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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. 1*

*Week Ending January 5, 2002*

**Regulations And Policies**

- Retail Swaps -- interagency report to Congress.
- Approved, December 17, 2001 (AC)

**Enforcement**

- First State Bank of Warner, Warner, South Dakota -- written agreement dated December 11, 2001, with the Federal Reserve Bank of Minneapolis and the South Dakota Division of Banking.
- Announced, December 28, 2001 (AC)

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

## Philadelphia

AmeriServ Financial Bank, Johnstown, Pennsylvania -- to establish a branch at 87 Logan Boulevard, Altoona.

- Approved, January 4, 2002

## Kansas City

Bank of Commerce, Chelsea, Oklahoma -- to establish a branch at 11121 East 41st Street, Tulsa.

- Approved, January 4, 2002

## Chicago

Comerica Bank, Detroit, Michigan -- to establish a branch at 6634 Allen Road, Allen Park.

- Approved, December 31, 2001

## Kansas City

Community Banks of Southern Colorado, Rocky Ford, Colorado -- to establish a branch at First and Main Streets, Pueblo.

- Approved, January 3, 2002

## Atlanta

Covington County Bank, Andalusia, Alabama -- to establish a branch at 609 Florala Highway, Opp.

- Approved, January 3, 2002

## Chicago

First Bank of Berne, Berne, Indiana -- to establish a branch at 304 W. Monroe Street, Decatur.

- Approved, January 4, 2002

## Richmond

Frederick County Bank, Frederick, Maryland -- to operate a mobile branch by providing a courier service to pick up customers' noncash deposits in Frederick County.

- Approved, January 3, 2002

**Bank Branches, Domestic**

Kansas City

Gold Bank, Leawood, Kansas -- to establish a branch at 18800 East Highway 40, Independence, Missouri.  
- Approved, January 3, 2002

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 3129 Marshall Hall Road, Bryans Road, Maryland.  
- Approved, January 2, 2002

Atlanta

United Bank and Trust Company, St. Petersburg, Florida -- to establish a branch at 4095 Tampa Road, Oldsmar.  
- Approved, December 5, 2001 (AC)

**Bank Holding Companies**

San Francisco

Eggemeyer Advisory Corporation, Rancho Santa Fe, California; WJR Corp.; First Community Bancorp; Castle Creek Capital LLC; and Castle Creek Capital Partners Funds I LP, IIa LP, and IIb LP -- waiver of bank holding company application requirements in connection with the merger of their subsidiary bank, First Professional Bank, N.A., Santa Monica, with Pacific Western National Bank, Pico Rivera.  
- Granted, January 4, 2002

Atlanta

F.N.B. Corporation, Naples, Florida -- to acquire shares of Sun Bancorp, Inc., Selinsgrove, Pennsylvania, and thereby acquire Sun Bank.  
- Approved, January 4, 2002

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire Gateway Investment Services, Inc., Los Angeles, California, and thereby engage in securities brokerage activities.  
- Approved, January 2, 2002

**Bank Holding Companies**

Dallas

Jane Austin Chapman Limited Partnership, LP, Jacksonville, Texas -- to become a bank holding company through the acquisition of (1) Austin Bancorp, Inc., Jacksonville, Austin Bank, Texas National Association, and TEB, Inc., Shreveport, Louisiana; (2) Capital Bancorp, Inc., Jacinto City, Texas, Capital Bank, and JACI, Inc., Wilmington, Delaware; (3) Frankston Bancorp, Inc., Frankston, Texas, First State Bank, Frankston, First State Bank, Athens, and FDB, Inc., Dover, Delaware.  
- Approved, January 3, 2002

Kansas City

Lauritzen Enterprises, Omaha, Nebraska -- to become a bank holding company through the acquisition of shares of Farmers and Merchants State Bank, Bloomfield.  
- Approved, January 4, 2002

Dallas

Texas Regional Bancshares, Inc., McAllen, Texas, and Texas Regional Delaware, Inc., Wilmington, Delaware -- to acquire Riverway Holdings, Inc., Houston, Texas, and Riverway Bank, and for its subsidiary bank, Texas State Bank, McAllen, to acquire Riverway Bank, Houston, and thereby establish a branch at 5 Riverway Drive.  
- Approved, January 4, 2002

**Bank Mergers**

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to merge with Arvest Bank, Fort Smith; Bank of Bentonville, Bentonville; First Arvest Bank, Siloam Springs; Arvest Bank, Joplin, Missouri; and Arvest State Bank, Tulsa, Oklahoma, and thereby establish branches.  
- Approved, January 3, 2002

**Change In Bank Control**

Kansas City

Country Agencies & Investments, Inc., Odessa, Missouri -- change in bank control.  
- Permitted, January 3, 2002

Cleveland

NSD Bancorp, Inc., Pittsburgh, Pennsylvania -- change in bank control.  
- Permitted, January 3, 2002

### **Competitive Factors Reports**

#### San Francisco

- Cerritos Valley Bancorp, Artesia, California -- report on competitive factors of the proposed merger with Cerritos Valley Bank.  
- Submitted, December 31, 2001

### **Extensions Of Time**

#### Kansas City

- Southern Colorado National Bancorp, Inc., Pueblo, Colorado -- extension to March 26, 2002, to acquire Southern Colorado National Bank.  
- Granted, January 3, 2002

#### Dallas

- Spector Holdings Management, LLC, San Antonio, Texas; Spector Holdings Limited Partnership; Luling Bancshares, Inc., Luling; and Luling Delaware Financial Corporation, Dover, Delaware -- extensions to April 3, 2002, to acquire Citizens State Bank of Luling, Luling, Texas.  
- Granted, January 3, 2002

#### San Francisco

- The Vintage Bank, Napa, California -- extension to January 3, 2003, to establish a branch at 1065 Main Street, St. Helena.  
- Approved, December 31, 2001

#### Director, BS&R

- Westdeutsche Landesbank Girozentrale, Dusseldorf, Germany -- extension to February 28, 2002, of the temporary relocation period for certain employees of the branch at 1121 Avenue of the Americas, New York, New York.  
- Granted, December 21, 2001 (AC)

### **Financial Holding Companies**

#### Minneapolis

- Market Bancorporation, Inc., New Market, Minnesota -- election to become a financial holding company.  
- Effective, January 4, 2002

**Financial Holding Companies**

Minneapolis

Stockman Financial Corp., Miles City, Montana -- election to become a financial holding company.

- Effective, January 4, 2002

**Membership**

Kansas City

Mountain States Bank, Denver, Colorado -- membership in the Federal Reserve System.

- Approved, January 3, 2002

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 5, 2002

### 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 – 01/16/2002 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

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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, January 5, 2002

#### 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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<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, January 5, 2002

### 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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<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, January 5, 2002

### 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 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, January 5, 2002

#### 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 1238 Holland Road, Suite 104, Suffolk, Virginia.*	Newspaper-01/05/2002

\*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>
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	Bank of America, N.A., Charlotte, North Carolina, to expand its foreign equity underwriting authority	



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

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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.

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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 6

## Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, January 5, 2002

### 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)	South Alabama Bancorporation, Mobile, Alabama, to merge with Gulf Coast Community Bancshares, Inc., and thereby acquire its subsidiary, Wewahitchka State Bank, both of Wewahitchka, Florida.	Newspaper – 02/04/2002*
CIC	FirstBancorp, Inc., after-the-fact change in control notification filed by Mr. Jerry J. Williams, to retain 20.58 percent of the outstanding shares of FirstBancorp, Inc., Naples, Florida.	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>	<i>Ending date of comment period</i>
None		

## Section V – Availability of CRA public evaluations

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

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**NI = Needs to improve**

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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</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 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, January 5, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Bank of Berne, Berne, Indiana, for prior approval to establish a branch at 304 W. Monroe Street, Decatur, Indiana.*	Newspaper – 12/26/2001
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>
3(a)(3)	Central Bancshares, Inc., Muscatine, Iowa, for prior approval to acquire 100 percent of the voting shares of Marquette Bank Illinois, Galesburg, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
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
CC	Notification by Brian and Elizabeth Riddell, as general partners of Riddell Family Limited Partnership and William and Linda Biles for prior approval 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 – 01/14/2002
3(a)(3)	Illini Corporation, Springfield, Illinois, for prior approval to acquire 100 percent of the voting shares of Illinois Community Bancorp, Inc., Effingham, Illinois and thereby indirectly acquire Illinois Community Bank, Effingham, Illinois.*	Fed Reg – 02/04/2002 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>
CC	Notification by Douglas & Mary Kapnick, Mary E. Kupnick Trust, Douglas L. Kapnick Trust and Elmer L. Kupnick Trust, of a Change in Control of Lenawee Bancorp, Inc., Adrian, Michigan.	Fed Reg – N/Avail Newspaper – N/Avail
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)(5)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Century Bancshares, Inc., Eden Prairie, Minnesota and thereby indirectly acquire Century Bank, National Association, Eden Prairie, Minnesota.*	Fed Reg – 02/04/2002 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 – 01/05/2002
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**

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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>
590949	Bank of Geneva 215 E. Line Street Geneva, Indiana 46740 (219)368-7288	08/20/2001	01/03/2002	O		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, January 5, 2002

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

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

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Notice by Concord EFS, Inc., Memphis, Tennessee, to acquire Logix Companies, LLC, Longmont, Colorado, and thereby indirectly engage in data processing activities.	Fed Reg - N/Avail

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

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

## Section V – Availability of CRA public evaluations

---

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<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, January 5, 2002

#### 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, proposes to establish a branch at 4612 Rue Terre, Cheyenne, Wyoming.*	01/22/2002
BKBR	First American Bank & Trust, Madison, South Dakota, proposes to establish a branch at Highway 212 & 12th Street, Watertown, South Dakota.*	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>
3(a)(3)	Northern Plains Investment, Inc., Jamestown, North Dakota, is seeking retroactive approval for 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 provisions of the Community Reinvestment Act.

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

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

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

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

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

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
374653	First PREMIER Bank Sioux Falls, South Dakota	08/06/2001	01/04/2002	O	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, January 5, 2002

#### 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)	Lauritzen Enterprises, Omaha, Nebraska, for prior approval to become a bank holding company through the acquisition of 88.9 percent of the voting shares of Farmers & Merchants State Bank, Bloomfield, Nebraska.	Newspaper – 11/09/2001 Fed Reg – 11/16/2001
3(a)(3)	Buerge Bancshares, Inc., Joplin, Missouri, for prior approval to acquire 100 percent of the voting shares of Grand Lake Bancorp, Inc., Tulsa, Oklahoma, parent of Grand Lake Bank, Tulsa, Oklahoma, and 100 percent of the voting shares of Sarcoxie Bancorp, Inc., Sarcoxie, Missouri, parent of First National Bank of Sarcoxie, Sarcoxie, Missouri.	Newspaper – 01/18/2002 Fed Reg – 01/02/2002

#### 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>
3(a)(5)(C)	New Frontier Bancorp, Greeley, Colorado, for prior approval to become a bank holding company through the reorganization of 100 percent of the voting shares of New Frontier Bank, Greeley, Colorado.

**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>
296456	FirstBank 100 N. High Street Antlers, Oklahoma 74523	10/15/2001	01/04/2002	S		X

**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, January 5, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Citizens Bank, Slaton, TX, to acquire First National Bank, Shamrock, TX, and establish a branch office*	01/19/2002
Branch	Citizens Bank, Slaton, TX, to establish a branch office at 711 North Main Street, Shamrock, TX, 79079*	01/19/2002

\*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)(3)	LubCo Bancshares, Inc., Slaton, TX, to acquire Shamrock Bancshares, Inc., Shamrock, TX, Shamrock Delaware Financial, Inc., Dover, DE, and First National Bank, Shamrock, TX*	Fed Reg – 02/01/2002 Newspaper – 01/19/2002

\*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>
Member	Sun Bank, Sunray, TX, 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.

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

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

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**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type LrgBk 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, January 5, 2002

### 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)	Western Sierra Bancorp, Cameron Park, California, to acquire 100 percent of the voting shares of Central California Bank, Sonora, California.*	Newspaper – 2/4/2002 Fed Reg – 2/4/2002
CIC	William Robert Peoples, Ardyce M. Peoples, Santa Barbara, California and various other family members, to retain 16.64 percent, in aggregate, of Community West Bancshares, Goleta, California.*	Newspaper – N/Avail Fed Reg – 1/23/2002

\* 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>	<i>Ending date of comment period</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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**S = Satisfactory**

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**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>
877967	Tehama Bank 239 S. Main Street Red Bluff, California 96080 (530) 528-3995	8/20/2001	1/3/2002	S		X

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

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