
Federal Reserve Release



H.2

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

No. 13

Week Ending March 30, 2002

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

Minneapolis

American State Bank of Rapid City, Rapid City, South Dakota -- to establish a branch at 1750 Eglin Street.

- Approved, March 26, 2002

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish branches at 2303 Thonotosassa Road, Plant City, Florida, and 110 Busch Drive, Jacksonville.

- Approved, March 29, 2002

Cleveland

Fifth Third Bank, Western Michigan, Grand Rapids, Michigan -- to establish a branch at 1699 Woodfield Road, Schaumburg, Illinois.

- Approved, March 25, 2002

Kansas City

The Heritage Bank of St. Joseph, St. Joseph, Missouri -- to establish a branch at 1301 South Riverside Road.

- Approved, March 26, 2002

Chicago

Lake Forest Bank & Trust Company, Lake Forest, Illinois -- to establish a branch at 1716 1st Avenue, Highland Park.

- Approved, March 27, 2002

Kansas City

Spirit Bank, Tulsa, Oklahoma -- to establish a mobile branch to operate from a branch at 11217 North May Avenue, Oklahoma City.

- Approved, March 28, 2002

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 4215 Cheshire Station Plaza, Dale City, Virginia.

- Approved, March 26, 2002

Bank Holding Companies

New York

Barclays PLC, London, England, and Barclays Bank PLC -- to acquire through Identrus, LLC, New York, New York, an interest in Digital Signature Trust Company, Salt Lake City, Utah, and thereby engage in certain nonbanking activities.

- Approved, March 28, 2002

Minneapolis

Border Bancshares, Inc., Greenbush, Minnesota -- to acquire shares of Northern Plains Bancshares, Inc., Thief River Falls, and thereby acquire First National Bank.

- Approved, March 25, 2002

St. Louis

Century Bancshares, Inc., Lawrenceburg, Kentucky -- to become a bank holding company through the acquisition of Century Bank of Kentucky, Inc.

- Approved, March 27, 2002

Kansas City

Community Bankshares, Inc., Greenwood Village, Colorado, and Community Banks of Southern Colorado, Rocky Ford -- waiver of application for the acquisition of Rocky Ford Financial, Inc., Rocky Ford, and its subsidiary, Rocky Ford Federal Savings and Loan Association, in connection with their merger into Community Banks of Southern Colorado.

- Granted, March 27, 2002

Atlanta

Community Financial Holding Company, Inc., Duluth, Georgia -- to become a bank holding company through the acquisition of Gwinnett Community Bank.

- Approved, March 28, 2002

Secretary

Guaranty Bancorp, Inc., Woodsville, New Hampshire -- to acquire an interest in Community Financial Services Partners, Inc., Derby, Vermont, and Community Financial Services Group, LLC, Newport, and thereby engage in trust activities.

- Approved, March 29, 2002

Bank Holding Companies

San Francisco

HomeTown Financial Services, Inc., Longview, Washington -- to become a bank holding company through the acquisition of HomeTown National Bank.

- Approved, March 28, 2002

Chicago

Lincoln Bancorp, Inc., Rochelle, Illinois -- to become a bank holding company through the acquisition of Lincoln State Bank, S.B.

- Approved, March 27, 2002

Chicago

SBN Community Bancorp, Inc., Newburg, Wisconsin -- to become a bank holding company through the acquisition of State Bank of Newburg; and election to become a financial holding company.

- Approved, March 28, 2002

Chicago

SV Financial, Inc., Sterling, Illinois -- to become a bank holding company through the acquisition of Sauk Valley Bank & Trust Company.

- Approved, March 27, 2002

Dallas

Tanglewood Bancshares, Inc., Houston, Texas, and Tanglewood Bancshares of Delaware, Inc., Wilmington, Delaware -- for Tanglewood Bancshares of Delaware, Inc. to become a bank holding company through the acquisition of Bank of Tanglewood, National Association, Houston; and for Tanglewood Bancshares, Inc. to become a bank holding company through the acquisition of both institutions.

- Approved, March 29, 2002

Bank Mergers

Atlanta

Regions Bank, Birmingham, Alabama -- to merge with Independence Bank, N.A., Houston, Texas; and waiver of application for its parent holding company, Regions Financial Corporation, Birmingham, Alabama, to acquire the stock of Independence Bank, N.A. in connection with the merger.

- Approved, March 29, 2002

Banks, Foreign

Director, BS&R

Artesia Banking Corporation S.A., Brussels, Belgium -- to establish a branch in New York, New York, and election to be treated as a financial holding company on establishment of the branch.

- Approved, March 29, 2002

New York

Mizuho Corporate Bank Ltd., Tokyo, Japan -- to establish a branch at 1251 Avenue of the Americas, New York, New York.

- Approved, March 29, 2002

Change In Bank Control

San Francisco

Community West Bancshares, Goleta, California -- change in bank control.

- Permitted, March 27, 2002

Dallas

JSA Family Limited Partnership, Jacksonville, Texas -- change in bank control.

- Permitted, March 27, 2002

St. Louis

Riverside Bancshares, Inc., Little Rock, Arkansas -- change in bank control.

- Permitted, March 26, 2002

Competitive Factors Reports

Dallas

American National Bank of Texas, Terrell, Texas -- report on competitive factors of the proposed acquisition of branches of Benchmark Bank, Quinlan, in Greenville (2 branches), Quinlan, Royse City, Lone Oak, and West Tawakoni.

- Submitted, March 26, 2002

Dallas

Bank of Tanglewood, National Association, Houston, Texas -- report on competitive factors of the proposed merger with TC Interim Bank, National Association.

- Submitted, March 29, 2002

Competitive Factors Reports

Chicago

Bank One, National Association, Chicago, Illinois -- report on competitive factors of the proposed merger with Bank One, Michigan, Detroit, Michigan, and of the proposed purchase by First USA Bank, National Association, Wilmington, Delaware, of certain assets and liabilities of Bank One, Michigan, and Bank One, National Association.

- Submitted, March 27, 2002

Richmond

Branch Banking and Trust Company, Winston-Salem, North Carolina -- reports on competitive factors of the proposed mergers with AREA Bank, Owensboro, Kentucky, AREA Trust Company, and The Vine Street Trust Company.

- Submitted, March 27, 2002

Minneapolis

First Farmers & Merchants National Bank, Le Sueur, Minnesota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Cannon Falls branch of Marquette Bank, National Association, Rogers.

- Submitted, March 29, 2002

New York

Kearny Mutual Holding Company, Kearny, New Jersey, and Kearny Financial Corporation -- report on competitive factors of the proposed acquisition of Pulaski Savings Bank, Springfield, and merger of Kearny Federal Savings Bank and Pulaski Savings Bank.

- Submitted, March 28, 2002

Dallas

Prosperity Bank, El Campo, Texas -- report on competitive factors of the proposed merger with Texas Guaranty Bank, N.A., Houston.

- Submitted, March 26, 2002

Chicago

Sauk Valley Bank & Trust Company, Sterling, Illinois -- report on competitive factors of the proposed merger with Republic Bank of Sterling.

- Submitted, March 27, 2002

Competitive Factors Reports

Chicago

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

- Submitted, March 27, 2002

Chicago

United Community Bank, Milford, Iowa -- report on competitive factors of the proposed merger with Security State Bank, Milford, and Security State Bank, Lake Park.

- Submitted, March 27, 2002

Extensions Of Time

Secretary

Citibank, N.A., New York, New York -- extension to April 21, 2003, for its subsidiaries, Citibank Overseas Investment Corporation, New Castle, Delaware, and Citicorp Finance (Thailand) Limited, Bangkok, Thailand, to divest an interest in certain property.

- Granted, March 28, 2002

Atlanta

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

- Granted, March 25, 2002

Financial Holding Companies

Atlanta

Community Bancshares of Mississippi, Inc., Brandon, Mississippi -- election to become a financial holding company.

- Effective, March 28, 2002

Dallas

PSB Financial Corporation, Many, Louisiana -- election to become a financial holding company.

- Effective, March 28, 2002

Membership

Richmond

Peoples Bank of Virginia, Richmond, Virginia -- membership in the Federal Reserve System.

- Approved, March 26, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, March 30, 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	Northern Bancorp, Inc., Woburn, Massachusetts - notification filed by a group comprised of Dorothy M. Mawn, Woburn, Massachusetts, and her family and affiliated entities acting in concert to acquire greater than 25% of the voting shares of Northern Bancorp, Inc.	Newspaper - 04/15/2002 Fed Reg - 04/12/2002
CIC	Northern Bancorp, Inc., Woburn, Massachusetts - notification filed by Dorothy M. Mawn, Woburn, Massachusetts, to acquire up to no more than 15% of outstanding shares of Northern Bancorp, Inc.	Newspaper - 04/15/2002 Fed Reg - 04/12/2002
CIC	Northern Bancorp, Inc., Woburn, Massachusetts - notification filed by Thomas M. Mawn Jr. Trust Fund B, Woburn, Massachusetts, to acquire up to no more than 15% of outstanding shares of Northern Bancorp, Inc.	Newspaper - 04/15/2002 Fed Reg - 04/12/2002

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 22 8). 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 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, March 30, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	JP Morgan Chase Bank, New York, New York, to establish a branch office at 2551 Broadway, New York, New York.	Newspaper – 04/27/2002
Branch	Banco Popular North America, New York, New York, to establish a branch office at 1610 Main Avenue, Clifton, New York.	Newspaper – 04/17/2002

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, March 30, 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>
None		

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

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

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, March 30, 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>
None		

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

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

V – Availability of CRA public evaluations

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

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

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NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD</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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, March 30, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	CapitalBank, Greenwood, South Carolina, to establish a branch at 1722 North Main Street, Anderson, South Carolina.*	Newspaper - 04/04/2002
Branch	Farmers & Mechanics Bank, Frederick, Maryland, to establish a branch at 2151 Warwick Way, Marriottsville, Maryland.*	a Newspaper - 04/12/2002
Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, to establish a branch at 111 Gainsborough Square, Chesapeake, Virginia.*	Newspaper - 04/12/2002
18(c)	Virginia Heartland Bank, Fredericksburg, Virginia, to merge with Caroline Savings Bank, Bowling Green, Virginia.*	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>
None		

Section III – Applications subject to Federal Register notice only

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

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

<i>Type</i>	<i>Application</i>
3(a)(1)	MidCarolina Financial Corporation, Burlington, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of MidCarolina Bank, Burlington, North Carolina.

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

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NI = Needs to improve

SN = Substantial noncompliance

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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, March 30, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at the intersection of Castle Pines Parkway and I -25, Denver, Colorado.	04/02/2002*

*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>
CIC	BancSouth Corporation, Dothan, Alabama, prior change in control notice by Noel Mitchell Dowling, Jr. to acquire an additional 51.187 percent of the outstanding shares of BancSouth Corporation, and its subsidiary, BankSouth, both of Dothan, Alabama. Total ownership will equal 74.898 percent.	Fed Reg - 04/17/2002
CIC	American Bancshares Corporation, Livingston, Tennessee, prior change in control notice by Johnny Fred Coleman to acquire an additional 1.86 percent of the outstanding shares of American Bancshares Corporation, and its subsidiary, American Bank & Trust of the Cumberlands, both of Livingston, Tennessee. Total ownership will be 14.20 percent.	Fed Reg - 04/17/2002
CIC	Edison Bancshares, Inc., Fort Myers, Florida, prior change in control notice by Daniel E. Dosoretz, Victor J. Dosoretz, and Howard M. Sheridan to acquire an additional 19.9 percent of the outstanding shares of Edison Bancshares, Inc., and its subsidiary, Edison National Bank, both of Fort Meyers, Florida. Total ownership will be 50.12 percent.	Fed Reg – 04/18/2002

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)(1)	The BANKshares, Inc., Melbourne, Florida, notice to become a bank holding company by acquiring The Bank Brevard, Melbourne, Florida.
3(a)(1)	FCB Florida Banc orporation, Inc., Orlando, Florida, notice to become a bank holding company by acquiring First Commercial Bank of Florida, Orlando, Florida.

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

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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>
876634	Capital City Bank 217 North Monroe Street Tallahassee, Florida 32302 (850) 671-0300	12/10/2001	03/29/2002	S	X	

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, March 30, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	State Bank of Howards Grove, Howards Grove, Wisconsin, to assume approximately \$20 million in medical savings account deposits from Citizens Bank of Pennsylvania, Philadelphia, Pennsylvania.*	Newspaper – 04/07/2002

* 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)	Ames National Corporation, Ames, Iowa, to acquire 100 percent of United Bank & Trust N.A., Marshalltown, Iowa (in organization).*	Fed Reg – 04/23/2002 Newspaper – N/Avail
CC	Notice by Thomas Mark Huston, Columbus Junction, Iowa, to retain his control of 25.59% of CJSB Bancorporation, Columbus Junction, Iowa.	Fed Reg – 04/09/2002 Newspaper – 04/19/2002
3(a)(3)	Metropolitan Bank Group, Inc., Chicago, Illinois, Metropolitan Bancorp, Inc., Chicago, Illinois, and Plaza Bancorp, Inc., Norridge, Illinois, to acquire 100 percent of Firstcom Bancorp, Inc., Chicago, Illinois and thereby indirectly acquire The First Commercial Bank, Chicago, Illinois.*	Fed Reg – 04/23/2002 Newspaper – N/Avail
3(a)(1)	Nicolet Bankshares, Inc., Green Bay, Wisconsin, to become a bank holding company by acquiring 100 percent of Nicolet National Bank, Green Bay, Wisconsin.*	Fed Reg – 04/26/2002 Newspaper – N/Avail
3(a)(1) & 4(c)(8)	Peoples Bancorp., Rock Valley, Iowa, to become a bank holding company by acquiring 100 percent of Peoples Bank, Rock Valley, Iowa and to retain Peoples Financial Inc., Rock Valley, Iowa and thereby engage in insurance activities.*	Fed Reg – 04/24/2002 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>
3(a)(1) Notice	Franklin Bancorp, Inc., Southfield, Michigan, to become a bank holding company by acquiring 100 percent of Franklin Bank, N.A., Southfield, Michigan.
3(a)(1) Notice	Capital Bancshares, Inc., Primghar, Iowa, to become a bank holding company by acquiring at least 80 percent of Primghar Savings Bank, Primghar, Iowa.

Section V – Availability of CRA public evaluations

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

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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>
302133	Camp Grove State Bank 1 Main Street Camp Grove, Illinois 61424 (309) 493-5311	12/10/2001	03/26/2002	S		X

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, March 30, 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 Bancompany, Inc., Jefferson City, Missouri, by David C. Harrison to become co -trustee of the Central Bancompany Voting Trust Agreement which controls Central Bancompany, Inc., Jefferson City, Missouri. (Previously submitted during the week ending 03/02/2002)	Newspaper – 03/22/2002 Fed Reg – 03/27/2002
3A1 3A3	Tru-Bank Holdings LLC, St. Louis, Missouri, to become a banking holding company by acquiring 16.23 percent of The Templer Fund, Inc., St. Louis, Missouri. Also, a companion notice by The Templer Fund, St. Louis, Missouri, to increase its ownership of Truman Bancorp, Inc., St. Louis, Missouri from 36.77 percent to 40.89 percent.*	Newspaper – 04/29/2002 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>
4c8	Concord EFS, Inc., Memphis, Tennessee, to engage in data processing activities through the acquisition of Core Data Resources, Inc., Amarillo, Texas.	Fed Reg – 04/09/2002

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>
856748	The Citizens Bank Batesville, Arkansas	11/26/2001	3/19/2002	S	X	

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, March 30, 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>
3A1	Peoples State Bancorp, Inc., Munising, Michigan to become a bank holding company by acquiring 100 percent of Peoples State Bank of Munising, Munising, Michigan.*	Newspaper – N/Avail Fed Reg – 04/26/2002
3A3	State Bancshares of Ulen, Inc., Dilworth, Minnesota, to acquire 100 percent of K Roberts, Inc., Hendrum Minnesota, and thereby indirectly acquire Viking Bank, Hendrum , Minnesota.*	Newspaper-04/30/2002 Fed Reg- 04/26/2002
CIC	Nancy C. Day to retain control of Menahga Bancshares, Inc., Menahga, Minnesota and thereby indirectly retain control of First National Bank of Menahga, Menahga, Minnesota.	Newspaper – N/Avail Fed Reg – 04/16/2002

*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.

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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>
571154	State Bank of Alcester, Alcester, South Dakota	12/10/2001	03/26/2002	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, March 30, 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	Harold A. Hartzog, Hoxie, Kansas, to acquire control of State Bank Employee Stock Ownership Plan, Hoxie, Kansas, parent of Prairie State Bancshares, Inc., and State Bank of Hoxie, both of Hoxie, Kansas.	Newspaper – N/Available Fed Reg – N/Available
CIC	Gertrude Myers 1988 Revocable Trust, Alva, Oklahoma and Marilyn Myers Bouziden, Alva, Oklahoma, as trustee, to acquire control of Myers Bancshares, Inc., Alva, Oklahoma, parent of The Central National Bank in Alva, Alva, Oklahoma.	Newspaper – 04/03/2002 Fed Reg – 04/11/2002
CIC	Don H. Carlton and Brenda C. Bruton, both of Tulsa, Oklahoma, to acquire control of ASB Corporation, Tulsa, Oklahoma, parent of American State Bank, Tulsa, Oklahoma.	Newspaper – 04/19/2002 Fed Reg – 04/17/2002

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.

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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>
183154	First State Bank 308 N. Main Street Fairfax, Oklahoma 74637 -3025	09/30/2001	03/26/2002	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, March 30, 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>
None		

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

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

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, March 30, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Pacific Mercantile Bank, Costa Mesa, California, to establish a branch facility to be located at 4225 Executive Square, Suite 150, La Jolla, California.*	Newspaper – 03/30/2002

* 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)	First Financial Holdings, MHC, and First Financial of Renton, Inc., Renton, Washington, to become bank holding companies by acquiring 100 percent of First Savings Bank of Renton, SSB, Renton, Washington.*	Newspaper – 04/30/2002 Fed Reg – 04/29/2002
CIC	Notice by David F. Moorhouse to increase his shares in San Juan Bank Holding Company, Friday Harbor, Washington.*	Newspaper – N/Avail Fed Reg – 04/16/2002

* 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.

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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.

<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	
