
Federal Reserve Release



H.2

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

No. 30

Week Ending July 22, 2000

Forms

Forms -- to extend with revision Daily Advance Report of Deposits (FR 2000), Monthly Survey of Industrial Electricity Use (FR 2009); to extend without revision Report of Transaction Accounts, Other Deposits, and Vault Cash (FR 2900), Annual Report of Total Deposits and Reservable Liabilities (FR 29910a), Report of Certain Eurocurrency Transactions (FR 2950/2951), Allocation of Low Reserve Tranche and Reservable Liabilities Exemption (FR 2930/2930a), Report of Foreign (Non-U.S.) Currency Deposits (FR 2915), Automobile Finance Terms (FR 2005), Passenger Auto Contract Collection Trends (FR 2012), Quarterly Report of Credit Card Plans (FR 2835a), Report of Interest Rates on Selected Direct Consumer Installment Loans (FR 2835), and Report of Changes in Foreign Investments (Made Pursuant to Regulation K) (FR 2064); and to discontinue Quarterly Report of Selected Deposits, Vault Cash, and Reservable Liabilities (FR 2910q) and Quarterly Gasoline Company Report (FR 2580).

- Approved, July 21, 2000

Regulations And Policies

Commodity Futures Trading Commission -- letter to the CFTC concerning its report on its exercise of margin authority.

- Approved, July 21, 2000

Home Equity Lending -- addition of a public hearing in Chicago to the three hearings already scheduled under the authority of the Home Ownership Equity Protection Act of 1994 (Docket R-1075).

- Approved, July 18, 2000

Enforcement

New Century Bancorp, Southfield, Michigan; New Century Bank, the Federal Reserve Bank of Chicago, and the Michigan Office of Financial and Insurance Services -- written agreement, dated July 13, 2000.

- Announced, July 21, 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

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 4482 West Main Street, Dothan.

- Approved, July 21, 2000

Chicago

Comerica Bank, Detroit, Michigan -- to establish a branch at 21300 Pontiac Trail, South Lyon.

- Approved, July 20, 2000

Cleveland

Somerset Trust Company, Somerset, Pennsylvania -- to establish a branch at 612 Logan Place, Confluence.

- Approved, July 20, 2000

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 3707 Hardy Street, Hattiesburg.

- Approved, July 19, 2000

Bank Holding Companies

Chicago

Byron Bancshares, Inc., Byron, Illinois -- to continue to sell mutual funds through Byron Bank Financial Services and thereby engage in securities brokerage activities.

- Approved, July 19, 2000

Richmond

CNB Financial Services, Inc., Berkeley Springs, West Virginia -- to become a bank holding company through the acquisition of Citizens National Bank of Berkeley Springs.

- Approved, July 20, 2000

Bank Holding Companies

Minneapolis

Community First Bankshares, Inc., Fargo, North Dakota -- to engage in general insurance agency activities through the acquisition of assets of Paula Carper Crop Insurance, LLC, Holyoke.
- Approved, July 17, 2000

Minneapolis

First Bancshares Corporation, Gladstone, Michigan -- to acquire additional shares of Baybank Corporation.
- Approved, July 19, 2000

Dallas

First Graham Bancorporation, Inc., Graham, Texas -- to acquire First Bryson Bancorporation, Inc., Flower Mound; First Security Bankshares of Delaware, Inc., Dover, Delaware; and First Security Bank, Flower Mound.
- Approved, July 19, 2000

St. Louis

German American Bancorp, Jasper, Indiana -- waiver of notification in connection with the proposed acquisition of Holland Bancorp, Inc., Holland, and The Holland National Bank.
- Granted, July 21, 2000

Atlanta

Heritage Financial Holding Corporation, Decatur, Alabama -- to become a bank holding company through the acquisition of Heritage Bank.
- Approved, July 20, 2000

Atlanta

Lamar Capital Corporation, Purvis, Mississippi -- to establish Lamar Data Solutions, Inc. and thereby engage de novo in data processing and data transmission services.
- Approved, July 17, 2000

Richmond

State Bancorp, Inc., Bruceton Mills, West Virginia -- to redeem shares.
- Approved, July 19, 2000

Bank Mergers

San Francisco

- Westamerica Bank, San Rafael, California -- to merge with Bank of Lake County, Lakeport.
- Approved, July 19, 2000

Banks, State Member

St. Louis

- First Illinois Bank, East St. Louis, Illinois -- payment of a dividend.
- Approved, July 17, 2000

Capital Stock

Kansas City

- Doniphan Bancshares, Inc., Doniphan, Nebraska -- treasury stock transaction.
- Approved, July 18, 2000

Change In Bank Control

San Francisco

- Greater Basin Financial Corporation, Elko, Nevada -- change in bank control.
- Permitted, July 21, 2000

San Francisco

- Silver State Bancorp, Henderson, Nevada -- change in bank control.
- Permitted, July 20, 2000

Richmond

- State Bancorp, Inc., Bruceton Mills, West Virginia -- change in bank control.
- Permitted, July 19, 2000

Competitive Factors Reports

Kansas City

- First Interstate Bank, Sheridan, Wyoming -- report on competitive factors of the proposed merger with The Equality State Bank, Cheyenne.
- Submitted, July 21, 2000

Competitive Factors Reports

Dallas

First Prosperity Bank, El Campo, Texas -- report on competitive factors of the proposed acquisition of branches of Compass Bank, Birmingham, Alabama, in El Campo, Hitchcock, Needville, Palacios, and Sweeny, Texas.

- Submitted, July 21, 2000

Kansas City

Home Exchange Bank of Jamesport, Jamesport, Missouri -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Oregon, Missouri, branch of Carrollton Bank, Carrollton, Illinois.

- Submitted, July 21, 2000

Secretary

Old National Bank, Lawrenceville, Illinois -- report on competitive factors of the proposed merger with First National Bank and Trust Company, Carbondale; American National Bank and Trust Company of Muncie, Muncie, Indiana; Peoples Loan & Trust Bank, Winchester; The Farmers State Bank of Union City, Union City, Ohio; and Heritage Bank, Clarksville, Tennessee.

- Submitted, July 19, 2000

Atlanta

Peoples Bank, Blackshear, Georgia -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of Citizens Bank, Vienna, Georgia.

- Submitted, July 19, 2000

Extensions Of Time

Richmond

FNB Southeast, Reidsville, North Carolina -- extension to November 2, 2000, to merge with Black Diamond Savings Bank, F.S.B., Norton, Virginia.

- Granted, July 18, 2000

Financial Holding Companies

Philadelphia

CBCC, Inc., West Chester, Pennsylvania -- election to become a financial holding company.

- Effective, July 19, 2000

Financial Holding Companies

Richmond

CNB Financial Services, Inc., Berkeley Springs, West Virginia -- election to become a financial holding company.
- Effective, July 20, 2000

Chicago

M.S.B. Bancorporation, Inc., Marion, Wisconsin -- election to become a financial holding company.
- Effective, July 20, 2000

Membership

St. Louis

Bank of Dyer, Dyer, Tennessee -- to become a member of the Federal Reserve System and retain its current branches.
- Approved, July 21, 2000

Kansas City

Community Bank-Rocky Ford, Rocky Ford, Colorado -- to retain membership in the Federal Reserve System after the conversion of its predecessor institution, Rocky Ford National Bank, to a state charter.
- Approved, July 20, 2000

Minneapolis

First State Bank of Rolla, Rolla, North Dakota -- to become a member of the Federal Reserve System.
- Approved, July 20, 2000

Kansas City

Premier Bank, Denver, Colorado -- to become a member of the Federal Reserve System.
- Returned, July 17, 2000

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 22, 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>
4(c)(8)	Union Bankshares Company, Ellsworth, Maine – to acquire 100% of the common stock of Mid-Coast Bancorp, Inc., Waldoboro, Maine and thereby indirectly acquire The Waldoboro Bank, F.S.B., Waldoboro, Maine	Newspaper – 08/07/2000 Fed Reg – 08/14/2000

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.

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, July 22, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Leonia Corporate Bank plc, Helsinki, Finland, and Leonia Plc, Helsinki, Finland, to establish a representative office in New York, New York.	Newspaper – N/Avail
Branch	Summit Bank, Princeton, New Jersey, to establish a branch office located at 260 Chestnut St., Newark, New Jersey.*	Newspaper – 07/29/2000

* 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)	Caixa Geral De Depositos, S.A., Lisbon, Portugal, to retain ownership and control of approximately 8.8 percent of the outstanding voting shares of Banco Comercial Portugues, Oporto, Portugal, and thereby acquire indirectly approximately 8.8 percent of the shares of BPABank, National Association, Newark, New Jersey.*	Newspaper – 08/10/2000 Fed. Reg. – N/Avail
3(a)(3)	The Industrial Bank of Japan, Tokyo, Japan to acquire 11.8 percent interest in The Dai-Ichi Kangyo Fuji Trust & Banking company, Ltd., Tokyo, Japan.*	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>
4(c)(8)	Westdeutsche Landesbank Girozentrale, Dusseldorf, Germany, to acquire 100 percent of the shares of Phillips Capital Management, Chicago, Illinois, and thereby engage in investment advisory activities.	Fed Reg – N/Avail

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

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

Section V – Availability of CRA public evaluations

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

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					<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, July 22, 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)	USABancShares.com, Inc., Philadelphia PA, to acquire 49% of the voting shares of Bondsonline Group, Inc., Mercer Island, WA.	08/09/2000

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>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, July 22, 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>LrgBk</i>	<i>SmBk</i>
1016316	Mid Am Bank 519 Madison Avenue Toledo, OH 43604	04/17/2000	07/18/2000	S	X	

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, July 22, 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 the James, Lynchburg, Virginia, to establish a branch at 5204 Fort Avenue, Lynchburg, Virginia.*	Newspaper – 08/04/2000
18(c)	Bank of Lancaster, Kilmarnock, Virginia, to purchase certain assets and assume certain liabilities of two branch offices of First Virginia Bank, Falls Church, Virginia.*	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)(1)	The Exchange Bankshares, Inc., Estill, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of The Exchange Bank, Estill, South Carolina.*	Fed Reg – 08/18/2000 Newspaper – 07/31/2000
3(a)(1)	Friedman, Billings, Ramsey Group, Inc., and its subsidiaries, FBR Bancorp, Inc., Money Management Associates, Inc., and Money Management Associates (LP), Inc., all located in Arlington, Virginia, to become bank holding companies through the acquisition of 100% of the voting shares of Rushmore National Bank, Bethesda, Maryland.*	Fed Reg – 08/18/2000 Newspaper – 08/14/2000
4(c)(8)	Friedman, Billings, Ramsey Group, Inc. and its subsidiaries, FBR Bancorp, Inc., Money Management Associates, Inc., and Money Management Associates (LP), Inc., all located in Arlington, Virginia, to retain 6.34% of the voting shares of Pocahontas Bancorp, Inc., Pocahontas, Arkansas.	Fed Reg – 08/18/2000 Newspaper – 07/31/2000

*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>LrgBk</i>	<i>SmBk</i>
969424	**Highlands Union Bank 340 West Main Street Abingdon, Virginia 24210-2624	04/03/2000	07/02/2000	S	X	
834531	***F&M Bank-West Virginia, Inc. 301 South Mildred Street Ranson, West Virginia 25438	04/10/2000	07/13/2000	S	X	
108522	F & M Bank-Richmond 9401 West Broad Street Richmond, Virginia 23294	04/25/2000	07/22/2000	S	X	

**Inadvertently omitted from Bulletin for week ending July 8, 2000.

***Inadvertently omitted from Bulletin for week ending July 15, 2000.

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, July 22, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Fifth Third Bank, Naples, Florida, to establish a branch located at 4103 Santa Barbara Boulevard, Naples, Florida.	08/09/2000*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 4525 County Road 48, Leesburg, Florida.	07/22/2000*

*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)(3)	Firsttrust Corporation, New Orleans, Louisiana, to acquire Metro Bank, Kenner, Louisiana.	Fed Reg - 08/18/2000
CIC	American City Bancorp, Inc., Tullahoma, Tennessee, after-the-fact notification filed by Mr. George Vibbert, Jr.; Ms. Elwanda Vibbert; Mr. Sam Sawyer; Ms. Faye Sawyer Stynchula; Mr. Norman Sawyer; and Dr. Tulio Figarola; to collectively retain 36.9 percent of the outstanding shares of American City Bancorp, Inc., Tullahoma, Tennessee.	Fed Reg – 08/08/2000

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>
COM	Greater Rome Bancshares, Inc., Rome, Georgia, commitment waiver request.

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 22, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Old Kent Bank, Grand Rapids, Michigan, for prior approval to establish a branch facility located at 6081 B Drive North, Calhoun County, Battle Creek, Michigan.*	Newspaper - 06/26/2000
Branch	Comerica Bank, Detroit, Michigan, for prior approval to establish a branch facility located at 21300 Pontiac Trail, South Lyon, Michigan.*	Newspaper - 07/08/2000

* 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)(3)	Anita Bancorporation, Atlantic, Iowa, for prior approval to acquire 100% of EWN Investments, Inc., Ute, Iowa, and thereby indirectly acquire control of at least 95.66% of Ute State Bank, Ute, Iowa.*	Fed Reg - N/Avail Newspaper - N/Avail
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan, for prior approval to acquire 51 percent of the voting shares of Goshen Community Bank (in organization), Goshen, Indiana.*	Fed Reg - N/Avail Newspaper - 08/07/2000
3(a)(3)	Indiana Community Bancorp Limited, Elkhart, Indiana, for prior approval to acquire 51 percent of the voting shares of Goshen Community Bank (in organization), Goshen, Indiana.*	Fed Reg - N/Avail Newspaper - 08/07/2000
3(a)(1)	Community Bancshares Spring Green and Plain, Inc., Spring Green, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Community Bank Spring Green and Plain, Spring Green, Wisconsin.*	Fed Reg - N/Avail Newspaper -N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
48730	First Commercial Bank 6945 N. Clark Street Chicago, Illinois 60626 (773) 761-4300	11/01/1999	07/18/2000	S		X
210434	The Northern Trust Company 50 S. LaSalle Street Chicago, Illinois 60675 (312) 444-3146	01/31/2000	07/21/2000	O	X	

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

Institution *Location*

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, July 22, 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	Notice involving First Robinson Financial Corporation, Robinson, Illinois, by First Robinson Financial Corporation Employee Stock Ownership Plan, Robinson, Illinois. (Previously submitted during the week ending July 15, 2000)	Newspaper – 8/6/2000 Fed Reg – 8/7/2000

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>
Membership	Notice by Bank of Dyer, Dyer, Tennessee, to become a state-chartered member of the Federal Reserve System.
4(j)(5)(B)	Notice by Chambers Bancshares, Inc., Dannville, Arkansas, to directly engage, de novo, in lending activities.

Section V – Availability of CRA public evaluations

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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 **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, July 22, 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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, July 22, 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)	Ardmore Merger Corporation, Ardmore, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Corporation of Ardmore, Inc., Ardmore, Oklahoma, and thereby indirectly acquire First National Bank & Trust Company of Ardmore, Ardmore, Oklahoma.	Newspaper - N/Avail Fed Reg - 08/21/2000
CIC	Michael D. and Nancy K. Van Cleef, Carleton, Nebraska, and Michelle D. and Robert E. Sullivan, Tecumseh, Nebraska, to acquire voting shares of Carleton Agency, Inc., Carleton, Nebraska, and thereby indirectly acquire Citizens State Bank, Carleton, Nebraska.	Newspaper - 05/17/2000 Fed Reg - 05/15/2000
3(a)(1)	Commerce Financial Corporation, ESOP, Topeka, Kansas, for prior approval to become a bank holding company through the acquisition of at least 25 percent of the voting shares of Commerce Financial Corporation, Topeka, Kansas, and thereby, indirectly acquire Commerce Bank and Trust, Topeka, Kansas. Also to acquire Financial Institution Technologies, Topeka, Kansas, and thereby, indirectly engage in data processing activities.	Newspaper – 08/17/2000 FedReg – 08/18/2000
3(a)(1)	Advantage Bancorp, Inc., Woodbury, Minnesota, for prior approval to acquire 100 percent of the voting shares of Advantage Bank, Loveland, Colorado.	Newspaper – 08/21/2000 FedReg – 08/18/2000

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)	Commerce Financial Corporation, Topeka, Kansas, for prior approval to increase its investment, to 29.03 percent, of Financial Institution Technologies, Topeka, Kansas, and thereby, continue to engage in data processing activities.	FedReg – 08/18/2000

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, July 22, 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)	Central Texas Bankshares Holdings, Inc., Columbus, TX, and Colorado County Investment Holdings, Inc., Wilmington, DE, to acquire Hill Bancshares Holdings, Inc., Weimar, TX, and Hill Bank and Trust Company, Weimar, TX*	Fed Reg – 08/14/2000 Newspaper – 08/04/2000
3(a)(1)	Frankston Bancorporation, Inc., Frankston, TX, to acquire FDB, Inc., Dover, DE, and First State Bank, Frankston, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	FDB, Inc., Dover, DE, to acquire First State Bank, Frankston, TX*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	ENB Bankshares, Inc., Dallas, TX, to acquire ENB Delaware Bankshares, Inc., Wilmington, DE, and Eagle National Bank, Dallas, TX*	Fed Reg – 08/21/2000 Newspaper – N/Avail
3(a)(1)	ENB Delaware Bankshares, Inc., Wilmington, DE, to acquire Eagle National Bank, Dallas, TX*	Fed Reg – 08/21/2000 Newspaper – N/Avail
CIC	Burl Dawin Hobson, Sr., Crockett, TX, et al, to acquire an interest in Citizens Bancorporation, Inc., Crockett, TX	Fed Reg – 08/11/2000 Newspaper – 08/09/2000
CIC	Testamentary Trusts A and B and Constance M. Vickery, Houston, TX, to acquire an interest in Texas Coastal Bank, Pasadena, TX (previously reported the week ending July 1, 2000)	Fed Reg – 07/19/2000 Newspaper – 07/27/2000

*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>
None	

Section V – Availability of CRA public evaluations

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

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

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<i>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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 22, 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)	Wells Fargo & Company, San Francisco, California, to acquire First Security Corporation, Salt Lake City, Utah, and thereby indirectly acquire their bank subsidiaries. *	Newspaper - 07/31/2000 Fed Reg - 08/14/2000
3(a)(3)	Wells Fargo & Company, San Francisco, California, to acquire Buffalo National Bancshares, Inc., Buffalo, Minnesota. *	Newspaper - 08/19/2000 Fed Reg - 08/18/2000

* 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)	Wells Fargo & Company, San Francisco, California, to acquire First Security Corporation, Salt Lake City, Utah, and thereby engage in nonbanking subsidiaries.	Fed Reg - 08/14/2000

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

<i>Type</i>	<i>Application</i>
3(a)(5)(C)	FNB Bancorp to become a bank holding company by acquiring The First National Bank of Layton, both of Layton, Utah.
S/R	California Center Bank, Los Angeles, California, to repurchase up to 10 percent of its outstanding stock.

Section V – Availability of CRA public evaluations

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

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

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<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>
808260	Farmers & Merchants Bank of Central California 121 West Pine Street Lodi, California 95240-2184 (209) 334-1101	05/25/2000	07/17/2000	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	