
Federal Reserve Release



H.2

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

No. 52

Week Ending December 29, 2001

Forms

Forms -- to extend the Recordkeeping and Disclosure Requirements Associated with Securities Transactions Pursuant to Regulation H (Reg H-3), Application for Employment with the Board of Governors of the Federal Reserve System (FR 28), and Compensation and Salary Surveys (FR 29a, b, c), and to implement the Surveys of Board Publications (FR 1373).

- Approved, December 27, 2001

Regulations And Policies

International Accounting Standards Board -- Board comment letter and staff study on the IASB fair value accounting proposal.

- Approved, December 27, 2001

H.2 Actions under delegated authority

December 23, 2001 to December 29, 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

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at the intersections of Crosshaven Drive and Sunview Drive, Birmingham; Hebron Parkway and Old Denton Road, Carrollton, Texas; and Elliot Road and Val Vista Drive, Mesa, Arizona.
- Approved, December 26, 2001

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 1021 West Bird, Peoria, Illinois.
- Approved, December 27, 2001

Atlanta

Insurors Bank of Tennessee, Nashville, Tennessee -- to establish a mobile branch to serve the Nashville area.
- Approved, December 26, 2001

Richmond

The Middleburg Bank, Middleburg, Virginia -- to establish a branch at 211 Fort Evans Road, NE, Leesburg.
- Approved, December 28, 2001

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at 326 East Jackson Street, Gate City.
- Approved, December 27, 2001

Richmond

Pioneer Bank, Stanley, Virginia -- to establish a branch at 120 Main Street, Harrisonburg.
- Approved, December 27, 2001

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish branches at the intersection of Orange Grove Boulevard and Hancock Bridge Parkway, North Fort Myers, Florida, and at Murdock Circle, Port Charlotte.
- Approved, December 26, 2001

Bank Holding Companies

Secretary

City National Corporation, Beverly Hills, California -- waiver of application for the acquisition of Civic BanCorp, Oakland, in connection with the merger of their subsidiary banks, City National Bank, Beverly Hills, and CivicBank of Commerce, Oakland.
- Granted, December 27, 2001

Kansas City

Emerald Financial Corporation, Burden, Kansas -- to become a bank holding company through a reorganization with respect to State Bank of Burden.
- Approved, December 24, 2001

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire Bank Plus Corporation, Los Angeles, California, and Fidelity Federal Bank, FSB, Glendale.
- Approved, December 28, 2001

Atlanta

First Columbia Bancorp, Inc., Lake City, Florida -- to become a bank holding company through the acquisition of Columbia County Bank.
- Approved, December 24, 2001

Chicago

Mahaska Investment Company, Oskaloosa, Iowa -- to engage in data processing activities.
- Approved, December 26, 2001

Atlanta

South Alabama Bancorporation, Inc., Mobile, Alabama -- to merge with Gulf Coast Community Bancshares, Inc., Wewahitchka, Florida, and thereby acquire Wewahitchka State Bank.
- Returned, December 26, 2001

Atlanta

Southwest Florida Community Bancorp, Inc., Fort Myers, Florida -- to become a bank holding company through the acquisition of First Community Bank of Southwest Florida.
- Approved, December 26, 2001

Bank Holding Companies

Chicago

Spector Properties, Inc., Chicago, Illinois -- to become a bank holding company through the retention of shares of Andalusia Community Bank, Andalusia.

- Approved, December 27, 2001

Atlanta

Unity Holdings, Inc., Cartersville, Georgia -- commitment waiver request.

- Granted, December 27, 2001

Kansas City

Valley View Bancshares, Inc., Overland Park, Kansas -- to acquire Guaranty Bancshares, Kansas City.

- Approved, December 27, 2001

Bank Mergers

Chicago

Comerica Bank-California, San Jose, California -- to purchase certain assets and assume certain liabilities of Progress Bank, Blue Bell, Pennsylvania.

- Approved, December 27, 2001

St. Louis

First Bank, Creve Coeur, Missouri -- to acquire PlainsBank of Illinois, National Association, Des Plaines, Illinois, and thereby establish branches.

- Approved, December 26, 2001

Change In Bank Control

Dallas

Kenco Bancshares, Inc., Jayton, Texas -- change in bank control.

- Permitted, December 27, 2001

Competitive Factors Reports

Chicago

Cresco Union Savings Bank, Cresco, Iowa -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Osage branch of Northwest Federal Savings Bank, Spencer.

- Submitted, December 26, 2001

Competitive Factors Reports

Chicago

F&M Bank, Watertown, South Dakota -- report on competitive factors of the proposed merger with First Western Bank, N.A., Atkinson, Nebraska, and Marquette Bank Nebraska, N.A., O'Neill.
- Submitted, December 26, 2001

Atlanta

FloridaFirst Bank, Lakeland, Florida -- report on competitive factors of the proposed purchase of assets and assumption of deposit liabilities of seven branches in Lakeland, Avon Park, Sebring, and Wildwood of SunTrust Bank, Atlanta, Georgia.
- Submitted, December 26, 2001

Chicago

LaSalle Bank, National Association, Chicago, Illinois, and LaSalle Interim Bank, National Association, San Diego, California -- reports on competitive factors of the proposed mergers of LaSalle Bank, National Association and LaSalle Interim Bank, National Association; and of LaSalle Interim Bank, National Association and Chicago Trust Company of California, San Diego, California.
- Submitted, December 26, 2001

Chicago

Lincoln State Bank, Milwaukee, Wisconsin -- report on competitive factors of the proposed merger with Lincoln Community Bank.
- Submitted, December 26, 2001

Chicago

Northern Trust Bank of Arizona, National Association, Phoenix, Arizona -- report on competitive factors of the proposed merger with Northern Trust Bank of Colorado, Denver, Colorado.
- Submitted, December 26, 2001

Dallas

Northwest Bank, Roanoke, Texas -- report on competitive factors of the proposed merger with Northwest Acquisition, Inc.
- Submitted, December 27, 2001

Competitive Factors Reports

Chicago

People's Trust Company, Brookville, Indiana -- report on competitive factors of the proposed merger with Union Bank and Trust Company, Greensburg.
- Submitted, December 26, 2001

Cleveland

Potters Bank, East Liverpool, Ohio -- report on competitive factors of the proposed merger with The Home Savings and Loan Company of Youngstown, Ohio, Youngstown.
- Submitted, December 24, 2001

Philadelphia

Willow Grove Bank, Willow Grove, Pennsylvania -- report on competitive factors of the proposed conversion and reorganization as Willow Grove Mutual Holding Company.
- Submitted, December 28, 2001

Extensions Of Time

Chicago

Bank of Elmwood, Racine, Wisconsin -- extension to April 22, 2002, to establish a branch at 5901 Washington Road, Kenosha.
- Granted, December 27, 2001

Kansas City

Farmers Bank Holding Company, Ault, Colorado -- extensions to February 10, 2002, to acquire Farmers Bank, a de novo bank (new Farmers Bank); and for the new Farmers Bank to purchase certain assets and assume certain liabilities of the existing Farmers Bank.
- Granted, December 13, 2001 (AC)

Membership

Minneapolis

Community Bank Chaska, Chaska, Minnesota -- membership in the Federal Reserve System.
- Approved, December 27, 2001

Philadelphia

Equity Bank, Marlton, New Jersey -- membership in the Federal Reserve System.
- Approved, December 21, 2001 (AC)

Membership

St. Louis

Heritage National Bank, Lawrenceville, Illinois -- to become a state-chartered member of the Federal Reserve System known as Heritage State Bank, and to retain a branch at 200 North West Street, Olney.

- Approved, December 27, 2001

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, December 29, 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>
CIC	Central Bancorp, Inc., Somerville, Massachusetts – notice by Joseph R. Doherty and the Joseph R. Doherty Family Limited Partnership, L.P. to purchase greater than 10% of the voting shares	Newspaper – N/Avail Fed Reg – 01/17/2002

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, December 29, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBBR-RB	Dresdner Bank, Aktiengesellschaft, Frankfurt, Germany to establish an additional branch in New York, New York.	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)/3(a)(5)	United National Bancorp and United Trust Bank, both of Bridgewater, New Jersey (“Applicants”) to acquire and merge Vista Bancorp, Inc., and Vista Bank, National Association, both of Phillipsburg, New Jersey, with and into Applicants.*	Newspaper - N/Avail Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, December 29, 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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, December 29, 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 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>
381026	The Twin Valley Bank, P.O. Box 8, West Alexandria, OH 45381	10/22/2001	12/26/2001	S		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, December 29, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Farmers Bank, Windsor, Virginia, to establish a branch at 238 Holland Road, Suite 104, Suffolk, Virginia.*	Newspaper - 12/20/2001

*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

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>
1190074	Virginia Commerce Bank 5350 Lee Highway Arlington, Virginia 22207	10/01/2001	12/27/2001	S		X

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, December 29, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Covington County Bank, Andalusia, Alabama, to establish a branch located at 609 Florala Highway, Opp, Alabama.	12/19/2001*

*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>
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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, December 29, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Comerica Bank, Detroit, Michigan, for prior approval to establish a branch at 6634 Allen Road, Allen Park, Michigan.*	Newspaper – 12/21/2001
Branch	Hinsdale Bank & Trust Company, Hinsdale, Illinois, for prior approval to establish a branch at 17 E. Burlington Avenue, Riverside, Illinois.*	Newspaper – 01/07/2002

* 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 CoVest Bancshares, Inc. Employee Stock Ownership Plan Trust, Paul A. Larsen, James L. Roberts and Barbara A. Buscemi, Trustees, of a Change in Control of CoVest Bancshares, Inc., Des Plaines, Illinois.	Fed Reg – 01/16/2002 Newspaper – N/Avail
4(c)(8)	FBOP Corporation, Oak Park, Illinois, for prior approval to acquire 100 percent of the voting shares of acquire Gateway Investment Services, Inc., Los Angeles, California and thereby engage in securities brokerage activities.*	Fed Reg – 12/27/2001 Newspaper – 10/08/2001
CC	Notification by Brian and Elizabeth Riddell, as general partners of Riddell Family Limited Partnership and William and Linda Biles, of a Change in Control to each own 50% of First Heartland Bancorp., Sioux Center, Iowa.	Fed Reg – 01/17/2002 Newspaper – N/Avail
4(c)(8)	First Mutual of Richmond, Inc., Richmond, Indiana and Richmond Mutual Bancorporation, Inc., Richmond, Indiana, for prior approval to acquire 100 percent of the voting shares of AmTrust Capital Corp., Peru, Indiana and thereby indirectly acquire American Trust Federal Savings Bank, Peru, Indiana and Indiana Financial Service Corporation, Peru, Indiana.*	Fed Reg – 01/14/2002 Newspaper – N/Avail
CC	Notification by Douglas L. Kapnick, of a Change in Control of Lenawee Bancorp, Inc., Adrian, Michigan.	Fed Reg – N/Avail 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)(5)	Macatawa Bank Corporation, Holland, Michigan, for prior approval to acquire 100 percent of the voting shares of Grand Bank Financial Corporation, Grand Rapids, Michigan and thereby indirectly acquire Grand Bank, Grand Rapids, Michigan.*	Fed Reg –01/18/2002 Newspaper – N/Avail
3(a)(5)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Richfield State Agency, Inc., Richfield, Minnesota and thereby indirectly acquire Richfield Bank & Trust Co., Richfield, Minnesota.*	Fed Reg – 01/18/2002 Newspaper – N/Avail
3(a)(1)	Peoples Bancorp., Rock Valley, Iowa, for prior approval to become a bank holding company by acquiring 100 percent of the voting shares of Peoples Bank, Rock Valley, Iowa.*	Fed Reg – 12/31/2001 Newspaper – N/Avail
3(a)(3)	River Valley Bancorp, Inc., Eldridge, Iowa, for prior approval to acquire 100 percent of the outstanding voting shares of State Bank of Seaton, Seaton, Illinois.*	Fed Reg – 01/14/2002 Newspaper – 01/11/2002
3(a)(1)	TCSB Bancorp, Inc., Traverse City, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Traverse City State Bank, Traverse City, Michigan.*	Fed Reg – 01/11/2002 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)	Peoples Bancorp., Rock Valley, Iowa, for prior approval to retain Peoples Financial Inc., Rock Valley, Iowa and thereby engage in insurance activities in a place of less than 5, 000 in population.	Fed Reg – 12/31/2001

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>
282141	F& M Bank-Wisconsin P.O. Box 920 Kaukauna, Wisconsin 54130 (810) 768-4715	02/26/2001	12/26/2001	S	X	
2813491	Peoples Bank of Arlington Heights 10 S. Vail Avenue Arlington Heights, Illinois 60005 (847) 368-0100	08/06/2001	12/28/001	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, December 29, 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 Bank of Mulberry, Mulberry, Arkansas, to merge with Bank of Mansfield, Mansfield, Arkansas.*	Newspaper – 1/20/2002

* 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)	Notice by First Service Financial Company, Crestwood, Missouri, to acquire 100 percent of the voting shares of First Service Bank, Crestwood, Missouri (in organization).*	Newspaper – 1/26/2002 Fed Reg – 1/28/2002
3(a)(1)	Notice by Bancorp IV, Inc., Olathe, Kansas, to acquire 100 percent of the voting shares of Bank of Montgomery County, Wellsville, Missouri.*	Newspaper – 1/12/2002 Fed Reg – 1/11/2002
3(a)(1)	Notice by Hardin County Bancorp, Inc., Rosiclare, Illinois, to acquire 100 percent of the voting shares of State Bank of Rosiclare, Rosiclare, Illinois. (Previously submitted during the week ending December 15, 2001)*	Newspaper – 1/19/2002 Fed Reg – 1/22/2002

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Notice by Union Planters Corporation, Memphis, Tennessee, to acquire Union Planters Investment Advisors, Inc., Memphis, Tennessee, and thereby indirectly engage, de novo, in investment advisory activities. (Previously submitted during the week ending December 15, 2001)	Fed Reg – 1/4/2002

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, December 29, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
BKBR	First Interstate bank, Billings, Montana, to establish a branch at 4612 Rue Terre, Cheyenne, Wyoming.*	N/Avail.
BKBR	First American Bank & Trust, Madison, South Dakota, to establish a branch at Highway 12 and 12 th Street, Watertown, South Dakota.*	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)	Northern Plains Investment, Inc., Jamestown, North Dakota, for retroactive approval of the increase in its direct and indirect ownership interest in North Star Holding Company, Inc., Jamestown, North Dakota, from 43.33% to 45.01%.*	Fed Reg – 01/18/2002 Newspaper – N/Avail.

* Subject to the provision 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>
837653	Heartland State Bank Edgeley, North Dakota	9/17/2001	12/27/2001	S		X
287650	Farmers State Bank Faith, South Dakota	9/18/2001	12/27/2001	S		X

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, December 29, 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 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>
516855	Security Bank 551 Harrison Street Pawnee, Oklahoma 74058-2566	10/01/2001	12/27/2001	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, December 29, 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)	Baylor Bancshares, Inc., Seymour, TX, and Baylor Delaware Corporation, Wilmington, DE, to acquire Citizens State Bank, Princeton, TX* (previously reported the week ending December 15, 2001)	Fed Reg – 01/14/2002 Newspaper – 01/12/2002

*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</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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, December 29, 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)	BNP Paribas, Paris, France, and Bancwest Corporation, Honolulu, Hawaii, to acquire United California Bank, Los Angeles, California. *	Newspaper - 1/17/02 Fed Reg - 1/28/02

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
Waiver	Eggemeyer Advisory Corp, WJR Corp, Castle Creek Capital, LLC, Castle Creek Capital Partners Fund I, LP, Castle Creek Capital Partners Fund 11a, Castle Creek Capital Partners Fund 11b, and First Community Bancorp, all of Rancho Santa Fe, California, requests a waiver of any Bank Holding Company Act application requirement in connection with the merger of Pacific Western National Bank, Pico Rivera, California, and First Community Bank of the Desert, Indian Wells, California, with First Professional Bank, N.A., Santa Monica, California.

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>
1884140	Verdugo Banking Co. 400 North Brand Boulevard Suite 900 Glendale, California 91203 (818) 549-1000	7/30/2001	12/27/2001	NI		X

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

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