
Federal Reserve Release



H.2

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

No. 37

Week Ending September 14, 2002

Testimony And Statements

Current Fiscal Issues -- statement by Chairman Greenspan before the House Committee on the Budget.

- Published, September 12, 2002

Forms

Forms -- extension without revision of the Recordkeeping, Reporting and Disclosure Requirements of Regulation BB (Community Reinvestment Act).

- Approved, September 6, 2002 (AC)

H.2 Actions under delegated authority

September 8, 2002 to September 14, 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

St. Louis

First State Bank of DeQueen, DeQueen, Arkansas -- to establish a branch at 3402 North Camellia Street, Lockesburg.
- Approved, September 10, 2002

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 3801 North Wright Road, Janesville.
- Approved, September 11, 2002

Cleveland

The North Side Bank and Trust Company, Cincinnati, Ohio -- to establish a branch at the intersection of Sheperd Lane and Union Centre Road, West Chester.
- Approved, September 9, 2002

Cleveland

The North Side Bank and Trust Company, Cincinnati, Ohio -- to establish a branch at 11628 Springfield Pike, Springdale.
- Approved, September 11, 2002

Atlanta

Riverside Bank of the Gulf Coast, Cape Coral, Florida -- to establish a branch at 4707 Southeast Ninth Place.
- Approved, September 12, 2002

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 320 South Alafaya Trail, Orlando, Florida.
- Approved, September 12, 2002

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 4303 U.S. Highway 27, Clermont, Florida.
- Approved, September 11, 2002

Bank Holding Companies

Kansas City

Adbanc, Inc., Ogallala, Nebraska -- to acquire shares of VBI, Inc., Colorado Springs, Colorado.

- Withdrawn, September 10, 2002

Chicago

Bement Bancshares, Inc., Bement, Illinois -- to acquire CGB&L Financial Group, Inc., Cerro Gordo, and thereby acquire Cerro Gordo Building and Loan, S.B.

- Approved, September 9, 2002

Richmond

Cecil Bancorp, Inc., Elkton, Maryland -- to become a bank holding company through the acquisition of Cecil Federal Bank, and for Cecil Federal Bank to become a member of the Federal Reserve System.

- Approved, September 12, 2002

Atlanta

Chestatee Bancshares, Inc., Dawsonville, Georgia -- to continue to engage in financial planning and financial product sales through Chestatee Financial Services, Inc. and in mortgage and loan origination through Chestatee Residential Mortgage, Inc.

- Withdrawn, September 11, 2002

Kansas City

Commercial Bancorp, Pine Bluffs, Wyoming -- to become a bank holding company through the acquisition of Farmers State Bank, and election to become a financial holding company.

- Approved, September 11, 2002

Atlanta

First Bank of Miami Shares, Inc., Coral Gables, Florida -- to become a bank holding company through the acquisition of First Bank of Miami, Miami.

- Approved, September 12, 2002

Bank Holding Companies

Richmond

First Citizens Bancorporation of South Carolina, Inc., Columbia, South Carolina -- to merge with C B Financial Corp., Warrenton, Georgia, and thereby indirectly acquire Citizens Bank.

- Approved, September 12, 2002

Minneapolis

First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota -- to acquire shares of Stearns Bank Canby National Association, Canby, Minnesota.

- Approved, September 13, 2002

Atlanta

Generations Bancshares, Inc., Blairsville, Georgia -- to become a bank holding company through the acquisition of Generations Bank, Blairsville, a de novo bank.

- Approved, September 9, 2002

Richmond

Guaranty Financial Services, Inc., Huntington, West, Virginia -- to become a bank holding company through the acquisition of Guaranty Bank & Trust Company.

- Approved, September 13, 2002

Kansas City

Lauritzen Corporation, Omaha, Nebraska -- to acquire shares of First National of Nebraska, Inc.

- Approved, September 9, 2002

St. Louis

Rockhold Bancorp, Kirksville, Missouri -- to increase its ownership interest in La Plata Bancshares, Inc., La Plata.

- Approved, September 9, 2002

Bank Holding Companies

St. Louis

State Bank & Trust Company Employee Stock Ownership Plan, Greenwood, Mississippi -- to become a bank holding company through the acquisition of shares of State Capital Corporation and the indirect acquisition of its subsidiary bank, State Bank & Trust Company, Cleveland; to acquire shares of Mississippi Southern Bank, Port Gibson; and for State Capital Corporation to acquire shares of Mississippi Southern Bank.

- Approved, September 13, 2002

San Francisco

SunFirst Corporation, St. George, Utah -- to become a bank holding company through the acquisition of SunFirst Bank.

- Returned, September 11, 2002

San Francisco

TODAY'S BANCORP, Inc., Vancouver, Washington -- to become a bank holding company through the acquisition of TODAY'S BANK, and election to become a financial holding company.

- Approved, September 11, 2002

Bank Mergers

Chicago

Johnson Bank, Racine, Wisconsin -- to merge with Capital Bank, Green Bay, and establish branches at 455 Riverdale Drive, Green Bay, and 840 Main Avenue, DePere.

- Approved, September 9, 2002

Kansas City

Pinnacle Bank, Papillion, Nebraska -- to merge with The Wymore State Bank, Wymore, and establish a branch.

- Approved, September 11, 2002

Banks, Nonmember, And Miscellaneous Institutions

Cleveland

KRM Holdings, Inc., Albany, New York -- to make an additional investment in its subsidiary, KRM Leasing, Ltd., Hamilton, Bermuda.

- Approved, September 11, 2002

Banks, State Member

New York

The Bank of New York, New York, New York -- to acquire Lockwood Insurance, Inc., Malvern, Pennsylvania, through the acquisition of LFG, Inc. and Electronic Managed Account Technologies, Inc., subsidiaries of Lockwood Financial Group II, LLC.
- Withdrawn, September 13, 2002

Change In Bank Control

Minneapolis

Chippewa Valley Agency, Ltd., Winter, Wisconsin -- change in bank control.
- Permitted, September 10, 2002

Kansas City

Consolidated Equity Corporation, Purcell, Oklahoma -- change in bank control.
- Permitted, September 10, 2002

Minneapolis

First Southwest Bancorporation, Bismarck, North Dakota -- change in bank control.
- Permitted, September 10, 2002

Atlanta

Liberty Shares, Inc., Hinesville, Georgia -- change in bank control.
- Permitted, September 13, 2002

Competitive Factors Reports

Chicago

The American Bank, Cerro Gordo, Illinois -- report on competitive factors of the proposed merger with Cerro Gordo Building and Loan, S.B.
- Submitted, September 10, 2002

Atlanta

Bank of Upson, Thomaston, Georgia -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Luthersville branch of Bank of Coweta, Newman.
- Submitted, September 11, 2002

Competitive Factors Reports

Richmond

Bradford Bank, Baltimore, Maryland -- report on competitive factors of the proposed merger with Wyman Park Federal Savings and Loan Association, Lutherville.
- Submitted, September 11, 2002

Richmond

Carolina First Bank, Greenville, South Carolina -- report on competitive factors of the proposed merger with Rock Hill Bank and Trust, Rock Hill.
- Submitted, September 13, 2002

Atlanta

CenterState Bank of Florida, Winter Haven, Florida -- report on competitive factors of the proposed merger with CenterState Interim Bank.
- Submitted, September 11, 2002

Minneapolis

Citizens Community Federal, Altoona, Wisconsin -- report on competitive factors of the proposed acquisition of The Chippewa Falls branch of American Bank, Eau Claire.
- Submitted, September 11, 2002

Secretary

City National Bank, Beverly Hills, California -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Newburgh, New York, branch of Fleet National Bank, Providence, Rhode Island.
- Submitted, September 11, 2002

Cleveland

The Clarksburg Commercial Bank, Clarksburg, Ohio -- report on competitive factors of the proposed merger with CCB Interim Bank.
- Submitted, September 13, 2002

Atlanta

Commercebank, National Association, Coral Gables, Florida -- report on competitive factors of the proposed merger with the Coral Gables and New York, New York, agencies of Banco Mercantil, C.A. (Banco Universal), Caracas, Venezuela, through a corporate reorganization.
- Submitted, September 11, 2002

Competitive Factors Reports

San Francisco

First Community Bank of Washington, Lacey, Washington -- report on competitive factors of the proposed merger with Harbor Bank, N.A., Gig Harbor.
- Submitted, September 9, 2002

Cleveland

First National Bank of Pennsylvania, Greenville, Pennsylvania -- report on competitive factors of the proposed merger with Metropolitan National Bank, Youngstown, Ohio.
- Submitted, September 13, 2002

Kansas City

First State Bank, Grandfield, Oklahoma -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Davidson branch of Bank 2, Oklahoma City.
- Submitted, September 10, 2002

Secretary

First-Citizens Bank and Trust Company of South Carolina, Columbia, South Carolina -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Timmonsville and Dillon branches of RBC Centura Bank, Rocky Mount, North Carolina.
- Submitted, September 11, 2002

Philadelphia

Keystone Savings Bank, Bethlehem, Pennsylvania -- report on competitive factors of the proposed merger with Keystone Interim One and Keystone Interim Two.
- Submitted, September 13, 2002

New York

Panasia Bank, National Association, Fort Lee, New Jersey -- report on competitive factors of the proposed purchase of certain assets and acquisition of certain liabilities of the Elkins Park, Pennsylvania, branch of Wilmington Savings Fund Society, FSB, Wilmington, Delaware.
- Submitted, September 12, 2002

Competitive Factors Reports

San Francisco

Provident Savings, F.S.B., Riverside, California -- report on competitive factors of the proposed acquisition of the Sun City branch of Valley Bank, Moreno Valley.
- Submitted, September 11, 2002

San Francisco

Silvergate Bank, La Mesa, California -- report on competitive factors of the proposed acquisition of the Lancaster and Riverside branches of Humboldt Bank, Eureka.
- Submitted, September 10, 2002

Secretary

Southern Bank and Trust Company, Mount Olive, North Carolina -- report on competitive factors of the proposed acquisition of assets and assumption of liabilities of the Scotland Neck branch of RBC Centura Bank, Rocky Mount.
- Submitted, September 11, 2002

San Francisco

United Commercial Bank, San Francisco, California -- report on competitive factors of the proposed merger with Bank of Canton of California.
- Submitted, September 9, 2002

Secretary

Wells Fargo Bank South Dakota, National Association, Sioux Falls, South Dakota -- report on competitive factors of the proposed merger with Marquette Trust Company of South Dakota, National Association.
- Submitted, September 12, 2002

Secretary

Wyoming County Bank, Warsaw, New York -- report on competitive factors of the proposed purchase of three branches of The Pavilion State Bank, Pavilion.
- Submitted, September 11, 2002

Extensions Of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to December 13, 2002, to acquire shares of The ANB Corporation and its subsidiary, ANB Delaware Corporation, and American National Bank.

- Granted, September 13, 2002

Atlanta

Compass Bank, Birmingham, Alabama -- extension to September 17, 2003, to establish branches at the intersections of Chandler Boulevard and North Price Road, Chandler, Arizona, and Preston and Stone Crest Roads, Frisco, Texas.

- Granted, September 12, 2002

Atlanta

F.N.B. Corporation, Naples, Florida -- extension to January 4, 2003, to acquire shares of Sun Bancorp, Inc., Selinsgrove, Pennsylvania, and indirectly acquire its subsidiary, Sun Bank.

- Granted, September 12, 2002

Atlanta

Pointe Bank, Boca Raton, Florida -- extension to September 19, 2003, to establish a branch at 500 South Pointe Drive, Miami Beach.

- Granted, September 12, 2002

International Operations

Cleveland

PNC Bank, National Association, Pittsburgh, Pennsylvania -- to acquire indirectly BlackRock Japan Co., Ltd., Tokyo, Japan, a de novo company, through BlackRock Overseas Investment Corporation, New York, New York, an Edge corporation subsidiary of PNC Bank, Pittsburgh.

- Approved, September 13, 2002

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 14, 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.

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, September 14, 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	Rabobank Nederland, Utrecht, Netherlands, to acquire VIB Corp, and Valley Independent Bank, El Centro, California.	Newspaper – 10/05/2002 Fed Reg – 10/07/2002

* Subject to 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.

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 14, 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.

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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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, September 14, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Fifth Third Bank, Western Michigan, Grand Rapids, MI to establish a branch at 630 North Western Avenue, Lake Forest, IL.*	Newspaper - 09/10/2002

*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)	Application by Deerfield Bancshares, Inc., Clarksburg, OH to acquire The Clarksburg Commercial Bank, Clarksburg, OH pursuant to the provisions of Section 3(a)(1) of the Bank Holding Company Act.*	Newspaper – 09/13/2002 Fed Reg – 09/16/2002

*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.

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

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

O = Outstanding

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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>
344816	Citizens Deposit Bank and Trust Second and Main Street Vanceburg, KY 41179	06/17/2002	09/11/2002	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, September 14, 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)	First Bancorp, Troy, North Carolina, to merge with Carolina Community Bancshares, Inc., Latta, South Carolina.*	Fed Reg - 10/07/2002 Newspaper - 09/27/2002
3(a)(1)	JCO Partners, L.P.; JCO Partners II, L. P.; JCO Ventures, LLC; HAO Partners, L. P.; HAO Partners II, L. P.; HAO Management Company, LLC; FOJ Partners, L.P.; FOJ Partners II, L.P.; FOJ Management Company, LLC; and Frances W. Arthur Irrevocable Trust No. 2 for the Benefit of Frances Oxner Jorgenson, all of Union, South Carolina, to become bank holding companies through the acquisition of various shares of Chesnee State Bancshares, Inc., Chesnee, South Carolina, Arthur State Bancshares, Inc., Union, South Carolina, and Woodruff State Bancshares, Inc., Woodruff, South Carolina.*	Fed Reg - 10/15/2002 Newspaper - 10/13/2002

*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>
3(a)(1)	Allegheny Bancshares, Inc., Franklin, West Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Pendleton County Bank, Franklin, West Virginia.

Section V – Availability of CRA public evaluations

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

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

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

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

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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>
1494240	RBC Centura Bank 1417 Centura Highway Rocky Mount, North Carolina 27804	03/04/2002	09/08/2002	S	X	

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, September 14, 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 Trust Bank, Atlanta, Georgia, to merge with Citizens Federal Savings Bank, Birmingham, Alabama.*	Newspaper - N/Avail

*Subject to provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Financial Corporation of Louisiana, Crowley, Louisiana, to merge with Security Acadia Bancshares, Inc., Rayne, Louisiana, and thereby directly acquire Rayne State Bank & Trust Company, Rayne, Louisiana.*	Newspaper-10/01/2002 Fed Reg-10/07/2002
3(a)(3)	NW Services Corporation, Ringgold, Georgia, to acquire The Bank of Sharon, Sharon, Tennessee.*	Newspaper-09/06/2002 Fed Reg-09/09/2002
CIC	Twin Cities Financial Services, Inc., Maryville, Tennessee, after-the-fact change in control by Joe B. Bruce, Bruce Investments, LP; Leann Hicks; Thelma Carter; Chadwick T. Hicks; Beth Ann Hicks; Mary Joe Willocks; to retain 19.79 percent of the outstanding shares of Twin Cities Financial Services, Inc., and its subsidiary, Citizens Bank of Blount County, both of Maryville, Tennessee.	Newspaper-09/27/2002 Fed Reg-09/27/2002

*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>
3(a)(1)	Cypress Bankshares, Inc., Palm Coast, Florida, notice to become a bank holding company by acquiring Cypress Bank, Palm Coast, Florida.
WAIVR	Citizens Trust Bank, Atlanta, Georgia, application waiver request of the proposed acquisition of CFS Bancshares, Inc., and its subsidiary, Citizens Federal Savings Bank, both of Birmingham, Alabama.

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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, September 14, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	Central Bank, Storm Lake, Iowa, for prior approval to acquire through merger Central Bank, Spirit Lake, Iowa (formerly Security State Bank, Lake Park, Iowa). In connection with the merger, Central Bank, Storm Lake, Iowa, plans to establish a branch at 1400 18th Street, Spirit Lake, Iowa.*	Newspaper – N/Avail
Branch	First Community Bank, Harbor Springs, Michigan, to establish a branch facility to be located at 930 Spring Street, U.S. 131 South, Petoskey, Michigan.*	Newspaper – 09/19/2002

* 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)	Fidelity Company, Dyersville, Iowa, for prior approval to acquire 100 percent of the voting shares of Worthington Bancorporation, Worthington, Iowa, and thereby indirectly acquire State Bank, Worthington, Iowa.*	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notice by Ross David Levin, Evanston, Illinois, Louis Jonathon Kolom, Lincolnwood, Illinois, Shabsa Abraham Lis, Skokie, Illinois, Aaron L. Kolom, Los Angeles, California, Sherwin Greenberg, Chicago, Illinois and Arthur Myer Goldrich, Skokie, Illinois, to retain control of First Equity Corp., Skokie, Illinois and to thereby retain indirect control of 1st Equity Bank, Skokie, Illinois.	Fed Reg – 09/17/2002 Newspaper – N/Avail
3(a)(5)	Merchants and Manufacturers Bancorporation, Inc., New Berlin, Wisconsin and Merchants Merger Corp., New Berlin, Wisconsin, to merge with Fortress Bancshares, Inc., Westby, Wisconsin and thereby indirectly acquire Fortress Bank of Westby, Westby, Wisconsin, Fortress Bank, N.A., Houston, Minnesota, and Fortress Bank of Cresco, Cresco, Iowa.*	Fed Reg – 09/23/2002 Newspaper – 09/30/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice on behalf of Peter C. Cook, first trustee of the Peter C. Cook Trust to acquire 166,667 shares (12.52%) of Northpointe Bancshares, Inc., Grand Rapids, Michigan, and thereby indirectly acquire Northpointe Bank, Grand Rapids, Michigan.	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	SCB Bancorp, Inc., East Lansing, Michigan, to become a bank holding company by acquiring 100 percent of Summit Community Bank (in organization), East Lansing, Michigan.*	Fed Reg – 10/04/2002 Newspaper – N/Avail
CIC	Notice by Mark B. Richardson and Kimberly A. Richardson, to become co-trustees of a Grantor Trust established by their father, Coyn Richardson, and thus to acquire control of Wellington Bancorp, Inc., Springfield, Illinois, and thereby indirectly acquire Community Bank, Hoopeston, Illinois.	Fed Reg – 10/03/2002 Newspaper – 09/20/2002
CIC	Notication filed pursuant to the Change in Bank Control Act of 1978 by Ramon J. Green, Jacksonville, Illinois, as general partner of Green Enterprises, L.P. Jacksonville, Illinois, as trustee of the Ramon J. Green Trust, Jacksonville, Illinois, and co-trustee of the Beverly J. Green Trust, Jacksonville, Illinois, and Beverly J. Green, Jacksonville, Illinois, as co-trustee of the Beverly J. Green Trust, to retain control and increase their ownership in West Plains Investors, Inc., Pleasant Plains, Illinois, and thereby to indirectly retain control and increase their ownership in Pleasant Plains State Bank, Pleasant Plains, Illinois.	Fed Reg – 09/23/2002 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>
371232	First Community Bank & Trust 111 Dixie Hwy Beecher, Illinois 60401 (708) 946-2246	05/06/2002	09/12/2002	S		X
503547	The Fairmount State Bank 101 N. Main Street Fairmount, Indiana 46928 (765) 948-4330	01/22/2002	09/13/2002	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, September 14, 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>
4c8	Integra Bank Corporation, Evansville, Indiana, to engage in reinsuring optional credit life and credit accident and health insurance sold by its banking subsidiary through the acquisition of 79 percent of Integra Reinsurance Company, Ltd. Evansville, Indiana. (Previously submitted during the week ending September 7, 2002)	Fed Reg – 09/27/2002

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.

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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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, September 14, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	Wadena State Bank, Wadena, Minnesota proposes to merge with Security State Bank of Deer Creek, Deer Creek, Minnesota and incident thereto establish branches in Deer Creek, Minnesota, and Bluffton, Minnesota*	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>
CIC	The Albert N. Roberts and Emma L. Roberts Revocable Trust, Albert N. Roberts and Emma L. Roberts, Co-trustees, Polson, Montana, to acquire control of Flathead Lake Bancorporation, Inc., Polson, Montana which controls, First Citizens Bank of Polson, Polson, Montana.	Fed Reg- N/Avail Newspaper- N/Avail

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

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

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

<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

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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, September 14, 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)	Peoples Bancorp., Red Cloud, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Peoples-Webster County Bank, Red Cloud, Nebraska.	Newspaper - N/Available Fed Reg - N/Available
CIC	Rinda Kay Harper, individually and as trustee of The Kay Harper Revocable Living Trust, Edmond, Oklahoma, to acquire control of First Jones Bancorporation, Inc., Jones, Oklahoma, parent of First State Bank, Jones, Oklahoma.	Newspaper - N/Available Fed Reg - 10/03/2002

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.

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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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, September 14, 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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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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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>
3022281	First Bank and Trust 2200 W. Ennis Avenue Ennis, Texas 75119	06/24/2002	09/17/2002	S		X

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, September 14, 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)	Sumitomo Mitsui Financial Group, Inc., Tokyo, Japan, to become a bank holding company by acquiring 100 percent of Manufacturers Bank, Los Angeles, California.*	Newspaper – N/Avail Fed Reg – 9/23/2002
CIC	Notice by James O. Pohlada, Robert C. Pohlada, and William M. Pohlada to increase their ownership in National Mercantile Bancorp, Los Angeles, California.*	Newspaper – 10/02/2002 Fed Reg – 09/27/2002

* 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>
3(a)(5)(C)	Greater Sacramento Bancorp to become a bank holding company by acquiring Bank of Sacramento, both of Sacramento, 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.

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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

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