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# Federal Reserve Release

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

*No. 20*

*Week Ending May 13, 2000*

**Regulations And Policies**

Regulation G (Disclosure and Reporting of CRA-Related Agreements) -- publication for comment of proposed interagency rules to implement the Community Reinvestment Act sunshine requirements of the Gramm-Leach-Bliley Act.

- Approved, May 10, 2000

Regulation P (Privacy of Consumer Financial Information) -- interagency final rules to implement the privacy provisions of the Gramm-Leach-Bliley Act.

- Approved, May 10, 2000

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

**Bank Branches, Domestic**

Dallas

Community Bank, Katy, Texas -- to establish a branch at 5723 Second Street.  
- Approved, May 10, 2000

Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch at the corner of Wicks Lane and Main Street.  
- Approved, May 10, 2000

Chicago

Libertyville Bank & Trust Company, Libertyville, Illinois -- to establish a branch at 495 West Liberty Street, Wauconda.  
- Returned, May 8, 2000

Atlanta

Provident Bank, Sarasota, Florida -- to establish a branch at 5791-5793 Manatee Avenue West, Suites 13 and 14, Bradenton.  
- Approved, May 9, 2000

Chicago

Salin Bank and Trust Company, Indianapolis, Indiana -- to establish a branch at Kroger Supermarket, 605 North Dixon Road, Kokomo.  
- Approved, May 10, 2000

**Bank Holding Companies**

San Francisco

CB Bancshares, Inc., Honolulu, Hawaii -- to engage de novo in data processing activities through a subsidiary.  
- Approved, May 12, 2000

San Francisco

CVB Financial Corp., Ontario, California -- to engage de novo in brokering and providing loans through CVB Ventures, Inc.  
- Approved, May 10, 2000

**Bank Holding Companies**

Chicago

First Community Bancshares, Inc., Bargersville, Indiana -- request for waiver of application in connection with the proposed acquisition of Blue River Federal Savings Bank, Edinburgh.  
- Withdrawn, May 8, 2000

Kansas City

First Liberty Capital Corporation ESOP, Hugo, Colorado -- to acquire shares of First Liberty Capital Corporation.  
- Withdrawn, May 11, 2000

Director, BS&R

First Northern Community Bancorp, Dixon, California -- transfer agent registration.  
- Approved, May 10, 2000

Chicago

FSB Bancorp, Wever, Iowa -- relief from a commitment.  
- Granted, May 2, 2000 (AC)

Dallas

Gulfport Bancshares, Inc., Richwood, Texas -- to become a bank holding company through the acquisition of Brazoswood National Bank.  
- Approved, May 10, 2000

St. Louis

Home Bancshares, Inc., Conway, Arkansas -- to acquire a subsidiary holding company, North Little Rock Bancshares, Inc., Conway, and through that subsidiary acquire First Western Bank and Trust Company, Rogers.  
- Approved, May 9, 2000

Chicago

Ida Grove Bancshares, Inc., Ida Grove, Iowa, and its subsidiary, American Bancshares, Inc., Holstein -- to acquire shares of American National Bank, Sac City, a de novo bank.  
- Approved, May 12, 2000

**Bank Holding Companies**

Richmond

Islands Bancorp, Beaufort, South Carolina -- to become a bank holding company through the acquisition of Islands Community Bank, N.A., a de novo bank.  
- Approved, May 11, 2000

Kansas City

Lisco State Company, Lisco, Nebraska -- to acquire The American National Bank of Kimball, Kimball, by acquiring Kimball Bancorp, Inc. through Lisco's subsidiary, First Nebraska Bancs, Inc., Sidney.  
- Approved, May 9, 2000

Minneapolis

Marquette Bancshares, Inc., Minneapolis, Minnesota -- to acquire Trowbridge Kieselhorst & Company, San Francisco, California, and thereby engage in extending credit and servicing loans, providing real estate and personal property appraisals, and arranging commercial real estate equity financing.  
- Approved, May 8, 2000

St. Louis

National Commerce Bancorporation, Memphis, Tennessee -- to retain ownership of Prime Financial Services, Inc., Dresden, and thereby engage in factoring activities.  
- Approved, May 9, 2000

Secretary

Niagara Bancorp, MHC, Lockport, New York, and Niagara Bancorp, Inc. -- to acquire CNY Financial, Cortland, and thereby control Cortland Savings Bank.  
- Approved, May 10, 2000

Secretary

North Fork Bancorporation, Inc., Melville, New York -- commenter's request to extend the comment period for the proposed acquisition of Dime Bancorp, Inc., New York City.  
- Denied, May 8, 2000

### **Bank Holding Companies**

#### Secretary

North Fork Bancorporation, Inc., Melville, New York -- request to extend the period to receive comments from a commenter on the proposed acquisition of Dime Bancorp, Inc., New York City.  
- Approved, May 9, 2000

#### Secretary

North Fork Bancorporation, Inc., Melville, New York -- request to extend the period to receive comments from a commenter on the proposed acquisition of Dime Bancorp, Inc., New York City.  
- Denied, May 12, 2000

#### Atlanta

SouthernBank Holdings, Inc., Buford, Georgia -- to become a bank holding company through the acquisition of SouthernBank, N.A., a de novo bank.  
- Approved, May 10, 2000

#### New York

Trustco Bank Corp New York, Schenectady, New York -- to merge with Landmark Financial Corp., Canajoharie, and thereby acquire Landmark Community Bank, a federal savings bank.  
- Approved, May 8, 2000

#### Chicago

United Financial Holdings Corporation, Lisle, Illinois -- to become a bank holding company through the acquisition of United Community Bank of Lisle, a de novo bank.  
- Approved, May 12, 2000

### **Bank Mergers**

#### Minneapolis

Dacotah Bank, Aberdeen, South Dakota -- to merge with First National Bank, Hettinger, and to establish branches.  
- Approved, May 8, 2000

### **Bank Mergers**

#### Richmond

First Virginia Bank-Mountain Empire, Abingdon, Virginia -- to merge with Tri-City Bank and Trust Company, Blountville, Tennessee.  
- Approved, May 10, 2000

#### Kansas City

Pinnacle Bank, Papillion, Nebraska -- to merge with Pinnacle Bank, Neligh, Pinnacle Bank, N.A., Columbus; Pinnacle Bank, N.A., Ogallala; and Pinnacle Bank, N.A., Osceola; and to establish branches.  
- Approved, May 8, 2000

### **Banks, Foreign**

#### Secretary

Mizuho Holdings, Inc., Tokyo, Japan -- commenter's request to extend the public comment period for the proposed acquisition of The Dai-Ichi Bank, Ltd., The Fuji Bank, Ltd., and The Industrial Bank of Japan, Ltd.  
- Denied, May 12, 2000

#### San Francisco

Taiwan Business Bank, Taipei, Taiwan -- to establish a branch in New York, New York.  
- Withdrawn, May 10, 2000

### **Banks, Nonmember, And Miscellaneous Institutions**

#### Director, BS&R

Investors Trust Company, Wyomissing, Pennsylvania -- transfer agent registration.  
- Withdrawn, May 10, 2000

### **Banks, State Member**

#### St. Louis

First Illinois Bank, East St. Louis, Illinois -- payment of a dividend.  
- Approved, May 10, 2000

**Change In Bank Control**

St. Louis

Allendale Bancorp, Inc., Allendale, Illinois -- change in bank control.  
- Permitted, May 8, 2000

Kansas City

Delphos, Inc., Delphos, Kansas -- change in bank control.  
- Permitted, May 12, 2000

St. Louis

Southern State Bancshares, Inc., Malvern, Arkansas -- change in bank control.  
- Permitted, May 11, 2000

**Competitive Factors Reports**

Boston

Berkshire Bank, Pittsfield, Massachusetts -- report on competitive factors of the proposed merger with Berkshire Bancorp.  
- Submitted, May 9, 2000

Dallas

Burton State Bank, Burton, Texas -- report on competitive factors of the proposed merger with New Burton Bank, an interim bank.  
- Submitted, May 10, 2000

San Francisco

Frontier Bank, Everett, Washington -- report on competitive factors of the proposed merger with North Sound Bank, Poulsbo.  
- Submitted, May 11, 2000

St. Louis

Gateway National Bank of St. Louis, St. Louis, Missouri -- report on competitive factors of the proposed merger with Gateway National Interim Bank.  
- Submitted, May 11, 2000



### **Competitive Factors Reports**

#### Philadelphia

Grange National Bank, Laceyville, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Tunkhannock branch of Pioneer American Bank, Carbondale.

- Submitted, May 10, 2000

#### St. Louis

New Era Bank, Fredericktown, Missouri -- report on competitive factors of the proposed purchase of the Park Hills branch of Heartland Bank, Clayton.

- Submitted, May 11, 2000

#### Minneapolis

Norwest Bank Wisconsin, N.A., Milwaukee, Wisconsin -- report on competitive factors of the proposed consolidation with Norwest Bank LaCrosse, N.A., LaCrosse; and Norwest Bank Hudson, N.A., Hudson.

- Submitted, May 8, 2000

#### St. Louis

Simmons First Bank of Northwest Arkansas, Rogers, Arkansas, and Simmons First National Bank, Pine Bluff -- report on competitive factors of the proposed purchase by Simmons First Bank of six Benton and Washington Counties branches of First Financial Bank, El Dorado, and the proposed purchase by Simmons First National Bank of two Conway branches of First Financial Bank.

- Submitted, May 11, 2000

### **Extensions Of Time**

#### St. Louis

Bank of Bentonville, Bentonville, Arkansas -- extension to December 31, 2000, to relocate its branch from 31 Cunningham Corner, Bella Vista, to 70 Sugar Creek Center.

- Granted, May 12, 2000

#### Chicago

Baytree Bancorp, Inc., Chicago, Illinois -- extension to August 29, 2000, to become a bank holding company through the acquisition of Baytree National Bank & Trust Company, a de novo bank.

- Granted, May 10, 2000

**Extensions Of Time**

St. Louis

Commonwealth Bancshares, Inc., Shelbyville, Kentucky -- extension to June 30, 2000, to acquire Commonwealth Financial Corporation, Louisville, and thereby acquire Commonwealth Bank and Trust Company.

- Granted, May 10, 2000

Minneapolis

First Bancshares Corporation, Gladstone, Michigan -- extension to August 10, 2000, to acquire shares of Baybank Corporation.

- Granted, May 8, 2000

Chicago

Iowa State Bank Holding Company, Des Moines, Iowa -- extension to August 15, 2000, to engage de novo in community development through Capitol Partners, L.C.

- Granted, May 10, 2000

Atlanta

Lehigh Acres First National Bancshares, Inc., Lehigh Acres, Florida -- extension to August 13, 2000, to become a bank holding company through the acquisition of Lehigh Acres First National Bank, a de novo bank.

- Approved, May 12, 2000

Chicago

Van Orin Bancorp, Inc., Van Orin, Illinois -- extension to August 6, 2000, to become a bank holding company through the acquisition of First State Bank of Van Orin.

- Granted, May 2, 2000 (AC)

**Financial Holding Companies**

Chicago

Cambank, Inc., Lake Zurich, Illinois -- election to become a financial holding company.

- Effective, May 11, 2000

Chicago

Commercial National Financial Corporation, Ithaca, Michigan -- election to become a financial holding company.

- Effective, May 11, 2000

**Financial Holding Companies**

Chicago

First Busey Corporation, Urbana, Illinois -- election to become a financial holding company.

- Effective, May 11, 2000

Minneapolis

First Interstate BancSystem, Inc., Billings, Montana -- election to become a financial holding company.

- Effective, May 10, 2000

Chicago

Hometown Bancorp, Ltd., Fond du Lac, Wisconsin -- election to become a financial holding company.

- Effective, May 11, 2000

Chicago

Keystone Financial Corporation, Kalamazoo, Michigan -- election to become a financial holding company.

- Effective, May 11, 2000

**Membership**

Kansas City

SpiritBank, Bristow, Oklahoma -- to retain membership in the Federal Reserve System after conversion to a state charter.

- Approved, May 9, 2000

**District 1**  
**Federal Reserve Bank of Boston**

**Applications and notifications filed during the week ending Saturday, May 13, 2000**

**Section I – Applications subject to newspaper notice only**

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

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

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

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**Section III – Applications subject to Federal Register notice only**

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

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

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

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## Section V – Availability of CRA public evaluations

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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.

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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						

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, May 13, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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	Arab Banking Corporation (B.S.C.), Manama, Bahrain, to establish a federally licensed uninsured branch in Greenwich, Connecticut.	Newspaper – N/Avail
FBSEA	The Chuo Trust & Banking Co., Ltd., Tokyo, Japan, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Banco Itau S.A., Sao Paulo, Brazil, to establish a representative office in Miami, Florida.	Newspaper – N/Avail
FBSEA	Banca Antoniana Popolare Veneta, Rome, Italy, to establish a branch office in New York, New York.	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>
None		

#### Section III – Applications subject to Federal Register notice only

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

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

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

#### Section V – Availability of CRA public evaluations

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i> <i>LrgBk SmBk</i>	
None						

#### Section VI – CRA examinations scheduled for Third Quarter of 2000

<i>Institution</i>	<i>Location</i>
Banco Popular North America	4000 West North Avenue, Chicago, Illinois 60639
Bank of Smithtown	One East Main Street, Smithtown, New York 11787
The Merchants Bank of New York	275 Madison Avenue, New York, New York 10016

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

# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, May 13, 2000

### Section I – Applications subject to newspaper notice only

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

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

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

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### Section III – Applications subject to Federal Register notice only

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

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

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

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## Section V – Availability of CRA public evaluations

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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.

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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						

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, May 13, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Received application on 05/11/2000 from Peoples Bank and Trust Company, Sunman, IN to purchase and acquire two branch offices of First National Bank of Southwestern Ohio, Hamilton, OH located in Connersville and Brooksville, IN.	06/10/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Received notice from First State Bancshares, Middlesboro, KY of its intent to acquire LexBanc Corporation, Lexington, KY and its wholly-owned subsidiary, The Lexington Bank, FSB, both of Lexington, KY.	Not yet 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>	
None		

## Section V – Availability of CRA public evaluations

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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.

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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						

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, May 13, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 7421 Carmel Executive Park, Suite 100, Charlotte, North Carolina.*	Newspaper – 05/21/2000
Branch	Centura Bank, Rocky Mount, North Carolina, to operate a commercial lending branch facility at 452 Lakeshore Parkway, Suite 105, Rock Hill, South Carolina.*	Newspaper - 05/21/2000

\*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)(3)	CCB Financial Corporation, Durham, North Carolina, to acquire 19.9% of the voting shares of National Commerce Bancorporation, Memphis, Tennessee.*	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>
None		

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

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

## Section V – Availability of CRA public evaluations

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The 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.

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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						

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## Section VI – CRA examinations scheduled for third Quarter of 2000

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<i>Institution</i>	<i>Location</i>
United Bank	Arlington, Virginia
F&M Bank-Highlands	Covington, Virginia
Community First Bank	Forest, Virginia

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# District 6

## Federal Reserve Bank of Atlanta

**Applications and notifications filed during the week ending Saturday, May 13, 2000**

### **Section I – Applications subject to newspaper notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, proposes to establish a branch located at 2905 Bayshore Boulevard, Tampa, Florida, to be known as the Bayshore Office.	05/11/2000*
Branch	The Bank of Nashville, Nashville, Tennessee, proposes to establish a branch located at the southeast corner of the intersection of Carothers Parkway and Bakers Bridge Road, Franklin, Tennessee.	05/17/2000*

\*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Regions Financial Corporation, Birmingham, Alabama, to merge with Heritage Bancorp, Inc., and thereby directly acquire Texas Heritage Bank, both of Hutto, Texas.	N/Avail*

\*Subject to provisions of the Community Reinvestment Act

### **Section III – Applications subject to Federal Register notice only**

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

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

<i>Type</i>	<i>Application</i>
3(a)(1)	Home Town Banking Corporation, notice to become a bank holding company by acquiring Walton Bank & Trust Company, both of Monroe, Georgia.

## Section V – Availability of CRA public evaluations

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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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**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.

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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						

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## Section VI – CRA examinations scheduled for Third Quarter of 2000

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<i>Institution</i>	<i>Location</i>
Bay Bank	Theodore, Alabama
Palm Beach County Bank	Miami, Florida
Provident Bank of Florida	Sarasota, Florida
Horizon Bank	Bradenton, Florida

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, May 13, 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	Old Kent Bank, Grand Rapids, Michigan, for prior approval to merge with Grand Premier Trust and Investment, Inc., N.A. Freeport, Illinois, and thereby establish various branch offices .*	Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment

#### 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)	Ledyard Bancorporation, Inc., Ledyard, Iowa, for prior approval to become a bank holding company through the acquisition of State Bank of Ledyard, Ledyard, Iowa*.	Fed Reg – 06/01/2000 Newspaper – 06/02/2000
3(a)(1)	Bankoelwein, Inc., Oelwein, Iowa, for prior approval to become a bank holding company through the acquisition of Community Bank of Oelwein, Oelwein, Iowa.*	Fed Reg – 06/09/2000 Newspaper – N/Avail
4(c)(8)	The PrivateBancorp, Inc., Chicago, Illinois, for prior approval to acquire 100 percent of the voting shares of The PrivateBank (a de novo thrift institution), St. Louis, Missouri	Fed Reg – 06/09/2000 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.

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>
2239288	North Shore Community Bank & Trust 1145 Wilmette Avenue Wilmette, Illinois 60091 (847) 853-1145	06/15/1999	05/10/2000	S		X

#### Section VI – CRA examinations scheduled for Third Quarter of 2000

<i>Institution</i>	<i>Location</i>
Pullman Bank and Trust Company	Chicago, Illinois
Community Bank of Boone	Boone, Iowa
Security State Bank	Lake Park, Iowa

**Section VI – CRA examinations scheduled for Third Quarter of 2000**

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<i>Institution</i>	<i>Location</i>
First Trust & Savings Bank	Marcus, Iowa
F&M Bank-Iowa Central	Marshalltown, Iowa
BankOne Michigan	Detroit, Michigan
ChoiceOne Bank	Sparta, Michigan
M&I Bank Southern Wisconsin	Madison, Wisconsin
Legacy Bank	Milwaukee, Wisconsin
Johnson Bank	Racine, Wisconsin

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

## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, May 13, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Midwest BankCentre, St. Louis, Missouri, to establish a branch at 1001 Phoenix Parkway, St. Charles, Missouri.*	5/25/2000

\* 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>
4(c)(8)	Notice by Lima Bancshares, Inc., Lima, Illinois, for retroactive approval to retain its existing ownership interest in East Dubuque Bancshares, Inc., East Dubuque, Illinois, after the conversion of that company's wholly owned subsidiary, East Dubuque Savings Bank, East Dubuque, Illinois, from a state-chartered commercial bank to a federally-chartered savings bank. (Previously submitted during the week ending May 6, 2000)*	Newspaper – 6/9/2000 Fed Reg – 6/8/2000
CIC	Notice involving BOR Bancshares, Inc., Rogers, Arkansas, by Anthony and Suzanne Steele, Bentonville, Arkansas.	Newspaper – 6/3/2000 Fed Reg – 5/31/2000
3(a)(5)	Notice by Valley Capital Corp., Greenwood, Mississippi, to acquire State Capital Corporation, Brookhaven, Mississippi.*	Newspaper – 6/13/2000 Fed Reg – 6/12/2000

\* 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 Area Bancshares, Inc., Owensboro, Kentucky, to establish a wholly owned nonbank subsidiary, Area Trust Company, Owensboro, Kentucky, and thereby engage in trust company activities. (Previously submitted during the week	5/30/2000

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
	ending May 6, 2000)	
4(c)(8)	Notice by Summit Bancorp, Inc., Arkadelphia, Arkansas, to establish a wholly owned subsidiary, Summit Residential Services, Inc., Arkadelphia, Arkansas, and thereby engage in community development activities. (Previously submitted during the week ending May 6, 2000)	5/30/2000
4(c)(8)	Notice by Concord EFS, Inc., Memphis, Tennessee, to acquire Cash Station, Inc., Chicago, Illinois, and its minority interest in Primary Payment Systems, Inc., Scottsdale, Arizona, and thereby engage in data processing activities.	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>
2503569	Pinnacle Bank Little Rock, Arkansas	1/10/2000	5/8/2000	S		X

**Section VI – CRA examinations scheduled for Third Quarter of 2000**

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<i>Institution</i>	<i>Location</i>
Midsouth Bank	Jonesboro, Arkansas
Arvest Bank	Rogers, Arkansas
Bank of Louisville	Louisville, Kentucky
First Bank	Creve Coeur, Missouri

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

## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, May 13, 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)	Minnwest Corporation, Minnetonka, Minnesota, for prior approval to acquire 100% of the voting shares of Minnwest Bank Sioux Falls, Sioux Falls, South Dakota, a <u>de novo</u> bank.*	Fed Reg – 06/02/2000
3(a)(3)	JDOB, Inc., Sandstone, Minnesota, for prior approval to acquire 80.0% of the voting shares of First National Bank of Hinckley, Hinckley, Minnesota, a <u>de novo</u> bank.*	Fed Reg – 06/08/2000

\*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

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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.

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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						

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## Section VI – CRA examinations scheduled for Third Quarter of 2000

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<i>Institution</i>	<i>Location</i>
First Interstate Bank of Commerce	Billings, Montana
Rocky Mountain Bank	Billings, Montana
Glacier Bank	Kalispell, Montana
State Bank of LaCrosse	LaCrosse, Wisconsin

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

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

## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, May 13, 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	Pinnacle Bank, Papillion, Nebraska, to purchase the assets and assume the liabilities of National Bank of Commerce Trust & Savings Association - NBC Parkway Branch, Lincoln, Nebraska, and incident thereto, to establish an additional branch.	Newspaper - 06/03/2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>
Member	Arvest State Bank, Tulsa, Oklahoma, presently known as State Bank & Trust Company, Tulsa, Oklahoma, for membership in the Federal Reserve System.
3(a)(1)	Wyoming National Bancorporation, Riverton, Wyoming, to become a bank holding company through the reorganization of 100 percent of the voting shares of Wyoming National Bank, Riverton, Wyoming.



## Section V – Availability of CRA public evaluations

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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.

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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						

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 13, 2000

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Security Bank, Ralls, TX, to merge with Security Bank, Idalou, TX, and establish two branch offices*	N/Avail
Branch	Security Bank, Ralls, TX, to establish branch offices at 301 South Main Street, Idalou, TX, 79329, and 611 Avenue D, Abernathy, TX, 79311*	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>
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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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.

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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>
None						

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## Section VI – CRA examinations scheduled for Third Quarter of 2000

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<i>Institution</i>	<i>Location</i>
Citizens Bank 253262	103 Texas Avenue Slaton, TX 79364-4245
Community Bank 268257	500 South Morgan Granbury, TX 76048-1960
PNB Financial Bank 637451	50 <sup>th</sup> & University Avenue Lubbock, TX 79413
Lone Star Bank 63957	12727 East Freeway Houston, TX 77015
United Central Bank 259657	4555 West Walnut Garland, TX 75042-5143
Bank of Commerce 352651	201 North Main Street McLean, TX 79057

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

## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, May 13, 2000

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Santa Barbara Bank & Trust, Santa Barbara, California, to merge with Los Robles Bank, Thousand Oaks, California. *	Newspaper- 06/07/2000
Branch	M&I Thunderbird Bank, Phoenix, Arizona, to establish a branch office at 1200 North Wilmot Road, Tucson, Arizona. *	Newspaper - 05/13/2000
Branch	Sacramento Commercial Bank, Sacramento, California, to establish a branch office at 112 Harding Boulevard, Roseville, California. *	Newspaper - 06/02/2000

\* 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)(3)	Pacific Capital Bancorp, Santa Barbara, California, to acquire San Benito Bank, Hollister, California. *	Newspaper - 06/07/2000 Fed Reg - 06/05/2000
3(a)(5)	Pacific Capital Bancorp, Santa Barbara, California, to merge with Los Robles Bancorp, Thousand Oaks, California. *	Newspaper - 06/07/2000 Fed Reg - 06/05/2000
3(a)(3)	Greater Bay Bancorp, Palo Alto, California, to acquire Bank of Santa Clara, Santa Clara, California. *	Newspaper - 06/11/2000 Fed Reg - 06/09/2000

\* 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>
Waiver	Foothill Independent Bancorp, Glendora, California, to reincorporate in Delaware.
S/R	California Center Bank, Los Angeles, California, to repurchase shares of its common stock between May 2000 and May 2001.

**Section V – Availability of CRA public evaluations**

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

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**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 Third Quarter of 2000**

<i>Institution</i>	<i>Location</i>
Barnes Banking Company	Kaysville, Utah
Civic Bank of Commerce	Oakland, California
Santa Barbara Bank & Trust	Santa Barbara, California
Nevada First Bank	Las Vegas, Nevada
Bank of the Orient	San Francisco, California
El Dorado Bank	Tustin, California

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