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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. 47*

*Week Ending November 24, 2001*

**BS&R** Banking Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**OSDM** Office of Staff Director for Management

### **Bank Branches, Domestic**

#### Chicago

Alpha Community Bank, Toluca, Illinois -- to establish a mobile branch to serve Bartonville, Bayview Gardens, East Peoria, Peoria, Peoria Heights, and Spring Bay.  
- Approved, November 23, 2001

#### Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at the intersection of FM [Farm-to-Market] 1960 and North Eldredge Parkway, Houston, Texas.  
- Approved, November 19, 2001

#### Kansas City

First State Bank, Taos, New Mexico -- to establish a branch in the Pojoaque Pueblo Plaza Super Market at Number 9 West Gutierrez Street, Santa Fe.  
- Approved, November 19, 2001

### **Bank Holding Companies**

#### Chicago

Allied First Bancorp, Inc., Naperville, Illinois -- to become a bank holding company through the acquisition of Allied First Bank.  
- Approved, November 21, 2001

#### Chicago

Associated Banc-Corp, Green Bay, Wisconsin -- to acquire Signal Finance Company, Mendota Heights, Minnesota, and thereby engage in extending credit and servicing loans and selling credit life and accident and health insurance in conjunction with lending; and to acquire Signal Trust Company National Association and thereby engage in trust company functions.  
- Approved, November 23, 2001

#### Kansas City

Camargo Financial Company, Inc., Camargo, Oklahoma -- to become a bank holding company through the acquisition of The First State Bank.  
- Approved, November 20, 2001

### **Bank Holding Companies**

#### St. Louis

Clover Leaf Financial Corp., Edwardsville, Illinois -- to become a bank holding company through the acquisition of Clover Leaf Bank, S.B.

- Approved, November 20, 2001

#### St. Louis

First Banks, Inc., St. Louis, Missouri -- to acquire shares of Plains Financial Corporation, Des Plaines, Illinois, and thereby acquire PlainsBank of Illinois, N.A.

- Approved, November 20, 2001

#### Atlanta

First Dozier Bancshares, Inc., Dozier, Alabama -- to become a bank holding company through the acquisition of The First National Bank of Dozier.

- Approved, November 23, 2001

#### Atlanta

Georgia Bancshares, Inc., Fayetteville, Georgia -- commitment waiver request.

- Granted, November 23, 2001

#### Chicago

Home Federal Bancorp, Seymour, Indiana -- to become a bank holding company through the acquisition of Home Federal Savings Bank and election to become a financial holding company.

- Approved, November 20, 2001

#### Dallas

Incus Co. Ltd., Road Town, British Virgin Islands, Laredo National Bancshares, Inc., Laredo, Texas, and Laredo National Bancshares of Delaware, Inc., Wilmington, Delaware -- waiver of application requirements in connection with the proposed merger of Del Rio National Bank, Del Rio, Texas, with South Texas National Bank of Laredo, Laredo, and for South Texas National Bank of Laredo to become a bank holding company through the acquisition of Del Rio National Bank.

- Granted, November 23, 2001

### **Bank Holding Companies**

#### Kansas City

Lauritzen Enterprises, Omaha, Nebraska -- to become a bank holding company through the acquisition of shares of Farmers and Merchants State Bank, Bloomfield.

- Withdrawn, November 19, 2001

#### Chicago

Northern States Financial Corporation, Waukegan, Illinois -- relief from commitments in connection with a change in bank control.

- Granted, November 23, 2001

#### Boston

Westfield Financial, Inc., Westfield, Massachusetts -- to become a bank holding company through the acquisition of Westfield Savings Bank and for Westfield Mutual Holding Company to acquire a majority of the common stock of Westfield Financial, Inc.

- Approved, November 19, 2001

### **Bank Mergers**

#### Cleveland

Sky Bank-Ohio Bank Region, Findlay, Ohio -- to merge with Sky Bank-Mid Am Region, Toledo, and Sky Bank, Salineville, and establish branches.

- Approved, November 21, 2001

### **Change In Bank Control**

#### Chicago

First Community Bancshares, Inc., Bargersville, Indiana -- change in bank control.

- Permitted, November 21, 2001

#### Kansas City

First of McAlester Corporation, McAlester, Oklahoma -- change in bank control.

- Permitted, November 19, 2001

#### Kansas City

Northeast Kansas Bancshares, Inc., Valley Falls, Kansas -- change in bank control.

- Permitted, November 20, 2001

### **Competitive Factors Reports**

#### San Francisco

Banner Bank, Walla Walla, Washington -- report on competitive factors of the proposed merger with Oregon Business Bank, Lake Oswego, Oregon.

- Submitted, November 20, 2001

#### San Francisco

Community Bank of Arizona, Wickenburg, Arizona -- report on competitive factors of the proposed merger with New Community Bank of Arizona, N.A.

- Submitted, November 19, 2001

#### Philadelphia

Crown Interim Bank, National Association, Ocean City, New Jersey -- report on competitive factors of the proposed acquisition of Crown Bank, National Association to facilitate the formation of CGD USA Holding Company, Inc., a bank holding company.

- Submitted, November 21, 2001

#### Chicago

Farmers Trust and Savings Bank, Buffalo Center, Iowa -- report on competitive factors of the proposed merger with the Lake Mills branch of Northwest Federal Savings Bank, Spencer.

- Submitted, November 20, 2001

#### Cleveland

Fidelity Savings Bank, Pittsburgh, Pennsylvania -- report on competitive factors of the proposed merger with Carnegie Savings Bank, FSB, Carnegie.

- Submitted, November 20, 2001

#### Cleveland

First National Bank of Blanchester, Blanchester, Ohio -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Blanchester branch of Peoples Community Bank, West Chester.

- Submitted, November 20, 2001

### **Competitive Factors Reports**

#### San Francisco

First National Bank of Central California, Salinas, California, and Santa Barbara Bank & Trust, Santa Barbara -- report on competitive factors of the proposed consolidation with New Pacific Capital Bank, N.A.

- Submitted, November 20, 2001

#### Cleveland

First National Bank of Zanesville, Zanesville, Ohio -- report on competitive factors of the proposed merger with United National Bank and Trust Company, Canton.

- Submitted, November 19, 2001

#### Chicago

First State Bank of Monticello, Monticello, Illinois -- report on competitive factors of the proposed merger with State Bank of Hammond, Hammond.

- Submitted, November 20, 2001

#### New York

MetLife Trust Company, National Association, Bedminster, New Jersey -- report on competitive factors of the proposed merger with MetLife Bank, National Association, Bridgewater.

- Submitted, November 21, 2001

#### Boston

Passumpsic Savings Bank, St. Johnsbury, Vermont -- report on competitive factors of the proposed merger with Passumpsic Bank, FSB, Littleton, New Hampshire.

- Submitted, November 20, 2001

#### Philadelphia

Pennsylvania Business Bank, Philadelphia, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of The Bank of Gloucester County, Woodbury, New Jersey.

- Submitted, November 21, 2001

**Extensions Of Time**

New York

Banco Popular North America, New York, New York -- extension to June 6, 2002, to establish a branch at 8500 Van Nuys Boulevard, Panorama City, Los Angeles, California.  
- Granted, November 21, 2001

**Membership**

Chicago

Home Federal Savings Bank, Seymour, Indiana -- to become a member of the Federal Reserve System.  
- Approved, November 20, 2001

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 24, 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>
3(a)(3)/3(a)(5)	Chittenden Corporation, Burlington, Vermont - to acquire Ocean National Corporation and its wholly-owned subsidiary, Ocean National Bank, both of Kennebunk, Maine	Newspaper - N/Avail 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</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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

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

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, November 24, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Banco Popular de Puerto Rico, San Juan, Puerto Rico, to acquire the banking business of 3 branches of Banco Bilbao Vizcaya Argentaria Puerto Rico, San Juan, Puerto Rico.*	Newspaper – N/Avail
Branch	Interchange Bank, Saddle Brook, New Jersey, to establish a branch office at 25 Main Street, Hackensack, New Jersey.*	Newspaper – 12/05/2001

\* 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>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 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, November 24, 2001

### 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.

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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 24, 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>	
25A	Received application on 11/20/2001 from KeyBank, N.A., Cleveland, OH of its intent to invest in KRM Holdings, Inc., Cleveland, OH as a direct wholly-owned subsidiary in the form of an agreement corporation.	
25A	Received prior notice on 11/20/2001 from KRM Holdings, Inc., Cleveland, OH of its intent to invest in KRM Leasing, Inc., Hamilton, Bermuda, as a direct wholly-owned subsidiary.	

## 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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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						

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## Section VI – CRA examinations scheduled for Quarter of

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

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# District 5

## Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, November 24, 2001

### 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**

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**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 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, November 24, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	United Bank and Trust Company, St. Petersburg, Florida, to establish a branch located at 4095 Tampa Road, Oldsmar, Florida, to be known as the Oldsmar Office.	11/30/2001*

\*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)(1)	Cavalry Bancorp, Inc., to become a bank holding company by acquiring Cavalry Banking, both of Murfreesboro, Tennessee.	Fed Reg - 12/07/2001*
3(a)(3)	F.N.B. Corporation, Naples, Florida, to acquire up to 20 percent of the outstanding shares of Sun Bancorp, Inc., and its subsidiary, Sun Bank, both of Selinsgrove, Pennsylvania.	N/Avail*

\*Subject to provisions of the Community Reinvestment Act

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

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

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

<i>Type</i>	<i>Application</i>
Member	Cavalry Banking, Murfreesboro, Tennessee, to become a member of the Federal Reserve System.
Member	Embry Bank, Lawrenceville, Georgia (currently Embry National Bank), to become a member of the Federal Reserve System.

**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.

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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>
539032	Bank Independent Post Office Drawer B Sheffield, Alabama 35660 (205) 386-5000	08/06/2001	11/20/2001	S	X	

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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 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, November 24, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Central Trust & Savings Bank, Cherokee, Iowa, for prior approval to establish a branch at 504 4th Street, Sioux City, Iowa.	Newspaper – 11/16/2001
18C & Branches	Commercial Trust & Savings Bank, Storm Lake, Iowa, for prior approval to acquire through merger Central Trust & Savings Bank, Cherokee, Iowa and thereby to establish branch offices at: 401 W. Main Street, Cherokee, Iowa, 2 Bow Drive, Cherokee, Iowa, 119 N. Main Street, Quimby, Iowa, and 301 Main, Washta, Iowa.*	Newspaper – N/Avail
18C & Branches	Iowa State Bank, Sheldon, Iowa, for prior approval to acquire through merger Iowa State Bank, Orange City, Iowa and thereby to establish the following branch offices: 627 2nd Ave., Sheldon, Iowa; 103 3rd Ave., Alton, Iowa; 305 Oak Street, Craig, Iowa; 105 Albany Ave., Orange City, Iowa, and 308 Main, Ireton, 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>
CC	Notification by R. Steven Lutterbach, of a Change in Control of Alliance Financial Corp., New Buffalo, Michigan.	Fed Reg – 11/14/2001 Newspaper – 11/21/2001
3(a)(1)	Bancshares Holding Corp., Downers Grove, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Bank of Commerce, Downers Grove, Illinois.*	Fed Reg – 12/17/2001 Newspaper – N/Avail
3(a)(1)	CFB Holding Company, Clinton, Iowa, to become a bank holding company by acquiring 100 percent of Citizens First Bank, Clinton, Iowa.	Fed Reg – 12/10/2001 Newspaper – N/Avail
3(a)(3)	Independence Bancshares, Inc., Independence, Iowa, for prior approval to acquire 100 percent of Fairbank Bancshares Corp., Fairbank, Iowa and thereby indirectly acquire Fairbank State Bank, Fairbank, Iowa.*	Fed Reg – 11/28/2001 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)	Malvern Bancshares, Inc., Malvern, Iowa, for prior approval to become a bank holding company by acquiring 100 percent of Malvern Trust & Savings Bank, Malvern, Iowa.*	Fed Reg – 11/28/2001 Newspaper – N/Avail
3(a)(1)	Premier Holdings, Ltd., Rock Valley, Iowa, to become a bank holding company by acquiring 100 percent of the voting shares of Premier Bank, Rock Valley, Iowa.*	Fed Reg – 11/26/2001 Newspaper – 11/23/2001
3(a)(1)	The Private Banking Company, Hartland, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Waunakee Employee Stock Ownership Plan, Waunakee, Wisconsin and Waunakee Bank Shares, Inc., Waunakee, Wisconsin and thereby indirectly acquire Bank of Waunakee, Waunakee, Wisconsin.*	Fed Reg – 11/26/2001 Newspaper – 11/24/2001
3(a)(1)	Spector Properties, Inc., Chicago, Illinois, for prior approval to become a bank holding company by retaining 23.8 percent of the voting shares of Andalusia Community Bank, Andalusia, Illinois.*	Fed Reg – 12/19/2001 Newspaper – N/Avail
CC	Notification by Omar C. Wilhelms, Janice R. Wilhelms and Delores J. Meiners, of a Change in Control of Shannon Bancorp, Inc., Shannon, Illinois.	Fed Reg – 11/19/2001 Newspaper – 12/10/2001

\* 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>
Membership	First Community Bank and Trust, Beecher, Illinois, for prior approval to become a member of the Federal Reserve System.
4(c)(8)	First State Bancorp of Monticello, Inc., Monticello, Illinois, for prior approval to engage in the extension of credit and servicing of loans.

## 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						

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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 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, November 24, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Notice by First Bank, Creve Coeur, Missouri, to merge with PlainsBank of Illinois, N.A., Des Plaines, Illinois.	Newspaper – N/Avail.

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

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

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

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

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

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

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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.

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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 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, November 24, 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>
3(a)(5)	United Bancor, Ltd., Dickinson, North Dakota, for prior approval to merge with Bismarck Bancshares, Inc., Bismarck, North Dakota.*	Fed. Reg. – 12/14/2001 Newspaper – 12/10/2001

\*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>
3(a)(1)RN	Odin Bancshares, Inc., Odin, Minnesota, to become a bank holding company through the acquisition of 100% of the voting shares of Odin State Bank, Odin, Minnesota.
3(a)(1)RN	Peoples State Bancorp, Inc., Munising, Michigan, to become a bank holding company through the acquisition of 100% of the voting shares of Peoples State Bank of Munising, Munising, Michigan.

**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 First Quarter of 2002**

<i>Institution</i>	<i>Location</i>
REVISED LIST	
American State Bank of Grygla	Grygla, Minnesota
First Citizens Bank of Butte	Butte, Montana
Valley Bank of Glasgow	Glasgow, Montana
Community Bank-Missoula, Inc	Missoula, Montana
The State Bank of Townsend	Townsend, Montana
Farmers State Bank	Victor, Montana
The Yellowstone Bank	Laurel, Montana
First Western Bank and Trust	Minot, North Dakota
Dacotah Bank	Aberdeen, South Dakota
Clinton State Bank	Clinton, Minnesota
Sunrise Bank Dakota	Onida, South Dakota
American State Bank of Rapid City	Rapid City, South Dakota
Fulton State Bank	Fulton, South Dakota

## **Section VI – CRA examinations scheduled for First Quarter of 2002**

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

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

# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, November 24, 2001

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Centennial Bank of the West, Fort Collins, Colorado, for prior approval to establish its existing bank location at 100 Oak Avenue, Eaton, Colorado as a branch, in connection with the relocation of its head office from 100 Oak Avenue, Eaton, Colorado to 4650 Royal Vista Drive, Fort Collins, Colorado.	Newspaper – 11/23/2001
18(c)	Centennial Bank of the West, Fort Collins, Colorado, for prior approval to merge with The Berthoud National Bank, Berthoud, Colorado and thereby establish two additional branches.	Newspaper – 12/14/2001

### 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)(1)	First National of Illinois, Inc., Omaha, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Castle BancGroup, Inc., DeKalb, Illinois, parent of Castle Bank, DeKalb, Illinois.	Newspaper – N/Available Fed Reg – 12/10/2001
3(a)(3)	First National of Nebraska, Inc., Omaha, Nebraska, for prior approval to acquire First National of Illinois, Inc., Omaha, Nebraska and thereby indirectly acquire Castle BancGroup, Inc., DeKalb, Illinois, parent of Castle Bank, DeKalb, Illinois.	Newspaper – N/Available Fed Reg – 12/10/2001

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

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

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

<i>Type</i>	<i>Application</i>
3(a)(1)Riegle	Emerald Financial Corporation, Burden, Kansas, for prior approval to become a bank holding company through the reorganization of 95 percent of the voting shares of State Bank of Burden, Burden, Kansas.

**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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, November 24, 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>
3(a)(1)	Krum Bancshares, Inc., Krum, TX, to acquire Krum Bancshares of Delaware, Inc., Dover, DE, and Farmers and Merchants State Bank, Krum, TX* (previously reported the week ending November 17, 2001)	Fed Reg – 12/14/2001 Newspaper – 12/13/2001
3(a)(1)	Krum Bancshares of Delaware, Inc., Dover, DE, to acquire Farmers and Merchants State Bank, Krum, TX* (previously reported the week ending November 17, 2001)	Fed Reg – 12/14/2001 Newspaper – 12/13/2001
3(a)(1)	Jane Austin Chapman Limited Partnership, L.P., Jacksonville, TX, to acquire Austin Bancorp, Inc., Jacksonville, TX, TEB, Inc., Shreveport, LA, Austin Bank, Texas National Association, Jacksonville, TX, Capital Bancorp, Inc., Jacinto City, TX, JACI, Inc., Wilmington, DE, Capital Bank, Jacinto City, TX, Frankston Bancorp, Inc., Frankston, TX, FDB, Inc., Dover, DE, First State Bank, Frankston, TX, and First State Bank, Athens, TX*	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**

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

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**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.

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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 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, November 24, 2001

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

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

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

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

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

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

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

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

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## Section V – Availability of CRA public evaluations

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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