
Federal Reserve Release



H.2

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

No. 3

Week Ending January 15, 2000

Bank Holding Companies

First National Corp. of Ardmore, Inc., Ardmore, Oklahoma -- to acquire shares of Southern Land Title Services, Inc., and thereby engage in real estate settlement and title abstracting services.

- Approved, January 10, 2000

North Fork Bancorporation, Melville, New York -- to acquire Reliance Bancorp, Inc., Garden City, and its subsidiary, Reliance Federal Savings Bank; and JSB Financial, Inc., Lynbrook, and its subsidiary, Jamaica Savings Bank FSB.

- Approved, January 10, 2000

Banks, Foreign

Banco Bilbao Vizcaya, S.A., Bilbao, Spain -- temporary authority to engage in certain nonbanking activities in connection with its merger with Argentaria, Caja Postal y Banco Hipotecario, S.A., Madrid, and acquisition of its U.S. subsidiary, Argentaria International Securities, Inc.

- Granted, January 12, 2000

Forms

Survey of the Performance and Profitability of CRA-Related Lending (FR3002) -- to execute a one-time survey.

- Approved, January 13, 2000

Regulations And Policies

Labor Relations Policy for the Federal Reserve -- interim rule and request for comment on revision of the Policy on Labor Relations for the Board of Governors of the Federal Reserve System.

- Approved, January 11, 2000

BS&R	Banking Supervision and Regulation	RBOPS	Reserve Bank Operations and Payment
C&CA	Consumer and Community Affairs	IF	International Finance
FOMC	Federal Open Market Committee	OSDM	Office of Staff Director for Management

Bank Branches, Domestic

Secretary

Allfirst Bank, Baltimore, Maryland -- to establish a branch at 1325 A Liberty Road, Eldersburg.

- Approved, January 12, 2000

Philadelphia

Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania -- to establish a branch at 535 Gradyville Road, Newton Square.

- Approved, January 11, 2000

Kansas City

Canadian State Bank, Yukon, Oklahoma -- to establish a branch at 307 S. Rock Island, El Reno.

- Approved, January 11, 2000

Kansas City

Citizens State Bank, Cortez, Colorado -- to establish a branch at 1835 East Main.

- Approved, January 12, 2000

Chicago

Friendship State Bank, Friendship, Indiana -- to establish a branch at 430 West US 50, Versailles.

- Approved, January 11, 2000

Atlanta

Gulf Bank, Miami, Florida -- to establish a branch at 2800 S.W. 8th Street.

- Approved, January 13, 2000

Kansas City

Heritage Bank, Louisville, Colorado -- to establish branches at Boulder West End, 1900 9th Street, Boulder, and at 2695 N. Park Drive, Lafayette.

- Approved, January 12, 2000

Bank Holding Companies

New York

Associated Community Bancorp, Inc., Greenwich, Connecticut -- to become a bank holding company with respect to The Greenwich Bank and Trust Company; and Westport National Bank, Westport.

- Approved, January 11, 2000

New York

Banco Santander Central Hispano, S.A., Madrid, Spain -- to acquire shares of The Royal Bank of Scotland Group, PLC, Edinburgh, Scotland.

- Approved, January 11, 2000

San Francisco

Banque Nationale de Paris, France -- to acquire shares of BancWest Corporation, Honolulu, Hawaii, and thereby acquire Bank of the West, San Francisco, California, and First Hawaiian Bank, Honolulu.

- Approved, January 13, 2000

St. Louis

Branson Bancshares, Inc., Branson, Missouri -- to become a bank holding company through the acquisition of Branson Bank, a de novo bank; and for Maries County Bancorp, Inc., Vienna, to acquire Branson Bancshares.

- Withdrawn, January 14, 2000

Kansas City

Bruning Bancshares, Inc., Bruning, Nebraska -- to acquire Commercial State Bank, Clay Center.

- Approved, January 13, 2000

Dallas

Bryan Family Management Trust, Bryan, Texas; and Bryan Heritage Limited Partnership -- to acquire First National Bank of Bryan.

- Approved, January 14, 2000

Atlanta

Community National Bancorporation, Ashburn, Georgia -- to merge with Tarpon Financial Corporation, Tarpon Springs, Florida, and thereby acquire First National Bank.

- Approved, January 14, 2000

Bank Holding Companies

Secretary

Dime Bancorp, Inc., New York, New York -- commenters' requests to extend the public comment period for the proposed merger with Hudson United Bancorp, Mahwah, New Jersey.
- Denied, January 13, 2000

Chicago

Glenwood Bancorporation, Glenwood, Iowa -- to acquire Frontier Savings Bank, Council Bluffs, a de novo bank.
- Approved, January 14, 2000

Minneapolis

Hunter Holding Company, Hunter, North Dakota -- to acquire Coteau Hills Company, Gackle, and thereby acquire First State Bank of Gackle.
- Approved, January 12, 2000

St. Louis

Security Bancshares of Pulaski County, Inc., St. Robert, Missouri -- to redeem shares.
- Approved, January 12, 2000

Philadelphia

Susquehanna Bancshares, Inc., Lititz, Pennsylvania -- to acquire Boston Service Company, t/a Hann Financial Service Corporation, Jamesburg, New Jersey, and thereby engage in certain leasing activities.
- Approved, January 12, 2000

Kansas City

Team Financial ESOP, Paola, Kansas -- to acquire Fort Calhoun Investment Company, Fort Calhoun, and thereby acquire Fort Calhoun State Bank and also to engage in insurance activities in a town with a population of less than 5,000.
- Approved, January 13, 2000

San Francisco

Utah Bancshares, Inc., Ephraim, Utah -- to become a bank holding company through the acquisition of Bank of Ephraim.
- Approved, January 12, 2000

Bank Holding Companies

Richmond

Virginia Commonwealth Financial Corporation, Culpeper, Virginia -- to acquire Caroline Savings Bank, Bowling Green.
- Approved, January 14, 2000

Atlanta

Whitney Holding Corporation, New Orleans, Louisiana -- to acquire Bank of Houston, Houston, Texas.
- Approved, January 13, 2000

Bank Mergers

Kansas City

Pinnacle Bank, Papillion, Nebraska -- to merge with Pinnacle Bank, Lincoln, and Crete State Bank, Crete, and to establish branches at 6145 Havelock Avenue, Lincoln, and at 143 East 13th Street, Crete.
- Approved, January 13, 2000

Banks, Foreign

New York

Cera Foundation VZW, Cera Management, N.V. Cera Holding, C.V., and Cera Ancora N.V., Leuven, Belgium; Almanij, N.V., Antwerp; and KBC Bank & Insurance Holding Company, N.V. and KBC Bank, N.V., both in Brussels -- to engage de novo in underwriting and dealing in ineligible securities to a limited extent through KBC Financial Products (USA), New York, New York.
- Approved, January 14, 2000

New York

UBS AG, Zurich, Switzerland -- to acquire, through its indirect subsidiary, North Street Finance LLC, New York, New York, the telephone and answering machine leasing business of Lucent Technologies Consumer Products L.P., Murray Hill, New Jersey, and engage in certain leasing activities.
- Approved, January 13, 2000

Banks, Nonmember, And Miscellaneous Institutions

Richmond

Dart Group Corporation, Landover, Maryland -- deregistration under Regulation U.
- Approved, January 13, 2000

Dallas

Waste Management Inc., Houston, Texas -- deregistration under Regulation U.
- Approved, January 13, 2000

Dallas

Wheelabrator Technologies, Inc., Houston, Texas -- deregistration under Regulation U.
- Approved, January 13, 2000

Richmond

Zemex Corporation, Toronto, Ontario -- deregistration under Regulation U.
- Approved, January 12, 2000

Change In Bank Control

Atlanta

Central Progressive Bancshares, Inc., Hammond, Louisiana -- change in bank control.
- Permitted, January 11, 2000

Minneapolis

Farmers State Corporation, Mankato, Minnesota -- change in bank control.
- Permitted, January 14, 2000

Dallas

First Alamogordo Bancorp of Nevada, Inc., Reno, Nevada -- change in bank control.
- Permitted, January 14, 2000

Competitive Factors Reports

Atlanta

Apalachicola State Bank, Apalachicola, Florida -- report on competitive factors of the proposed merger with Apalachicola State Interim Bank.
- Submitted, January 12, 2000

Competitive Factors Reports

Atlanta

Chestatee State Bank, Dawsonville, Georgia -- report on competitive factors of the proposed merger with Chestatee Interim, Inc.
- Submitted, January 12, 2000

St. Louis

First Bank of California, Sacramento, California -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the San Francisco branch of First Bank & Trust, Newport Beach.
- Submitted, January 14, 2000

Atlanta

First Guaranty Bank, Hammond, Louisiana -- report on competitive factors of the proposed merger with FG Bank.
- Submitted, January 12, 2000

Atlanta

First National Bank of Northwest Florida, Panama City, Florida -- report on competitive factors of the proposed merger with First Northwest Florida Bank, Ft. Walton Beach.
- Submitted, January 12, 2000

St. Louis

First State Bank of Covington, Covington, Tennessee -- report on competitive factors of the proposed merger with Union Planters Bank, N.A., Memphis.
- Submitted, January 11, 2000

Chicago

Household International, Inc., Prospect Heights, Illinois -- report on competitive factors of the proposed merger with Renaissance Holdings, Inc., Beaverton, and Federal Savings Bank, Ontario, both in Oregon.
- Submitted, January 11, 2000

Competitive Factors Reports

San Francisco

Norwest Bank Grand Junction-Downtown, N.A., Grand Junction, Colorado -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of certain Utah branch offices of Wells Fargo Bank, N.A., San Francisco, California.

- Submitted, January 10, 2000

Minneapolis

Security First Bank of North Dakota, New Salem, North Dakota -- report on competitive factors of the proposed merger with Security First Bank of Oliver County, Center.

- Submitted, January 14, 2000

Minneapolis

State Bank of Gilman, Gilman, Wisconsin -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Cornell office of American Bank, Eau Claire.

- Submitted, January 14, 2000

Minneapolis

Stockman Bank of Montana, Miles City, Montana -- report on competitive factors of the proposed acquisition of six branches of Western Security Bank, Missoula.

- Submitted, January 13, 2000

Minneapolis

U.S. Bank National Association, Minneapolis, Minnesota -- report on competitive factors of the proposed merger with Wyoming Trust and Management Company, Gillette, Wyoming.

- Submitted, January 10, 2000

Richmond

United National Bank, Fayetteville, North Carolina -- report on competitive factors of the proposed merger with Omni Interim National Bank, a de novo bank.

- Submitted, January 12, 2000

Extensions Of Time

Director, BS&R

Associated Banc-Corp, Green Bay, Wisconsin -- extension to October 29, 2000, to divest of a certain real estate investment.

- Granted, January 13, 2000

Atlanta

Citrus Financial Services, Inc., Vero Beach, Florida -- extension to April 13, 2000, to acquire The Commercial Bank of Highlands County, N.A., Sebring, a de novo bank.

- Granted, January 13, 2000

Atlanta

Flager Bank, West Palm Beach, Florida -- extension to April 13, 2000, to become a member of the Federal Reserve System.

- Granted, January 12, 2000

Dallas

Overton Financial Corporation, Overton, Texas, and Overton Delaware Corporation, Dover, Delaware -- extension to April 14, 2000, to acquire Longview Financial Corporation, Longview, Texas.

- Approved, January 12, 2000

Director, BS&R

SunTrust Banks, Inc., Atlanta, Georgia -- extension to June 30, 2000, to divest of certain annuity and life insurance sales activities.

- Granted, January 11, 2000

Membership

Atlanta

The Bank, Warrior, Alabama -- to become a member of the Federal Reserve System.

- Approved, January 12, 2000

Chicago

Frontier Savings Bank, Council Bluffs, Iowa -- to become a member of the Federal Reserve System.

- Approved, January 14, 2000

Membership

Dallas

Lorenzo State Bank at Lorenzo, Lorenzo, Texas -- to become a member of the Federal Reserve System.

- Approved, January 14, 2000

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 15, 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 15, 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
FBSEA	Arab Banking Corporation (B.S.C.), Manama, Bahrain, to establish a federally licensed uninsured branch in Greenwich, Connecticut.	Newspaper – N/Avail
Branch	European American Bank, New York, New York, to open a branch at 326-328 Court Street, Brooklyn, New York*	Newspaper – 01/28/2000
Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office located at 610 Old Route 146, Town of Clifton Park, Saratoga County, New York*	Newspaper – 02/04/2000

* 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>
3(a)(1)/4(c)(8)	NCT Holdings, Inc., Greensboro, North Carolina (“NCT”), to become a bank holding company with respect to its wholly-owned subsidiary, U.S. Trust Company of North Carolina, Greensboro, North Carolina (“Bank”); U.S. Trust Corporation, New York, New York, to acquire shares of Bank; and NCT to retain ownership of its wholly-owned subsidiary, NCT Opportunities Inc., Greensboro, North Carolina, and thereby engage in certain nonbanking activities.*	Newspaper – N/Avail Fed Reg – 01/14/2000

* 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)	Deutsche Bank AG, Frankfurt, Germany, through its subsidiary, German American Capital Corporation, to acquire InterSec Research Corporation, Stamford, Connecticut, and thereby engage in data processing providing performance measurement services for pension funds through databases and the internet, selling proprietary portfolio accounting software, providing investment management research and consulting services, and pension fund consulting services.	Fed Reg – 02/02/2000

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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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, January 15, 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.

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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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, January 15, 2000

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 North Side Bank and Trust Company, Cincinnati, OH on 01/12/2000 of its intent to establish a branch at 5329 Foley Road, Cincinnati, OH.	01/17/2000

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)	Received application from Ohio Legacy Corp, Wooster, OH on 01/10/2000 to acquire Ohio Legacy Bank, Wooster, OH.	N/Avail
3(a)(1)	Received application from Three Rivers Bancorp, Inc., Monroeville, PA to acquire Three Rivers Bank and Trust Company, Monroeville, 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>	<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.

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

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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>
846619	Cortland Savings & Banking Company Cortland, OH 44410	09/27/1999	12/21/1999	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 15, 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)	Columbia Bancorp, Columbia, Maryland, to merge with Suburban Bancshares, Inc., Greenbelt, Maryland.*	Fed Reg - 02/11/2000 Newspaper - 02/02/2000
3(a)(3)	FNB Corp., Asheboro, North Carolina, to acquire Carolina Fincorp, Inc., Rockingham, North Carolina.*	Fed Reg - 02/17/2000 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>	
None		

Section V – Availability of CRA public evaluations

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

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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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>
753324	Bank of Clarke County 2 East Main Street Berryville, Virginia 22611	10/25/1999	01/09/2000	O		X
436823	Central Virginia Bank 2501 Anderson Highway Powhatan, Virginia 23139-0039	11/01/1999	01/15/2000	S		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, January 15, 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

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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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, January 15, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	F&M Bank-Wisconsin Pulaski, Wisconsin 160 East Pulaski Street Pulaski, Wisconsin	Newspaper – 01/19/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	FM Bancorp, Inc. Paxton, Illinois By Judkins Enterprises, L.P. and Susan Jane McCabe	Fed Reg – 01/26/2000 Newspaper – 01/19/2000
CIC	Horizon Bancorp Michigan City, Indiana By Horizon Bancorp Employees' Stock Bonus Plan Trust	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Bay Port Financial Corporation Bay Port, Michigan By Edwin Henry Eichler	Fed Reg – N/Avail Newspaper – 01/28/2000

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>LrgBk</i>	<i>SmBk</i>
566243	Glenwood State Bank 32 N. Walnut Glenwood, Iowa 51534-0431 (712) 527-3157	10/18/1999	01/11/2000	S		S

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 15, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c), Branch	Notice by Springdale Bank & Trust, Springdale, Arkansas, to purchase certain assets and assume certain liabilities of the Huntsville, Arkansas and Hindsville, Arkansas branches of the affiliated First National Bank of Huntsville, Huntsville, Arkansas, and retain the acquired facilities as branch offices at the same locations.*	2/5/2000

* 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>
3(a)(5)	Notice by Commonwealth Bancshares, Inc., Shelbyville, Kentucky, to acquire Commonwealth Financial Corporation, Louisville, Kentucky.*	Newspaper – 2/13/2000 Fed Reg – 2/11/2000
CIC	Notice involving LBT Bancshares, Inc., Litchfield, Illinois, by David R. Flemming, Litchfield, Illinois.	Newspaper – N/Avail. 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>
Member	Notice by First National Bank of Huntsville, Huntsville, Arkansas, to become a state chartered member of the Federal Reserve System, and to be renamed and relocated to Arvest Bank, Fort Smith, Arkansas.

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 15, 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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, January 15, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Canadian State Bank, Yukon, Oklahoma, for prior approval to establish a branch at 307 S. Rock Island, El Reno, Oklahoma.	Newspaper – 01/16/2000
Branch	Citizens State Bank of Cortez, Cortez, Colorado, request for approval for a de novo branch to be located at 1835 Main, Cortez, Colorado.	Newspaper – 01/17/2000

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)(3)	Gold Banc Corporation, Inc., Leawood, Kansas, for prior approval to acquire 33.33 percent of the voting shares of Unison Bancorp, Inc., Lenexa, Kansas; and thereby indirectly acquire Western National Bank, Lenexa, Kansas.	Newspaper - 02/10/2000 FedReg – 02/11/2000
CIC	First Olathe Bancshares, Kansas City, Missouri, for approval for the Glasnapp Family Limited Partnership to retain 89.41 percent of First Olathe Bancshares, Inc., Kansas City, Missouri and be designated as a qualified family partnership.	Newspaper – N/Avail FedReg – 02/02/2000
CIC	Second Century Financial Corporation, Perry, Kansas, for approval for Dan H. Galbraith to acquire 70.23 percent and Jan L. Galbraith to acquire 29.77 percent of the voting shares.	Newspaper – N/Avail FedReg – 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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<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>
295356	First Mountain Bank Leadville, Colorado	10/25/1999	01/10/2000	S		X
320052	Legacy Bank ACB Binger, Oklahoma	10/25/1999	01/11/2000	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 15, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas Bank, Weatherford, TX, to establish a branch office at 3141 U.S. Highway 180, Hudson Oaks, TX, 76067*	01/25/2000

*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>
CIC	Charles Burgess and C. Jane Burgess, Amarillo, TX, to acquire an interest in Herring Bancorporation, Inc., Vernon, TX (previously reported the week ending January 1, 2000)	Fed Reg – 01/27/2000 Newspaper – N/Avail
3(a)(3)	Mesquite Financial Service, Alice, TX, to acquire Falfurrias State Bank, Falfurrias, TX* (previously reported the week ending January 8, 2000)	Fed Reg – N/Avail Newspaper – 01/28/2000
3(a)(1)	Midland Bancshares, Inc., Midland, TX, to acquire Community National Bank, Midland, TX* (previously reported the week ending January 8, 2000)	Fed Reg – 01/20/2000 Newspaper – 01/19/2000

*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>
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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, January 15, 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>	<i>Ending date of comment period</i>
Member	Nevada First Bank, Las Vegas, Nevada, to become a member of the Federal Reserve System.	
3(a)(5)(C)	Pacific Mercantile Bancorp to become a bank holding company by acquiring Pacific Mercantile Bank, both of Newport Beach, California.	
COM	Northern California Bancorp, Inc., Monterey, California, requests a relief of a commitment made in connection with borrowing to purchase additional shares of stock without the prior approval of the Federal Reserve System.	

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
933975	Bank of Utah 2605 Washington Boulevard Ogden, UT 84401-3613 (801) 625-3500	08/30/1999	01/10/2000	S	X	
2685764	First State Bank 822 N. Humphreys Flagstaff, AZ 86001 (520) 213-8888	09/20/1999	01/11/2000	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	