
Federal Reserve Release



H.2

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

No. 10

Week Ending March 10, 2001

Bank Holding Companies

Firststar Corporation, Milwaukee, Wisconsin -- commenter's request for reconsideration of the Board's approval of the application to merge with U.S. Bancorp, Minneapolis, Minnesota.

- Denied, March 6, 2001

Banks, Foreign

Societe Generale, Paris, France -- to establish a state-licensed agency in Greenwich, Connecticut.

- Approved, March 5, 2001

Regulations And Policies

Fair Credit Reporting Act -- determination that a proposed rule implementing certain provisions of the Fair Credit Reporting Act (Docket No. R-1082) will not require depository institutions to revise Gramm-Leach-Bliley Act privacy notices prepared in reliance on existing Fair Credit Reporting Act law and delivered to consumers before January 2001, and update on the status of the rulemaking.

- Approved, March 6, 2001

Plain language report -- report to Congress on the use of plain language in agency rulemaking.

- Approved, March 6, 2001

Regulation H -- extension to October 1, 2001, of the effective date of interagency rules to establish consumer protections on sales of insurance products and annuities by depository institutions.

- Approved, March 8, 2001

Securities Regulation

Securities futures products -- delegation of the Board's margin authority for security futures products to the Commodity Futures Trading Commission and the Securities and Exchange Commission jointly.

- Approved, March 5, 2001

BS&R	Banking Supervision and Regulatio	RBOPS	Reserve Bank Operations and Payment
C&CA	Consumer and Community Affai	IF	International Fiance
FOMC	Federal Open Market Committ	OSDM	Office of Staff Director for Managemen

Bank Branches, Domestic

New York

Adirondack Trust Company, Saratoga Springs, New York -- to establish a branch at 24 Maple Street, Glen Falls, New York.

- Approved, March 7, 2001

Richmond

The Bank of Marion, Marion, Virginia -- to establish a branch at 3124 Lee Highway, Suite 1, Bristol.

- Approved, March 9, 2001

Secretary

Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 3201 Beechleaf Court, Raleigh.

- Approved, March 9, 2001

Chicago

First Banking Center, Burlington, Wisconsin -- to establish a branch at 3825 39th Avenue, Kenosha.

- Approved, March 7, 2001

San Francisco

Nevada First Bank, Las Vegas, Nevada -- to establish a branch at 777 North Rainbow Boulevard.

- Approved, March 8, 2001

Atlanta

Palm Beach County Bank, Boynton Beach, Florida -- to establish a branch at 4801 Linton Boulevard, Delray Beach.

- Approved, March 5, 2001

Bank Holding Companies

Chicago

Anita Bancorporation, Atlantic, Iowa -- waiver of application in connection with the acquisition of Rippey Savings Bank, Rippey.
- Granted, March 9, 2001

Chicago

BSB Community Bancorporation, Inc., Benton, Wisconsin -- to become a bank holding company through the acquisition of Benton State Bank.
- Approved, March 5, 2001

Kansas City

CCB Corporation, Kansas City, Missouri -- to acquire additional shares of Acquisition Corporation, Leawood, Kansas.
- Approved, March 8, 2001

Richmond

Centra Financial Holdings, Inc., Morgantown, West Virginia -- to acquire Centra Financial Corporation-Martinsburg, Inc., Martinsburg, and Centra Financial Corporation-Morgantown, Inc., Morgantown, and for Centra Financial Corporation-Martinsburg, Inc. and Centra Financial Corporation-Morgantown, Inc. to become second-tier bank holding companies through the acquisition of shares of Centra Bank, Inc.
- Approved, March 9, 2001

Secretary

Financial Institutions Services, Inc., Warsaw, New York -- to acquire and merge with Bath National Corporation, Bath, New York, and thereby indirectly acquire Bath National Bank.
- Approved, March 9, 2001

Kansas City

First Ainsworth Company, Ainsworth, Nebraska -- to engage de novo in extending credit and servicing loans.
- Approved, March 7, 2001

Bank Holding Companies

Kansas City

First Olathe Bancshares, Inc., Kansas City, Missouri -- to acquire shares of Bannister Bancshares, Inc., for Bannister Bancshares to become a bank holding company through the acquisition of shares of Bannister Bank & Trust Company, and for Glasnapp Family Limited Partnership 1, Mission Hills, Kansas, to acquire control of Bannister Bancshares.
- Approved, March 9, 2001

Kansas City

Hooker National Bancshares, Inc., Hooker, Oklahoma -- to engage de novo in lending activities.
- Approved, March 8, 2001

Dallas

Katy Bancshares, Inc., Katy, Texas -- to become a bank holding company through the acquisition of Katy Bancshares Delaware, Inc., Wilmington, Delaware, and Katy Bank, National Association, Katy, and for Katy Bancshares Delaware, Inc. to become a bank holding company through the acquisition of Katy Bank, National Association.
- Approved, March 8, 2001

Secretary

Platte Valley Financial Service Companies, Inc., Scottsbluff, Nebraska -- to acquire Tri-County Bancorp, Inc., Torrington, Wyoming, and thereby indirectly acquire Tri-County Bank and engage in operating a savings association.
- Approved, March 6, 2001

Chicago

Plymouth Financial Corporation, Plymouth, Michigan -- to become a bank holding company through the acquisition of New Liberty Bank, a de novo bank.
- Approved, March 6, 2001

Chicago

United Bancorp, Inc., Tecumseh, Michigan -- to acquire shares of United Bank & Trust-Washtenaw, Ann Arbor, a de novo bank.
- Approved, March 9, 2001

Bank Holding Companies

Atlanta

WB&T Bankshares, Inc., Waycross, Georgia -- to acquire Guardian Bank, Valdosta, a de novo bank.

- Approved, March 9, 2001

Banks, Foreign

New York

Mizuho Holdings, Inc., Tokyo, Japan, and The Dai-Ichi Kangyo Bank, Limited -- to establish a de novo joint venture, JCB Finance, LLC, Wilmington, Delaware, indirectly through The CIT Group, Inc., and thereby engage in extending credit and servicing loans, activities related to extending credit, and leasing personal or real property.

- Approved, March 7, 2001

Capital Stock

Kansas City

United Nebraska Financial Company, Grand Island, Nebraska -- treasury stock transaction.

- Approved, March 9, 2001

Change In Bank Control

Chicago

CGB&L Financial Group, Inc., Cerro Gordo, Illinois -- change in bank control without filing of formal notice.

- Permitted, March 9, 2001

Chicago

First Community Bancshares, Inc., Bargersville, Indiana -- notification to retain control of First Community Bancshares, Inc.

- Permitted, March 9, 2001

Competitive Factors Reports

Dallas

1st Choice Bank, Houston, Texas -- report on competitive factors of the proposed merger with 1st Choice Acquisition Corporation, an interim bank.

- Submitted, March 7, 2001

Competitive Factors Reports

Chicago

Benton State Bank, Benton, Wisconsin -- report on competitive factors of the proposed merger with New Benton State Bank.

- Approved, March 6, 2001

Minneapolis

Bremer Bank, N.A., South St. Paul, Minnesota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of eleven branches of Firststar Bank, N.A., Cincinnati, Ohio.

- Submitted, March 7, 2001

Cleveland

Citizens Community Bank of Florida, Marcos Island, Florida -- report on competitive factors of the proposed merger with First National Bank of Florida, Naples, Florida.

- Submitted, March 2, 2001 (AC)

Philadelphia

FMS Financial Corporation, Burlington, New Jersey -- report on competitive factors of the proposed acquisition of CloverBank, Pennsylvania.

- Submitted, March 9, 2001

Dallas

Summit National Bank, Fort Worth, Texas -- report on competitive factors of the proposed merger with Summit Community Bank, N.A., Fort Worth.

- Submitted, March 6, 2001

Secretary

Trustmark National Bank, Jackson, Mississippi -- report on competitive factors of the proposed merger with Peoples Bank, Barretville, Tennessee.

- Submitted, March 9, 2001

Extensions Of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to June 13, 2001, to acquire The ANB Corporation, The ANB Delaware Corporation, and The American National Bank of Texas.

- Granted, March 6, 2001

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- extension to May 27, 2001, to acquire shares of Sun Bancorp, Inc., Selinsgrove.

- Granted, February 27, 2001 (AC)

Richmond

First Sentinel Bank, Richlands, Virginia -- extension to April 11, 2002, to establish a branch at U.S. Routes 19 and 460 in Tazewell County.

- Granted, March 7, 2001

Kansas City

Sylvan State Bank, Sylvan Grove, Kansas -- extension to June 30, 2001, to acquire Centerville State Bank, Centerville.

- Granted, March 7, 2001

Regulations And Policies

Secretary

Regulations C and Z -- commenter's request to extend the comment periods on proposed amendments.

- Denied, March 9, 2001

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, March 10, 2001

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, March 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Communications, People's Republic of China, to establish a representative office in Los Angeles, California.*	Newspaper – N/Avail
Branch	Abbey National Treasury Services plc, London, United Kingdom, to establish a branch in Stamford, Connecticut.*	Newspaper – 03/24/2001

* 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)/3(a)(5)/4(c)(8)	Royal Bank of Canada, Montreal and Rock Merger Subsidiary, Inc., Raleigh, North Carolina, to become bank holding companies by acquiring Centura Banks, Inc. and Centrua Bank, both of Rocky Mount, North Carolina.	Newspaper – N/Avail/Fed Reg – N/Avail
3(a)(1)/3(a)(3)	Citigroup Inc., New York, New York, Citigroup Holding Company, Wilmington, Delaware, Citibank, N.A., New York, New York, and Citicorp, New York, New York, to acquire European American Bank, Uniondale, New York.*	Newspaper – N/Avail/Fed Reg – 04/02/2001

* 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>
25	Citibank, N.A., New York, New York, and Citibank Overseas Investment Corporation, New Castle, Delaware, to make an investment pursuant to Section 25 of the Federal Reserve Act.
25	Citigroup Inc., New York, New York, and Travelers Group International LLC, New York, New York, to make an investment pursuant to Section 25 of the Federal Reserve 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:

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NI = Needs to improve

SN = Substantial noncompliance

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i> <i>LrgBk 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, March 10, 2001

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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<i>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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, March 10, 2001

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, March 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Bank of Monroe, Union, West Virginia, to establish a branch at 790 North Jefferson Street, Lewisburg, West Virginia.*	Newspaper - 03/23/2001
Branch	Pleasants County Bank, St. Marys, West Virginia, to establish a branch at 213 Washington Street, St. Marys, West Virginia.*	Newspaper - 03/23/2001
Branch	Capon Valley Bank, Wardensville, West Virginia, to establish a branch at 6701 Northwestern Pike, Gore, Virginia.*	Newspaper - 03/24/2001

*Subject to the provisions of the Community Reinvestment Act.

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	BB&T Corporation, Winston-Salem, North Carolina, to acquire Virginia Capital Bancshares, Inc., Fredericksburg, Virginia.*	Fed Reg - 04/02/2001 Newspaper - 04/02/2001
3(a)(1)	Waccamaw Bankshares, Inc., Whiteville, North Carolina, to become a bank holding company through the acquisition of Waccamaw Bank, Whiteville, North Carolina.*	Fed Reg - N/Avail Newspaper - 04/05/2001

*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>
4(c)(8)	Capital Bank Corporation, Raleigh, North Carolina, to engage in securities brokerage and investment advisory activities through Capital Bank Investment Services, Inc., Raleigh, North Carolina, and to acquire certain investment securities business of Reginald C. Rogers.
FBSEA	Allied Irish Banks, p.l.c., Dublin, Ireland, to establish a representative office in Boston, Massachusetts.
Membership	Farmers & Mechanics Bank, Frederick, Maryland, for membership in the Federal Reserve System.
Membership	Waccamaw Bank, Whiteville, North Carolina, for membership in the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, March 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Nation Bank, Covington, Georgia, to establish a branch located at the Wal-Mart Super-Center located on Willow Lane, McDonough, Georgia.	03/16/2001

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)	One American Corporation, Vacherie, Louisiana, to acquire Schwegmann Bank and Trust Company, Harvey, Louisiana.	Fed Reg – 04/09/2001*
3(a)(1)	Rivoli BanCorp, Inc., Macon, Georgia, to become a bank holding company by acquiring Rivoli Bank & Trust, Macon, Georgia.	Fed Reg – 03/30/2001*
CIC	Peoples Bancshares of Coupee Parish, Inc., New Roads, Louisiana, after-the-fact notification filed by Mr. Joseph Jefferson David, Mr. William Carl David, Mr. Stephen Paul David, Mr. Stephen Paul David, Jr., Mr. William Robert David, Mr. Jeffery Thomas David, Ms. Lauren Riche' David, and Mr. Robert Jefferson David, to retain .177 percent of the outstanding shares of Peoples Bancshares of Pointe Coupee Parish, Inc., New Roads, Louisiana. Total ownership is 17.8612 percent.	Fed Reg – 04/02/2001
CIC	The Weatherford Foundation of Red Bay, Inc., Red Bay, Alabama, after-the-fact notification filed by Mr. Bradley M. Bolton to retain voting powers as a trustee of The Weatherford Foundation of Red Bay, Inc., that owns 60.90 percent of the outstanding shares of Independent Bancshares, Inc., and its subsidiary, Community Spirit Bank, all of Red Bay, Alabama.	Fed Reg – 04/02/2001

*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>
COM	PB Financial Services Corporation, Duluth, Georgia, commitment waiver request.
3(a)(1)	Gulf Stream Bancshares, Inc., Stuart, Florida, notice to become a bank holding company by acquiring Gulf Stream Business Bank, Stuart, Florida.

Section V – Availability of CRA public evaluations

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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**

Institution *Location*

None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, March 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First American Bank, Carpentersville, Illinois, for prior approval to establish a branch at the northwest corner of the intersection of Randall Road and Silver Glen Road, South Elgin, Illinois.*	Newspaper – 3/15/2001
Branch	Johnson Bank, Racine, Wisconsin, for prior approval to establish a branch at 701 North 8th Street, Sheboygan, Wisconsin.*	Newspaper – 3/14/2001
Branch	Prairie Bank and Trust Company, Bridgeview, Illinois, for prior approval to establish a branch at the southwest corner of 191st and 88th Avenue, Mokena, Illinois.*	Newspaper – 3/28/2001
Merger & Branch	Rolling Hills Bank and Trust, Atlantic, Iowa, for prior approval to merge with Rippey Savings Bank, Rippey, Iowa and thereby to establish a branch at 214 Main Street, Rippey, Iowa.*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Admiral Family Banks, Inc., Alsip, Illinois, for prior approval to acquire 81.4 percent of the voting shares of Federated Bancorp, Inc., Onarga, Illinois and thereby indirectly acquire Federated Bank, Onarga, Illinois.*	Fed Reg – 2/08/2001 Newspaper – 3/10/2001
3(a)(5)	AmericaUnited Bancorp, Inc., Schaumburg, Illinois, for prior approval to acquire 100 percent of the voting shares of National Bancorp, Inc., Sycamore, Illinois and thereby indirectly acquire American National Bank of DeKalb County, Sycamore, Illinois.*	Fed Reg – 3/09/2001 Newspaper – 3/24/2001
4(c)(8)	Ames National Corporation, Ames, Iowa, for permission to retain its current 5.39% investment in Mahaska Investment Company, Oskaloosa, Iowa, and thereby indirectly acquire Midwest Federal Savings and Loan Association of Eastern Iowa, Burlington, Iowa, and Central Valley Bank, Ottumwa, Iowa.*	Fed Reg – 2/05/2001 Newspaper – 3/15/2001

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	Notification by Harry Pike Schaller of a Change in Control, that his ownership in FNC, Inc., Storm Lake, Iowa, increased from 20.8% to 39.8%.	Fed Reg – 3/02/2001 Newspaper – 3/05/2001
3(a)(3)	Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana, for prior approval to acquire an additional 1,620 shares (2.45%), for a total ownership of 19,813 shares (30.02%) of the voting shares of Grant County State Bancshares, Inc., Swayzee, Indiana and thereby indirectly acquire Grant County State Bank, Swayzee, Indiana.*	Fed Reg – 3/19/2001 Newspaper – 3/19/2001
3(a)(3)	Heartland Bancorp, Inc., Bloomington, Illinois, for prior approval to acquire 100 percent of the voting shares of Court Acceptance Company, Pekin, Illinois and thereby indirectly acquire First State Bank of Pekin, Pekin, Illinois.*	Fed Reg – 3/22/2001 Newspaper – 3/19/2001
3(a)(3)	Ida Grove Bancshares, Inc., Ida Grove, Iowa, for prior approval to acquire at least 80.1% and up to 100% of Alliance Bancshares, Inc., Rockwell City, Iowa, and thereby indirectly acquire Alliance Bank, Rockwell City, Iowa.*	Fed Reg – 3/12/2001 Newspaper – 3/09/2001

* 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)	Bank One Corporation, Chicago, Illinois, notification of intent to expand its investment in existing community development activities currently conducted by its subsidiaries.	Fed Reg – 3/13/2001
4(c)(8)	Citizens Banking Corporation, Flint, Michigan, notification of intent to acquire, through NYCE Corporation, Woodcliff Lake, New Jersey, voting interests of SecureAccess Company, LLC.	Fed Reg – 3/20/2001
4(c)(8)	Comerica Incorporated, Detroit, Michigan, notification of intent to acquire, through NYCE Corporation, Woodcliff Lake, New Jersey, voting interests of SecureAccess Company, LLC.	Fed Reg – 3/20/2001
4(c)(8)	National Bancshares, Inc., Bettendorf, Iowa, for prior approval to acquire 100% of FirstCity Mortgage Corp., Bettendorf, Iowa, and thereby engage in making and servicing loans.	Fed Reg – 3/22/2001

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

<i>Type</i>	<i>Application</i>
WAIVER	Anita Bancorporation, Atlantic, Iowa, for prior approval for waiver of filing a Section 3 to acquire Rippey Saving Bank, Rippey, Iowa.
WAIVER	CGB&L Financial Group, Inc., Cerro Gordo, Illinois, for prior approval for waiver of filing a Change in Control notification by David Bijan Movtady.
4(c)(8)	Hawarden Bانشares, Inc., Hawarden, Iowa, for prior approval to acquire G-W Insurance Services, Inc., Hawarden, Iowa.
3(a)(1)RN	Hustisford Community Bancorp, Inc., Hustisford, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Hustisford State Bank, Hustisford, Wisconsin.
4(c)(8)	Northern Trust Corporation, Chicago, Illinois, notification of intent to engage de novo, indirectly through Northern Trust Global Advisors, Inc., Stamford, Connecticut, as a commodity pool operator and commodity trading advisor.

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**

Institution *Location*

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, March 10, 2001

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>
585543	Bank of Louisville Louisville, Kentucky	9/11/2000	3/7/2001	O	X	

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, March 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
5(d)(3) & BRANCH	Western Security Bank, Billings, Montana, a <u>de novo</u> bank, to merge with Western Security Bank, Missoula, Montana, a Federal Savings Bank, and incident thereto establish 25 branches.*	04/16/2001

*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)	Alliance Bank Shares Corporation, Andover, Minnesota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of 1 st Regions Bank, Andover, Minnesota, a <u>de novo</u> bank.*	Fed Reg – 04/06/2001 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>	
Member	Western Security Bank, Billings, Montana, a <u>de novo</u> bank, to become a member of the Federal Reserve System.	

Section V – Availability of CRA public evaluations

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

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

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

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, March 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Colorado, Fort Lupton, Colorado, for prior approval to establish a branch at 205 Country Center Drive, Pagosa Springs, Colorado.	Newspaper – 03/08/2001
Branch	Centennial Bank of the West, Eaton, Colorado, for prior approval to establish a branch at 2102 North Main Street, Longmont, Colorado.	Newspaper – 01/04/2001

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>	
4 (c)(8)	Hooker National Bancshares, Inc., Hooker, Oklahoma, for prior approval to engage in lending activities.	

Section V – Availability of CRA public evaluations

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

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					<i>LrgBk</i>	<i>SmBk</i>
579252	Gold Bank 11301 Nall Avenue Leawood, Kansas 66211	10/30/2000	03/09/2001	S	X	

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, March 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	TIB The Independent BankersBank, Irving, TX, to establish a branch office at 7134 South Yale Avenue, Suite 138, Tulsa, OK, 74136-6372*	03/23/2001

*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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					<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, March 10, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Nevada First Bank, Las Vegas, Nevada, to establish a branch office at 777 N. Rainbow Boulevard, Las Vegas, Nevada.*	Newspaper – 02/28/2001
Branch	Heritage Bank South Valley, Morgan Hill, California, to establish a branch office to be located in the Town Center Plaza at 737 First Street, Gilroy, California.*	Newspaper – 03/08/2001

* 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>	
3(a)(5)(C)	EvergreenBancorp to become a bank holding company by acquiring EvergreenBank, both of Seattle, Washington.	
3(a)(5)(C)	Valley Bancorp to become a bank holding company by acquiring Valley Bank, both of Henderson, Nevada.	
S/R	Mid Valley Bank, Red Bluff, California, to repurchase 30,000 shares of its common 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.

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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	
