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# Federal Reserve Release

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*H.2*

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

*No. 48*

*Week Ending November 25, 2000*

**Forms**

Survey of Consumer Finances (FR 3059) -- to conduct the seventh triennial survey.  
- Approved, November 20, 2000

**International Operations**

Capital One Bank, Glen Allen, Virginia -- to establish a branch in Toronto, Canada.  
- Approved, November 20, 2000

**Enforcement**

Asahi Bank, Ltd., Tokyo, Japan, New York Branch -- cease and desist order dated February 13, 1997, terminated October 11, 2000.  
- Announced, November 20, 2000

Guaranty Financial Corporation, Charlottesville, Virginia, and Guaranty Bank -- written agreement dated October 26, 2000, with the Federal Reserve Bank of Richmond and the Bureau of Financial Institutions of the Commonwealth of Virginia.  
- Announced, November 20, 2000

United Central Bank, Garland, Texas -- issuance of a cease and desist order.  
- Announced, November 20, 2000

## H.2 Actions under delegated authority

November 19, 2000 to November 25, 2000

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**BS&R** Banking Supervision and Regulatio  
**C&CA** Consumer and Community Affai  
**FOMC** Federal Open Market Committ

**RBOPS** Reserve Bank Operations and Payment  
**IF** International Fiance  
**OSDM** Office of Staff Director for Managemen

### **Bank Branches, Domestic**

#### Atlanta

Admiralty Bank, Palm Beach Garden, Florida -- to establish branches at 2811 North Orange Avenue, Orlando; 4350 North Atlantic Avenue, Cocoa Beach; and Central Parkway and Montgomery Road, Altamonte Springs.  
- Approved, November 22, 2000

#### St. Louis

Belgrade State Bank, Belgrade, Missouri -- to establish a branch at 515 West Karsch Avenue, Farmington, and make an additional investment in premises.  
- Approved, November 20, 2000

#### San Francisco

The Vintage Bank, Napa, California -- to establish a branch at 1065 Main Street, St. Helena.  
- Returned, November 21, 2000

### **Bank Holding Companies**

#### Atlanta

Alabama National BanCorporation, Birmingham, Alabama -- to acquire Peoples State Bank of Groveland, Groveland, Florida.  
- Approved, November 21, 2000

#### Cleveland

CNB Holdings, Inc., McConnelsville, Ohio -- to become a bank holding company through the acquisition of shares of Citizens National Bank.  
- Approved, November 24, 2000

#### Richmond

FNB Corporation, Christiansburg, Virginia -- to merge with CNB Holdings, Inc., Pulaski.  
- Approved, November 20, 2000

### **Bank Holding Companies**

#### Richmond

Miners and Merchants Bank and Trust Company, Grundy, Virginia -- to acquire the Lebanon and St. Paul branches of First Union National Bank, Charlotte, North Carolina.  
- Approved, November 24, 2000

#### Dallas

OSB Financial Services, Inc., Orange, Texas -- to become a bank holding company through the acquisition of OSB Delaware Financial Services, Inc., Dover, Delaware, and Orange Savings Bank, SSB, Orange; and for OSB Delaware to become a bank holding company through the acquisition of Orange Savings Bank.  
- Approved, November 24, 2000

#### San Francisco

Pacifica Bancorp, Inc., Bellevue, Washington -- to become a bank holding company through the corporate reorganization of Pacifica Bank.  
- Approved, November 21, 2000

#### Cleveland

Security Bancorp of Maysville, Inc., Maysville, Kentucky -- to become a bank holding company through the acquisition of shares of Security Bank and Trust Co.  
- Approved, November 24, 2000

#### Atlanta

SouthTrust Corporation, Birmingham, Alabama, and SouthTrust of Alabama, Inc. -- waiver of notification requirement in connection with the proposed merger of SouthTrust of Alabama's subsidiary bank, SouthTrust Bank, with First Bank, Tallahassee, Florida, and the proposed acquisition of First Bank's parent holding company, First Bank Holding Company.  
- Granted, November 17, 2000 (AC)

#### Atlanta

Whitney Holding Corporation, New Orleans, Louisiana -- to merge with Prattville Financial Services Corporation, Prattville, Alabama, and Bank of Prattville; and to acquire Key Finance Company of Prattville and thereby engage in extending credit and servicing loans and in credit insurance activities through a finance company subsidiary.  
- Approved, November 21, 2000

### **Bank Holding Companies**

#### Kansas City

Wilber Co., Wilber, Nebraska -- to acquire shares of NebraskaLand Financial Services, Inc., and thereby indirectly acquire NebraskaLand National Bank, North Platte.  
- Approved, November 22, 2000

#### Chicago

Yankee Ridge, Inc., Allerton, Illinois -- to become a bank holding company through the acquisition of State Bank of Allerton, and to acquire Philo Exchange Bank, Philo.  
- Approved, November 22, 2000

### **Bank Mergers**

#### Cleveland

Fifth Third Bank, Western Ohio, Dayton, Ohio -- to merge with Fifth Third Bank, Ohio Valley, Hillsboro; Fifth Third Bank, Cincinnati; Fifth Third Bank, Northwestern Ohio, N.A., Toledo; and Fifth Third Bank, Central Ohio, Columbus, and establish branches.  
- Approved, November 21, 2000

### **Change In Bank Control**

#### Chicago

Cashton Bancshares, Inc., Cashton, Wisconsin -- change in bank control and redemption of stock.  
- Permitted, November 20, 2000

#### Minneapolis

Northern Star Financial, Inc., Mankato, Minnesota -- change in bank control.  
- Permitted, November 20, 2000

#### Dallas

Sulphur Springs Bancshares, Inc., Sulphur Springs, Texas -- change in bank control.  
- Permitted, November 22, 2000

### **Competitive Factors Reports**

#### Atlanta

Citizens Bank, Vienna, Georgia -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Montezuma, Cusseta, and Buena Vista branches of Columbus Bank and Trust Company, Columbus.  
- Submitted, November 22, 2000

#### Dallas

First National Bank, Seminole, Texas -- report on competitive factors of the proposed merger with West Texas National Bank, Alpine.  
- Submitted, November 20, 2000

#### Minneapolis

ING National Trust, Minneapolis, Minnesota -- report on competitive factors of the proposed merger with Aetna Trust Company, FSB, Hartford, Connecticut.  
- Submitted, November 20, 2000

#### Cleveland

KeyBank, National Association, Cleveland, Ohio -- report on competitive factors of the proposed mergers with Key Trust Company of Indiana, National Association, Indianapolis, Indiana; KeyTrust Company, National Association, Portland, Maine; KeyTrust Company, National Association, Albany, New York; Key Trust Company of Ohio, National Association, Cleveland, Ohio; and KeyTrust Company, National Association, Seattle, Washington.  
- Submitted, November 15, 2000 (AC)

#### Atlanta

Main Street Bank, Covington, Georgia -- report on competitive factors of the proposed merger with The Westside Bank & Trust Company, Kennesaw; The Eastside Bank & Trust Company, Snellville; and Community Bank of Georgia, Tucker.  
- Submitted, November 22, 2000

### **Competitive Factors Reports**

#### Secretary

Mountain West Bank, Coeur d'Alene, Idaho -- report on competitive factors of the proposed acquisition of the Hailey and Ketchum, Idaho, branches of Wells Fargo Bank, National Association, San Francisco, California; the Boise and Nampa, Idaho, branches of First Security Bank, National Association, Ogden, Utah; and the Brigham City and Park City, Utah, branches of Wells Fargo West, National Association, Denver, Colorado.  
- Submitted, November 21, 2000

#### Atlanta

Peoples Bank of Groveland, Groveland, Florida -- report on competitive factors of the proposed merger with Peoples State Interim Bank.  
- Submitted, November 22, 2000

#### Boston

The Provident Bank, Amesbury, Massachusetts -- report on competitive factors of the proposed merger with Amesbury Co-operative Bank.  
- Submitted, November 20, 2000

#### Minneapolis

Security State Bank of Aitkin, Aitkin, Minnesota -- report on competitive factors of the proposed merger with Cook County State Bank, Grand Marais.  
- Submitted, November 22, 2000

#### Dallas

Shelby Savings Bank, SSB, Center, Texas -- report on competitive factors of the proposed merger with Shelby Savings Interim Bank, SSB.  
- Submitted, November 21, 2000

#### Boston

South Shore Savings Bank, South Weymouth, Massachusetts -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Quincy branch of Cambridgeport Bank, Cambridge.  
- Submitted, November 22, 2000

### **Competitive Factors Reports**

#### Secretary

TIB Bank of the Keys, Key Largo, Florida -- report on competitive factors of the proposed acquisition of two branches of Republic Security Bank, West Palm Beach.  
- Submitted, November 22, 2000

#### Atlanta

Whitney National Bank, New Orleans, Louisiana -- report on competitive factors of the proposed merger with First National Bank of Gonzales, Gonzales.  
- Submitted, November 22, 2000

### **Financial Holding Companies**

#### Chicago

Town & Country Bancorp, Inc., Springfield, Illinois -- election to become a financial holding company.  
- Effective, November 20, 2000

### **Regulations And Policies**

#### Secretary

Regulation Z (Truth in Lending) -- annual adjustment to the dollar amount that triggers additional disclosure requirements for mortgage loans with fees above a certain amount.  
- Published, November 21, 2000



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

**Applications and notifications filed during the week ending Saturday, November 25, 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 First Quarter of 2001**

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<i>Institution</i>	<i>Location</i>
State Street Bank and Trust Company	Boston, Massachusetts

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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 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, November 25, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Sparkasse Stockerau AG, Vienna, Austria, to establish federal branches in Greenwich, Connecticut, and New York, New York, and representative offices in San Francisco, California, and Atlanta, Gerogia.	Newspaper – N/Avail
FBSEA	RheinHyp Rheinische Hypothekenbank, AG, Frankfurt, Germany, to establish a representative 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>
3(a)(1)	Holland Bancorp, Inc., Holland, New York, to become a bank holding company by acquiring 100 percent of the shares of Bank of Holland, Holland, New York.*	Newspaper – N/Avail Fed Reg – 12/22/2000
3(a)(3)	Trustco Bank Corp New York, Schenectady, New York, to acquire Cohoes Bancorp, Inc. and thereby acquire its bank subsidiary, Cohoes Savings Bank, both of Cohoes, New York.*	Newspaper – N/Avail Fed Reg – 12/26/2000
3(a)(3)	Trustco Bank Company, Schenectady, New York, to acquire all the shares of Hudson River Bancorp, Inc. and thereby acquire its subsidiary, Hudson River Bank & Trust Company, both of Hudson, New York.*	Newspaper – N/Avail Fed Reg – 12/26/2000
3(a)(1)	Israel Salt Industries, Atlit, Israel ("Applicant"), to become a bank holding company in connection with the establishment of Signature Bank, New York, New York ("Signature Bank") by Bank Hapoalim B.M., Tel Aviv, Israel ("Bank Hapoalim"). Applicant would become a bank holding company through its direct and indirect control of 45.25 percent of the voting shares of Bank Hapoalim B.M. Signature Bank would be a wholly owned subsidiary of Bank Hapoalim.*	Newspaper – N/Avail Fed Reg – 12/14/2000
Change in Control	Change in Bank Control with regard to Patriot National Bancorp, Inc., Stamford, Connecticut, by Angelo DeCaro, Riverside, Connecticut to acquire up to 35 percent of Bancorp's outstanding shares.*	Newspaper – N/Avail Fed Reg – 12/06/2000

**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)	Arison Holdings (1998) Ltd., Tel Aviv, Israel ("Applicant"), to become a bank holding company in connection with the establishment of Signature Bank, New York, New York ("Signature Bank") by Bank Hapoalim B.M., Tel Aviv, Israel ("Bank Hapoalim"). Applicant would become a bank holding company through its direct and indirect control of 45.25 percent of the voting shares of Bank Hapoalim B.M. Signature Bank would be a wholly owned subsidiary of Bank Hapoalim.*	Newspaper – N/Avail Fed Reg – 12/18/2000
3(a)(3)	Lakeland Bancorp, Inc., Oak Ridge, New Jersey, to acquire up to 9.9 percent of Sussex Bancorp, Franklin, New Jersey.*	Newspaper – 12/22/2000 Fed Reg – 12/22/2000

\* 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)	Bayerische Hypo und Vereinsbank AG, Munich, Germany, to acquire the nonbank subsidiaries of Bank Austria AG, Vienna, Austria, and thereby engage in nonbanking 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**

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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.

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

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

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

## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, November 25, 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)	PSB Bancorp, Inc., Philadelphia, PA, to purchase up to 2.6 million shares of the Series A Convertible Preferred Stock of Iron Bridge Holdings, Inc.	N/Avail

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

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

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

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

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

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

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**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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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, November 25, 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	Received change in control notice 11/21/2000 from Dwight and Inez Marriott, Higginsport, OH on of their intent to retain in excess of 12.00 percent of the outstanding voting shares of CB Bancorp, Inc., Higginsport, OH.*	Not 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>	<i>Ending date of comment period</i>
4(c)(8)	Received notice from Fifth Third Bancorp, Cincinnati, OH on 11/21/2000 of its intent to acquire the voting securities of Maxus Securities Corp., Cleveland, OH; Maxus Asset Management, Inc., Cleveland, OH; and Gelfand/Maxus Asset Management, Inc., Cleveland, OH.	



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

<i>Type</i>	<i>Application</i>
3(a)(1)	Received notice from Steel Valley Bancorp, Inc., St. Clairsville, OH on 11/16/2000 of its intent to acquire the voting securities of Steel Valley Bank, N.A., Dillionvale, OH.

#### 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>
1224906	Provident Bank of Florida 1549 Ringling Blvd. Sarasota, FL 34230	08/07/2000	11/20/2000	O	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, November 25, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Hanover Bank, Mechanicsville, Virginia, to establish a branch at 10374 Leadbetter Road, Ashland, Virginia.*	Newspaper - 12/01/2000
Branch	Bank Annapolis, Annapolis, Maryland, to operate a mobile branch by providing a courier service to pick up noncash deposits from business customers at locations in Annapolis, Maryland, and in the counties of Anne Arundel, Calvert, Montgomery, Prince Georges, and Queen Anne, Maryland.*	Newspaper - 12/05/2000

\*Subject to the provisions of the Community Reinvestment Act.

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

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

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

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

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

<i>Type</i>	<i>Application</i>	
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 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>
365325	United Bank 11185 Main Street Fairfax, Virginia 22030-5008	08/07/2000	11/22/2000	S	X	

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## Section VI – CRA examinations scheduled for

## Quarter of

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*Institution*

*Location*

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None

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# District 6

## Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, November 25, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located inside the Albertson's store located at the intersection of North McClintock Drive and West Ray Road, Chandler, Arizona.	12/13/2000
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 1500 Sadler Road, Fernandina Beach, Florida, to be known as the Sadler Road Branch.	12/01/2000

### 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>	<i>Ending date of comment period</i>
4(c)(8)	Capital City Bank Group, Inc., Tallahassee, Florida, prior notice to engage in mortgage company activities, through First Mortgage Company, Pine Mountain, Georgia.	

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

<i>Type</i>	<i>Application</i>
WAIVR	Cumberland Bancorp, Inc., Nashville, Tennessee, application waiver request for the proposal by Cumberland Bancorp, Inc., Nashville, Tennessee, to acquire Cumberland Interim Bank, Brentwood, Tennessee.

**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 7

## Federal Reserve Bank of Chicago

**Applications and notifications filed during the week ending Saturday, November 25, 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)	Northstar Financial Group, Inc., Bad Axe, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Northstar Bank (in organization), Bad Axe, Michigan.*	Fed Reg – 12/14/2000 Newspaper – 12/10/2000
CIC	Notification by Martin Price, of a Change in Control of First Suburban Bancorp Corporation, Maywood, Illinois.	Fed Reg – N/Avail Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	National Australia Bank Limited, Melbourne, Australia, notification of intent to acquire, indirectly through Homeside Lending, Inc., Jacksonville, Florida, certain assets and liabilities of Charles F. Curry Company, Kansas City, Missouri, and thereby to engage in extending credit and servicing loans and activities related to extending credit.	FR – N/Avail

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

<i>Type</i>	<i>Application</i>
SR	Village Bancorp, Inc., Arlington Heights, Illinois, notification of intent to redeem more than 10 percent of their outstanding equity securities.

**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>
542649	Chemical Bank & Trust 333 E. Main Street Midland, Michigan 48640-0231 (517) 631-9200	3/27/2000	11/20/2000	S	x	
516042	Harris Bank-St. Charles 1 E. Main Street St. Charles, Illinois 60174 (630) 377-4100	3/1/2000	11/21/2000	S	x	
75633	Harris Trust & Savings Bank 111 W. Monroe Street Chicago, Illinois 60690 (312) 461-6493	3/1/2000	11/24/2000	S	x	

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

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

## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, November 25, 2000

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Notice by Carlson Bancshares, Inc., West Memphis, Arkansas, to acquire Lakeside Bancshares, Inc., Hughes, Arkansas. (Previously submitted during the week ending November 18, 2000)*	Newspaper – 12/15/2000 Fed Reg – 12/21/2000
4(c)(8)	Notice by Great Southern Bancorp, Inc., Springfield, Missouri, to acquire up to 20 percent of Guaranty Federal Bancshares, Inc., Springfield, Missouri.*	Newspaper – N/Avail. Fed Reg – N/Avail.
4(c)(8), 4(c)(8)	Companion notices by Union Planters Corporation, Memphis, Tennessee, and its wholly owned bank holding company subsidiary, Union Planters Holding Corporation, Memphis, Tennessee, to acquire Jefferson Savings Bancorp, Inc, Ballwin, Missouri.*	Newspaper – N/Avail. Fed Reg – N/Avail.
CIC	Notice involving Hardin County Bancshares, Inc., Savannah, Tennessee, by Hardin County Bancshares, Inc. Employee Stock Ownership Plan, Savannah, Tennessee (“ESOP”), to retain a 10.13 percent ownership interest, and by Mr. Eddie K. Whitlow, Savannah, Tennessee, as trustee of ESOP, individually, and as executor, to retain an aggregate 15.76 percent controlling interest.	Newspaper – 12/22/2000 Fed Reg – N/Avail.

\* Subject to the provisions of the Community Reinvestment Act



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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>
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, November 25, 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)	MSB Bankshares, Inc., Iron River, Michigan, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of The Miners' State Bank of Iron River, Iron River, Michigan.*	Fed Reg – 12/22/2000
CIC	Notice by Alvin John Huss, Jr. Revocable Trust Agreement dated August 23, 2000, to acquire control of Charter 95 Corporation, St. Paul, Minnesota.	Fed Reg – 12/11/2000
3(a)(3)	Mountain West Financial Corporation, Helena, Montana, for prior approval to acquire between 25.2% and 50.01% of the voting shares of BankWest Financial, Inc., Kalispell, Montana.*	Newspaper – 12/9/2000

\*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 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** **Quarter of**

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

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## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, November 25, 2000

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First United Bank, Englewood, Colorado, to establish a branch at 1310 United Heights, Colorado Springs, Colorado.	Newspaper - 11/28/2000

#### 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)	Central Financial Corporation, Hutchinson, Kansas, to acquire 8.80 percent of the voting shares of TTAC Corp., Manhattan, Kansas, and thereby indirectly acquire Community First National Bank, Manhattan, Kansas, a <i>de novo</i> bank in organization.	Newspaper - 12/19/2000 Fed Reg - 12/18/2000
3(a)(1)	Goering Financial Holding Company Partnership, L.P., Moundridge, Kansas, to become a bank holding company through the acquisition of 42.49 percent of the voting shares of Bon, Inc., Moundridge, Kansas, and thereby indirectly acquire Citizens State Bank, Moundridge, Kansas.	Newspaper - 12/15/2000 Fed Reg - 12/15/2000
3(a)(1)	Goering Management Company, LLC, Moundridge, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Goering Financial Holding Company Partnership, L.P., Moundridge, Kansas, and 20.1 percent of the voting shares of Bon, Inc., Moundridge, Kansas, and thereby indirectly acquire Citizens State Bank, Moundridge, Kansas.	Newspaper - 12/15/2000 Fed Reg - 12/15/2000
CIC	William Edwin Shoemaker, Cambridge, Nebraska, to acquire voting shares of FNB Financial Services, Inc., Cambridge, Nebraska, and thereby indirectly acquire The First National Bank of Cambridge, Cambridge, Nebraska.	Newspaper - 12/06/2000 Fed Reg - 12/04/2000
3(a)(3)	United Nebraska Financial Co., Grand Island, Nebraska, to acquire 80 percent of the voting shares of Desert Valley National Bank at Cave Creek, Cave Creek, Arizona, a <i>de novo</i> bank in organization.	Newspaper - N/Avail Fed Reg - 12/26/2000

**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)	Sooner Southwest Bankshares, Inc., Tulsa, Oklahoma, to acquire 100 percent of the voting shares of First National Bancorporation of Heavener, Oklahoma, Inc., Heavener, Oklahoma, and thereby indirectly acquire First National Bank, Heavener, Oklahoma.	Newspaper - 12/09/2000 Fed Reg - 12/11/2000
CIC	Vernon R. and Barbara Ann Pfaff, Fairbury, Nebraska, to acquire voting shares of Antelope Bancshares, Inc., Elgin, Nebraska, and thereby indirectly acquire Bank of Elgin, Elgin, Nebraska.	Newspaper - 12/07/2000 Fed Reg - 12/11/2000
CIC	A.C. Martin Trust A, Okemah, Oklahoma, to acquire voting shares of OK Bancorporation, Inc., Okemah, Oklahoma, and thereby indirectly acquire The Okemah National Bank, Okemah, Oklahoma.	Newspaper - 12/18/2000 Fed Reg - 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**

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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 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** **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, November 25, 2000**

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	PNB Financial Bank, Lubbock, TX, to acquire City National Bank, Austin, TX, and establish a branch office* (previously reported the week ending November 11, 2000)	11/29/2000
Branch	PNB Financial Bank, Lubbock, TX, to establish a branch office at 401 Congress Avenue, Austin, TX, 78701* (previously reported the week ending November 11, 2000)	11/29/2000

\*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>
CIC	Robert B. Mathieu, Delhi, LA, only notificant, to acquire an interest in Delhi Bancshares, Inc., Delhi, LA (previously reported the week ending November 11, 2000)	Fed Reg – 11/29/2000 Newspaper – 12/05/2000
CIC	Lavinia Camille Brock Bircher, Clute, TX, et al, to acquire an interest in FSB Bancshares, Inc., Clute, TX	Fed Reg – 12/15/2000 Newspaper – N/Avail

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

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

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

<i>Type</i>	<i>Application</i>
S/R	Notice by Amador Bancshares, Inc., Las Cruces, NM, to repurchase 65,264 shares of its common stock

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

<i>Type</i>	<i>Application</i>
3(a)(1)	North Texas Bancshares, Inc., Dallas, TX, to acquire North Texas Bancshares of Delaware, Inc., Wilmington, DE, and Park Cities Bank, Dallas, TX*
3(a)(1)	North Texas Bancshares of Delaware, Inc., Wilmington, DE, to acquire Park Cities Bank, Dallas, TX*

\*Subject to the provisions of the Community Reinvestment Act

**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 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, November 25, 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)	First National Bank of Nevada Holding Company, Scottsdale, Arizona, to acquire Rocky Mountain Bank, Chandler, Arizona. *	Newspaper - 12/22/2000 Fed Reg - 12/21/2000
3(a)(1)	Mitsubishi Tokyo Financial Group, Inc., Tokyo, Japan, to become a bank holding company by acquiring Bank of Tokyo-Mitsubishi Trust Company, New York, New York; Mitsubishi Trust and Banking Corporation (U.S.A.), New York, New York; and UnionBanCal Corporation, San Francisco, California. *	Newspaper - N/Avail Fed Reg - 12/21/2000
3(a)(1)	Gateway Bancorp, LLC, Santa Ana, California, to become a bank holding company by acquiring Bank of Lakewood, Lakewood, California. *	Newspaper - 12/26/2000 Fed Reg - 12/26/2000

\* 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)	Mitsubishi Tokyo Financial Group, Inc., Tokyo, Japan, to engage indirectly in certain nonbanking activities by acquiring Bank of Tokyo-Mitsubishi Trust Company, New York, New York; Mitsubishi Trust and Banking Corporation (U.S.A.), New York, New York; and UnionBanCal Corporation, San Francisco, California.	Fed Reg - 12/21/2000

**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)	Gateway Bancorp, LLC, Santa Ana, California, to engage in residential mortgage banking activities through the acquisition of Mission Hills Mortgage Corporation, Santa Ana, California.	Fed Reg - 12/26/2000

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

<i>Type</i>	<i>Application</i>
4(c)(8)	City National Corporation, Beverly Hills, California, to engage in certain nonbanking activities by acquiring Reed, Conner and Birdwell, Inc., Los Angeles, California.
Waiver	Zions Bancorporation, Salt Lake City, Utah, requests a waiver of any Bank Holding Company Act application requirement in connection with the merger of Draper Bancorp, Draper, Utah, which will result in the merger of Draper Bank with and into Zions First National Bank.

**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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**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**

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*Institution*

*Location*

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None

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