceline Home Savings and Loan Association.

- Submitted, December 29, 1999

Competitive Factors Reports

Atlanta

Regions Bank, Birmingham, Alabama -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Dayton, Tennessee, branch of First American National Bank, Nashville.
- Submitted, December 29, 1999

Atlanta

South Group Bancshares, Inc., Glenville, Georgia -- report on competitive factors of the proposal to become a unitary thrift holding company by acquiring South Georgia Bank, FSB through a merger between South Georgia Bank and an interim institution.
- Submitted, December 29, 1999

Chicago

Terre Haute Savings Bank, Terre Haute, Indiana -- report on competitive factors of the proposed merger with THSB Merger Bank, Terre Haute.
- Submitted, December 28, 1999

Extensions Of Time

Cleveland

TCNB Financial Corp., Dayton, Ohio -- extension to April 7, 2000, to acquire The Citizens National Bank of Southwestern Ohio.
- Granted, December 27, 1999

Director, BS&R

United Bank of Philadelphia, Philadelphia, Pennsylvania -- extension to March 31, 2000, to fulfill a commitment.
- Granted, December 30, 1999

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 1, 2000

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, January 1, 2000

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
FBSEA	Turkiye Is Bankasi A.S., Ankara, Turkey, to establish a representative office in New York, New York.	Newspaper – N/Avail

* 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)	Banco Santander Central Hispano, S.A., Madrid, Spain, to acquire up to 9.64 percent of The Royal Bank of Scotland Group Plc, Edinburgh, Scotland.*	Newspaper – N/Avail Fed Reg – 01/03/2000
3(a)(1)	Dime Bancorp, Inc., New York, New York (“Dime”), to become a bank holding company, in connection with the proposed merger of Hudson United Bancorp, Mahwah, New Jersey (“Hudson”), with and into Dime, and thereby acquire all of the issued and outstanding stock of Hudson’s subsidiary, Hudson United Bank, Mahwah, New Jersey, a nonmember commercial bank. At the effective time of the merger, Dime will change its name to Dime United Bancorp, Inc.*	Newspaper – 01/06/2000 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)	Toronto-Dominion Bank, Toronto, Canada, to acquire all of the shares of CTUSA, F.S.B., Naples, Florida.	Fed Reg – 01/10/00
4(c)(8)	UBS AG, Zurich, Switzerland, to acquire through its wholly owned indirect subsidiary North Street Finance LLC, New York, NY, the telephone and answering machine leasing business of Lucent Technologies Consumer Products L.P., Murray Hill, NJ, and engage in certain leasing activities.	Fed Reg – N/Avail
4(c)(8)	Berkshire Bancorp Inc., to acquire 24.9 percent of Madison Merchant Services, Inc. and thereby engage in credit card authorization and credit card processing.	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

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

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

Institution

Location

None

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, January 1, 2000

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>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, January 1, 2000

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)	Received application from Snyder Holding Corporation and F&A Financial Company, both of Kittanning, PA on 12/24/1999 to acquire F&A Financial Corporation, Kittanning, PA.	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.

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

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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>
449122	Sky Bank 10 East Main Street Salineville, OH 45840	08/30/1999	12/29/1999	S	X	

Section VI – CRA examinations scheduled for

Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, January 1, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Allfirst Bank, Baltimore, Maryland, to establish a branch at 1325 A Liberty Road, Eldersburg, Maryland.*	Newspaper - 01/11/2000
Branch	Prosperity Bank & Trust Company, Springfield, Virginia, to establish a branch at 6050A Burke Commons Court, Burke, Virginia.*	Newspaper - 01/14/2000

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

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
82024	Atlantic Bank 4604 Coastal Highway Ocean City, Maryland 21842-3248	06/21/1999	12/31/1999	S		X
161527	First Virginia Bank-Colonial 700 East Main Street Richmond, Virginia 23219-2619	06/21/1999	12/31/1999	S	X	
624826	First Virginia Bank-Blue Ridge 125 North Central Avenue Staunton, Virginia 24401	06/21/1999	12/31/1999	S	X	
832920	First Virginia Bank-Tidewater 555 Main Street Norfolk, Virginia 23510-2713	06/21/1999	01/01/2000	S	X	
679125	First Virginia Bank 6400 Arlington Boulevard Falls Church, Virginia 22042-2336	06/21/1999	01/01/2000	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, January 1, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Admiralty Bank, Palm Beach Gardens, Florida, to establish a branch located at 6765 North Wickham Road, Melbourne, Florida.	01/14/2000*
Branch	Gulf Bank, Miami, Florida, to establish a branch located at 2800 S.W. 8 th Street, Miami, Florida.	01/10/2000*
Branch	Provident Bank of Florida, Sarasota, Florida, to establish a branch located at 4570 14 th Street West, Suite 110, Bradenton, Florida.	12/28/1999*

*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>
CIC	FMB Banking Corporation, Monticello, Florida, after-the-fact notification filed by FMB, Ltd., Monticello, Florida, and Mr. F.W. Carraway, Jr.; Mr. F. Wilson Carraway, III; and Mr. Edward H. Carraway; individually, and in their capacity as general partners, and Mr. F. Wilson Carraway, III, Mr. F.W. Carraway, Jr.; Mr. F.W. Carraway, Jr., Grantor Retained Annuity Trust; Mr. Edward H. Carraway; Ms. Elizabeth Carraway Neilson; Ms. Caroline Carraway Sutton; and Ms. Rena Katherine Carraway, individually and in their capacity as limited partners to retain 60.4 percent of the outstanding shares of FMB Banking Corporation, Monticello, Florida.	N/Avail
CIC	Citizens Community Bancshares, Inc., Winchester, Tennessee, after-the-fact notification filed by Mr. Philip Brown McAfee to retain 10.72 percent of the outstanding shares of Citizens Community Bancshares, Inc., Winchester, Tennessee.	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)	Interinvest Bancshares Corporation, New York, New York, to acquire Interinvest Corporation of New York, New York, New York, and thereby engage in making, acquiring, or servicing loans or other extensions of credit.	N/Avail
4(c)(8)	Central Progressive Bancshares, Inc., Hammond, Louisiana, prior notice to engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit, through its wholly-owned, newly formed subsidiary, Central Progressive Mortgage Corporation, Hammond, Louisiana.	N/Avail

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

<i>Type</i>	<i>Application</i>
4(c)(8)	United Financial Holdings, Inc., St. Petersburg, Florida, to engage de novo in lending 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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Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
533535	1 st Bank of Boaz Post Office Box 757 Boaz, Alabama 35957 (205) 593-8670	09/07/1999	12/27/1999	0		X
539032	Bank Independent Post Office Drawer B Sheffield, Alabama 35660 (205) 386-5000	08/16/1999	12/29/1999	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, January 1, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Farmers State Bank of Waupaca Waupaca, Wisconsin 205 N. Main Street Wild Rose, Wisconsin	Newspaper – 01/15/2000

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)	Baytree Bancorp, Inc.* Chicago, Illinois Baytree National Bank & Trust Company (in organization) Chicago, Illinois	Fed Reg – 01/26/2000 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

* 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)	Iowa State Financial Services Corporation Fairfield, Iowa Sisler Insurance Agency, Inc. Coggon, Iowa	Fed Reg - 01/17/2000

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>
41245	Farmers & Merchants Bank 303 Spring Street Orfordville, Wisconsin 53576 (608) 879-2911	09/07/1999	12/31/1999	S		X
409649	Union State Bank 400 W. Main Street Rockwell City, Iowa 50579 (712) 297-7556	10/04/1999	12/31/1999	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, January 1, 2000

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)	Notice by National Commerce Bancorporation, Memphis, Tennessee, to acquire First National Bank, Lenoir City, Tennessee. (Previously reported during the week ending December 25, 1999)*	Newspaper – 1/27/2000 Fed Reg – 1/27/2000
3(a)(5)	Notice by Old National Bancorp, Evansville, Indiana, to acquire Heritage Financial Services, Inc., Clarksville, Tennessee.*	Newspaper – 1/17/2000 Fed Reg – 1/14/2000
3(a)(5)	Notice by Old National Bancorp, Evansville, Indiana, to acquire ANB Corporation, Muncie, Indiana. A companion Section 4(c)(8) notice accompanies this notice.*	Newspaper – 1/17/2000 Fed Reg – 1/14/2000
CIC	Notice involving Security Bancshares of Pulaski County, Inc., St. Robert, Missouri, by Keith W. and Barbara S. Pritchard, Waynesville, Missouri. A companion stock redemption notice and change in control notice accompany this notice.	Newspaper – 1/17/2000 Fed Reg – 1/24/2000
CIC	Notice involving Security Bancshares of Pulaski County, Inc., St. Robert, Missouri, by Carl E. and Cindy S. Boone, King City, Missouri. A companion stock redemption notice and change in control notice accompany this notice.	Newspaper – 1/17/2000 Fed Reg – 1/24/2000

* 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 Old National Bancorp, Evansville, Indiana, to acquire ANB Corporation, Muncie, Indiana. A companion Section 3(a)(5) notice accompanies this notice.	1/14/2000

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

<i>Type</i>	<i>Application</i>
S/R	Notice by Security Bancshares of Pulaski County, Inc., St. Robert, Missouri, to redeem 39.39 percent of its equity capital. Two companion change in control notices accompany this notice.

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, January 1, 2000

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)	Van Deusen Bancorp, Inc., Lewisville, Minnesota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Madison Lake Bancorporation, Inc., Madison Lake, Minnesota.*	Fed Reg – 01/27/2000
3(a)(3)	Lewisville Bancorp, Inc., Lewisville, Minnesota, for prior approval to acquire 100% of the voting shares of Van Deusen Bancorp, Inc., Lewisville, Minnesota.*	Fed Reg – 01/27/2000

*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.

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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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>
663058	Rocky Mountain Bank Billings, Montana	09/07/1999	12/30/1999	S		X

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, January 1, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Holden, Holden, Missouri for prior approval to establish a branch at 206 South Market Street, Holden, Missouri.	Newspaper – 01/11/2000

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)	Premier Bancorp, Inc., Denver, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Premier Bank, Denver, Colorado.	Newspaper – N/Available

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>	
Premises	Bank of Holden, Holden, Missouri, notice of proposal to increase investment in premises which will result in investment in premises being greater than 150 percent of Common Stock and Surplus.	

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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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>
955959	Security State Bank of Basin Basin, Wyoming	10/12/1999	12/30/1999	S		X
12058	Bank of Holden Holden, Missouri	10/04/1999	12/30/1999	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, January 1, 2000

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	Charles Burgess and C. Jane Burgess, Amarillo, TX, to acquire an interest in Herring Bancorporation, Inc., Vernon, 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>	
Member	Lorenzo State Bank at Lorenzo, Lorenzo, TX, to become a member of the Federal Reserve System	

Section V – Availability of CRA public evaluations

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

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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, January 1, 2000

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)	Zions Bancorporation, Salt Lake City, Utah, and BancWest Corporation, Honolulu, Hawaii, to acquire, through joint venture Star Systems, Inc., Maitland, Florida, up to 38 percent of Bank Network Securities, Inc., Chicago, Illinois.	Fed Reg - 01/16/2000

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

<i>Type</i>	<i>Application</i>
4(c)(8)	California Community Bancshares, Inc., San Francisco, California, to acquire Signature Financial Group, Danville, California.
COM	Pedcor Bancorp, Indianapolis, Indiana, requests termination of a commitment made for debt increases, prior to approval by the Federal Reserve Bank of San Francisco.

Section V – Availability of CRA public evaluations

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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	
