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# Federal Reserve Release

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

*No. 42*

*Week Ending October 19, 2002*

**Enforcement**

O.A.K. Financial Corporation, Byron Center, Michigan, and Byron Center State Bank -- written agreement, dated October 4, 2002, with the Federal Reserve Bank of Chicago and the Michigan Office of Financial and Insurance Services.  
- Announced, October 17, 2002

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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**

## St. Louis

Arvest Bank, Fayetteville, Arkansas -- to relocate a branch in Oklahoma City, Oklahoma, from 9000 South Western Avenue to 9350 South Western Avenue.  
- Approved, October 17, 2002

## Kansas City

Bank of Jackson Hole, Jackson, Wyoming -- to establish a branch at 3285 West Village Drive, Teton Village.  
- Approved, October 18, 2002

## Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at Valleydale Road and Highway 31.  
- Approved, October 18, 2002

## New York

First Tier Bank & Trust, Salamanca, New York -- to establish a branch at 284 East Fairmount Avenue, Lakewood.  
- Approved, October 15, 2002

## San Francisco

Hanmi Bank, Los Angeles, California -- to establish a branch at 2765 El Camino Real, Santa Clara.  
- Approved, October 18, 2002

## Atlanta

Landmark Bank of Florida, Sarasota, Florida -- to establish a branch at 544 West Washington Boulevard.  
- Approved, October 17, 2002

## St. Louis

Pulaski Bank and Trust Company, Little Rock, Arkansas -- to establish a branch at 5111 Highway 5 North, Bryant.  
- Approved, October 18, 2002

**Bank Branches, Domestic**

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 2750 Carl T. Jones Drive, Lot #5, Huntsville.  
- Approved, October 16, 2002

Dallas

Texas State Bank, McAllen, Texas -- to establish a branch at 1000 Main Street, Houston.  
- Approved, October 17, 2002

**Bank Holding Companies**

Kansas City

First Okmulgee Corporation, Okmulgee, Oklahoma -- to acquire First National of Henryetta, Inc., Henryetta, and First National Bank, Henryetta.  
- Withdrawn, October 17, 2002

Dallas

IBT Bancorp, Inc., Dallas, Texas, and IBT Delaware Bancorp, Inc., Dover, Delaware -- to become bank holding companies through the acquisition of Independent Bank of Texas, Irving, a de novo bank; and for Independent Bank of Texas to become a member of the Federal Reserve System.  
- Approved, October 17, 2002

Director, BS&R

Marquette Financial Companies, Minneapolis, Minnesota, and Community Bank of Arizona, National Association, Wickenburg, Arizona -- request for an exemption from section 23A of the Federal Reserve Act.  
- Granted, October 11, 2002 (AC)

Chicago

Salin Bancshares, Inc., Indianapolis, Indiana, and Salin Bank and Trust Company -- to acquire Blue River Federal Savings Bank, Edinburgh; and for Salin Bank and Trust Company, Indianapolis, to merge with Blue River Federal Savings Bank, and thereby establish branches.  
- Approved, October 18, 2002

### **Bank Holding Companies**

#### Chicago

SCB Bancorp, Inc., East Lansing, Michigan -- to become a bank holding company through the acquisition of Summit Community Bank, a de novo bank.

- Approved, October 18, 2002

### **Bank Mergers**

#### Minneapolis

Wadena State Bank, Wadena, Minnesota -- to merge with Security State Bank of Deer Creek, Deer Creek, and thereby establish branches in Deer Creek and Bluffton.

- Approved, October 18, 2002

### **Change In Bank Control**

#### Kansas City

First Jones Bancorporation, Inc., Jones, Oklahoma -- change in bank control.

- Permitted, October 17, 2002

### **Competitive Factors Reports**

#### San Francisco

Bank of Visalia, Visalia, California -- report on competitive factors of the proposed merger with Valley Commerce Bancorp Merger Subsidiary, Inc.

- Submitted, October 15, 2002

#### Philadelphia

The Bank, Deptford Township, New Jersey -- report on competitive factors of the proposed merger with Woodstown National Bank, Woodstown.

- Submitted, October 17, 2002

#### Atlanta

Citizens Tri-County Bank, Dunlap, Tennessee -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Montegale and Tracy City branches of Union Planters Bank, Memphis.

- Submitted, October 16, 2002

### **Competitive Factors Reports**

#### Atlanta

Eagle Bank of Alabama, Opelika, Alabama -- report on competitive factors of the proposed merger with CharterBank, West Point, Georgia.  
- Submitted, October 16, 2002

#### Chicago

Franklin Bank, National Association, Southfield, Michigan -- report on competitive factors of the proposed merger with FB Interim National Bank.  
- Submitted, October 16, 2002

#### Secretary

National Bank of Arizona, Tucson, Arizona -- report on competitive factors of the proposed merger with Frontier State Bank, Show Low.  
- Submitted, October 17, 2002

#### Dallas

Prosperity Bank, El Campo, Texas -- report on competitive factors of the proposed merger with First National Bank of Bay City, Bay City.  
- Submitted, October 10, 2002 (AC)

#### Boston

Putnam Savings Bank, Putnam, Connecticut -- report on competitive factors of the proposed merger with Stock Savings Bank.  
- Submitted, October 16, 2002

#### New York

Sound Federal Bancorp, Mamaroneck, New York -- report on competitive factors of the proposed acquisition of Sound Federal Savings and Loan Association.  
- Submitted, October 18, 2002

#### San Francisco

United Commercial Bank, San Francisco, California -- report on competitive factors of the proposed acquisition of the Brooklyn, New York, branch of Broadway National Bank, New York.  
- Submitted, October 15, 2002

**Financial Holding Companies**

Richmond

First National Bancshares, Inc., Spartanburg, South Carolina -- election to become a financial holding company.

- Effective, October 17, 2002

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, October 19, 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

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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, October 19, 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

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

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## Section VI – CRA examinations scheduled for

Quarter of

*Institution*

*Location*

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None

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## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, October 19, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Equity Bank, Marlton, NJ, to establish branch office at 24 Cedar Street, Lititz, PA.	10/09/2002

#### 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**

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

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

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

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## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, October 19, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Sky Bank, Salineville, OH of its intent to establish a branch facility at 1669 West 5 <sup>th</sup> Avenue, Columbus, OH.*	10/17/2002

\*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)	Application by KeyCorp, Cleveland, OH and Buffalo Acquiror Sub, Inc., Cleveland, OH to acquire all voting shares of Union Bankshares, Inc., Denver, CO and its subsidiary Union Bank & Trust, Denver, CO.*	Newspaper - 11/14/2002 Fed Reg - 11/18/2002

\*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.

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					<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, October 19, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Farmers & Merchants Bank, Timberville, Virginia, to establish a branch at 207 University Boulevard, Suite 100, Harrisonburg, Virginia.*	Newspaper - 10/26/2002
Branch	CapitalBank, Greenwood, South Carolina, to establish a branch at 200 Springdale Drive, Clinton, South Carolina.*	Newspaper - 10/31/2002
Branch	Bank of Clarke County, Berryville, Virginia, to establish a branch at 3360 Valley Avenue, Winchester, Virginia.*	Newspaper - 11/08/2002

\*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>
CIC	Notice of Change in Control filed by Charles F. Sposato to acquire in excess of 10% of the voting securities of Cecil Bancorp, Inc., Elkton, Maryland.	Fed Reg - N/Avail Newspaper - N/Avail

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

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

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

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



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

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					<i>LrgBk</i>	<i>SmBk</i>
390925	FNB Southeast 202 North Main Street Reidsville, North Carolina 27320	07/08/2002	10/16/2002	S		X
1216291	Resource Bank 3720 Virginia Beach Boulevard Virginia Beach, Virginia 23452	04/29/2002	10/19/2002	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, October 19, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 115 Third Street, Neptune Beach, Florida, to be known as the Neptune Beach Branch.*	Newspaper-10/30/2002
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2435 Brentwood Boulevard, Naples, Florida, to be known as the Immokolee Road Branch.*	Newspaper-10/26/2002
Branch	Fifth Third Bank, Naples, Florida, to establish a branch located at 800 North Collier Boulevard, Marco Island, Florida, to be known as the Marco Island Banking Center.*	Newspaper-10/30/2002

\*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	Eagle National Holding Company, Miami, Florida, prior change in control notification filed by Mr. Mark Kardonski, the proposed trustee of GNB Holding Trust, to control 100 percent of the outstanding common stock of Eagle National Holding Company, Inc., Miami, Florida.	Newspaper-10/30/2002 Fed Reg-11/07/2002
CIC	Greater Rome Bancshares, Inc., Rome, Georgia, prior change in control notice by Thomas D. Caldwell, III, to acquire an additional 0.15 percent of the outstanding shares of Greater Rome Bancshares, Inc.	Newspaper-10/25/2002 Fed Reg-11/07/2002
3(a)(3)	Southwest Florida Community Bancorp, Inc. Fort Myers, Florida, proposes to acquire 50 percent of the outstanding shares of Sanibel Captiva Community Bank, Sanibel, Florida (in organization).*	Newspaper-11/15/2002 Fed Reg-N/Avail

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

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

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

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

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

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					<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, October 19, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish branches to be located at Arizona Avenue and Germann Road, Chandler, Arizona; Val Vista Drive and Williams Field Road, Gilbert, Arizona, and Westland Road and Scottsdale Road, Scottsdale, Arizona.*	Newspaper – 10/14/2002
Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish a branch facility to be located at 13951 West Thomas Road, Goodyear, Arizona.*	Newspaper – 10/11/2002
18C & Branches	Midwest Bank and Trust Company, Elmwood Park, Illinois, to merge with Fairfield Savings Bank, F.S.B., Long Grove, Illinois and thereby to establish branches.*	Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3) & 3(a)(5)	Backlund Investment Co., Peoria, Illinois, to acquire 100 percent of each of the following: Astoria Investment Company, Astoria, Illinois, and thereby indirectly acquire Farmers State Bank, Astoria, Astoria, Illinois; Bartonville Investment Co., Peoria, Illinois, and thereby indirectly acquire Bartonville Bank, Bartonville, Illinois; Backlund -White, Inc., Peoria, Illinois, and thereby indirectly acquire Glasford State Bank, Glasford, Illinois; Backlund -Scott Company, Wyoming, Illinois and thereby indirectly acquire Wyoming Bank & Trust Company, Wyoming, Illinois; Dunlap Bank, Dunlap, Illinois; and to acquire control of at least 25 percent of the voting shares of Hopedale Investment Company, Hopedale, Illinois, and thereby indirectly acquire Community Bank of Hopedale, Hopedale, Illinois.*	Fed Reg – 11/18/2002 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>
3(a)(3) & 3(a)(1)	BTC Financial Corporation, Des Moines, Iowa, to acquire 100 percent of Midamerica Financial Corporation, Des Moines, Iowa, and thereby indirectly acquire Bankers Trust Company, N.A. (in organization), Cedar Rapids, Iowa, and by Midamerica Financial Corporation, Des Moines, Iowa, to become a bank holding company by acquiring 100 percent of Bankers Trust Company, N.A. (in organization), Cedar Rapids, Iowa.*	Fed Reg – 11/01/2002 Newspaper – 11/04/2002
CIC	Notice by Steven M. Eldred, Beloit, Wisconsin, as voting trustee of the Helen M. Eldred Voting Trust and the John M. Eldred Voting Trust; and the Eldred Family Limited Partnership I and Eldred Family Limited Partnership II, both located in Beloit, Wisconsin, to gain control of Centre 1 Bancorp, Inc., Beloit, Wisconsin, and thereby indirectly acquire First National Bank and Trust Company of Beloit, Beloit, Wisconsin.	Fed Reg – 10/22/2002 Newspaper – N/Avail
3(a)(3)	Herky Hawk Financial Corp., Monticello, Iowa, to acquire 100 percent of Munter Agency, Inc., Strawberry Point, Iowa, and thereby indirectly acquire Union Bank & Trust Company, Strawberry Point, Iowa.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Mahaska Investment Company, Oskaloosa, Iowa and Mahaska Investment Company ESOP, Oskaloosa, Iowa, to acquire 100 percent of Belle Plaine Service Corporation, Belle Plaine, Iowa, and thereby indirectly acquire Citizens Bank and Trust Company, Hudson, Iowa.*	Fed Reg – 11/18/2002 Newspaper – N/Avail
4(c)(8)	Midwest Banc Holdings, Inc., Elmwood Park, Illinois, to merge with Big Foot Financial Corporation, Long Grove, Illinois, and thereby indirectly acquire Fairfield Savings Bank, F.S.B., Long Grove, Illinois, and thereby operate a savings association.*	Fed Reg – 11/15/2002 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>
4(c)(8)	CIB Marine Bancshares, Inc., Pewaukee, Wisconsin, to acquire ComCor Mortgage Corporation, Waukesha, Wisconsin, and thereby engage in mortgage business operations.

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

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					<i>LrgBk</i>	<i>SmBk</i>
366247	Templeton Savings Bank 103 S. Main Street Templeton, Iowa 51463 (712) 669-3322	06/10/2002	10/16/2002	S		X
210434	The Northern Trust Company 50 S. LaSalle Street Chicago, Illinois 60675 (312) 630-6000	03/04/2002	10/18/2002	O	X	
913940	Fifth Third Bank One Vandenberg Center Grand Rapids, Michigan 49503 (616) 771-5000	09/04/2001	10/15/2002	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, October 19, 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)	First Banks, Inc., St. Louis, Missouri, to acquire 100 percent of the voting shares of Bank of Ste. Genevieve, Sainte Genevieve, Missouri. In connection with this transaction, First Banks, Inc. has requested the release of passivity commitments that it made in connection with its ownership interest in Allegiant Bancorp, Inc., St. Louis, Missouri, the parent company of Bank of Ste. Genevieve.	Newspaper – 11/16/2002 Fed Reg – 11/18/2002

\* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Signature Bancshares, Inc., Springfield, Missouri, to engage in securities brokerage activities through the establishment of Signature Investment Services, LLC, Springfield, Missouri.	Fed Reg – 11/06/2002

#### 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**

---

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**NI = Needs to improve**

**SN = Substantial noncompliance**

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

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

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

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

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, October 19, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Ronan State Bank, Ronan, Montana, to establish a branch facility to be located at 1124 Highway 93S, Suite C, Ronan, Montana.*	Newspaper – 11/04/2002

\* 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)	State Bankshares, Inc., Fargo, North Dakota, to acquire 100% of State Bank of Moorhead, Moorhead, Minnesota.*	Fed Reg – 11/01/2002 Newspaper – N/Avail
3(a)(3)	TCF Financial Corporation, Wayzata, Minnesota, to acquire an additional 5.00%, thereby increasing its total ownership to 9.99%, of the voting shares of MainStreet BankShares, Inc., Martinsville, Virginia, which owns Smith River Community Bank, N.A., Martinsville, Virginia, and Franklin Community Bank, N.A., Rocky Mount, Virginia, a de novo bank.*	Fed Reg – 11/18/2002 Newspaper – N/Avail
3(a)(1)	Community Financial Corporation, Owatonna, Minnesota, to become a bank holding company by acquiring 100% of the voting shares of Community Bank Owatonna, Owatonna, Minnesota, a de novo bank.*	Fed Reg – 10/25/2002 Newspaper – 10/18/2002
CIC	Marie Gillespie, LaGrange Park, Illinois, as trustee of the Lake Bank Shares, Inc. Employee Stock Ownership Plan, Emmons, Minnesota, to gain control of Lake Bank Shares, Inc., Emmons, Minnesota, and thereby indirectly gain control of Security Bank of Minnesota, Albert Lea, Minnesota, and First State Bank of Emmons, Emmons, Minnesota.	Fed Reg – 10/21/2002 Newspaper – N/Avail
CIC	Robert B. Whitlock, Minneapolis, Minnesota, to retain control as trustee of Lake Bank Shares, Inc. Employee Stock Ownership Plan, Emmons, Minnesota, and thereby indirectly retain control of Lake Bank Shares, Inc., Emmons, Minnesota, which owns Security Bank of Minnesota, Albert Lea, Minnesota, and First State Bank of Emmons, Emmons, Minnesota.	Fed Reg – 10/21/2002 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>
CIC	Jonathon H. Berg, M.D., Northwood, North Dakota, as trustee of the Herbert A. Lund Revocable Trust, to gain control of Lake Bank Shares, Inc., Emmons, Minnesota, and thereby indirectly gain control of Security Bank of Minnesota, Albert Lea, Minnesota, and First State Bank of Emmons, Emmons, Minnesota.	Fed Reg – 10/21/2002 Newspaper – N/Avail
CIC	Kevin L. Johnson, North Oaks, Minnesota, to acquire control of Johnson Holdings, Inc., Isanti, Minnesota, and thereby indirectly acquire control of East Central Holding Company, Isanti, Minnesota, which owns Landmark Community Bank, N.A., Isanti, Minnesota.	Fed Reg – 11/07/2002 Newspaper – 11/08/2002

\* 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

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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 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>
274856	Citizens State Bank of Arlington, Arlington, South Dakota	07/08/2002	10/15/2002	S		X

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## Section VI – CRA examinations scheduled for Quarter of

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*Institution* *Location*

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None

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## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, October 19, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Peoples National Bank & Trust, Ottawa, Kansas, to establish 434 S. Main Street, Ottawa, Kansas as a branch office and to relocate its main office to Lawrence, Kansas.	Newspaper - 11/16/2002
18(c)	Peoples National Bank & Trust, Ottawa, Kansas, to merge with Peoples Bank, Taos, New Mexico and to operate under the charter and title of Peoples Bank, Ottawa, Kansas.	Newspaper - 11/16/2002
18(c)	Peoples National Bank & Trust, Ottawa, Kansas, to purchase certain assets and assume certain liabilities of the following branches of Peoples Bank, Overland Park, Kansas: 13180 Metcalf Avenue, Overland Park, Kansas; 7810 W. 151 <sup>st</sup> Street, Overland Park, Kansas; 7404 W. 199 <sup>th</sup> Street, Stilwell, Kansas; 212 S. Broadway, Louisburg, Kansas; 29 West Wea, Paola, Kansas; 2220 Harper, Suite A, Lawrence, Kansas; and 4831 W. 6 <sup>th</sup> Street, Lawrence, Kansas.	Newspaper - 11/16/2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Commerce Bancorp, Inc., Duncan, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Commerce, Duncan, Oklahoma (in organization).	Newspaper - N/Available Fed Reg - 11/15/2002
3(a)(3)	Community Bankshares, Inc., Greenwood Village, Colorado, to acquire 100 percent of the voting shares of Community Banks of Tracy (formerly known as Tracy Federal Bank, F.S.B.), Tracy, California.	Newspaper - N/Available Fed Reg - 11/15/2002
3(a)(3)	First Okmulgee Corporation, Okmulgee, Oklahoma, to acquire up to 100 percent of the voting shares of First National of Henryetta, Inc., parent of First National Bank of Henryetta, both of Henryetta, Oklahoma.	Newspaper - N/Available Fed Reg - 11/18/2002

### 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>
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>
647759	Farmers State Bank Main Street Quinton, Oklahoma 74561	07/29/2002	10/14/2002	S		X
14258	Jackson State Bank & Trust 112 N. Center Jackson, Wyoming 83001	07/15/2002	10/16/2002	S	X	
7456	Bank of Hartington 229 N. Broadway Hartington, Nebraska 68739	07/29/2002	10/16/2002	S		X

**Section VI – CRA examinations scheduled for**

**Quarter of**

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*Institution*

*Location*

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None

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, October 19, 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)	MSB Financial Corp., Dallas, TX, to acquire MSB Delaware Financial Corp., Wilmington, DE, and Millennium State Bank of Texas, Dallas, Texas * (previously reported the week ending October 12, 2002)	Fed Reg – 11/09/2002 Newspaper – 11/18/2002
3(a)(1)	MSB Delaware Financial Corp., Wilmington, DE, to acquire Millennium State Bank of Texas, Dallas, Texas * (previously reported the week ending October 12, 2002)	Fed Reg – 11/09/2002 Newspaper – 11/18/2002

\* 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

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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</i>	
					<i>LrgBk</i>	<i>SmBk</i>
473266	Texas First Bank 3232 Palmer Hwy. Texas City, Texas 77590	07/29/2002	10/19/2002	S		X

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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# District 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, October 19, 2002

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Hanmi Bank, Los Angeles, California, to establish a branch facility to be located at 2765 El Camino Real, Santa Clara, California.*	Newspaper – 10/07/2002

\* 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)(1)	Liberty Financial Group, Inc., Eugene, Oregon, to become a bank holding company by acquiring 99.97 percent of Liberty Bank, Eugene, Oregon.*	Newspaper – 10/25/2002 Fed Reg – 11/18/2002
3(a)(3)	BankWest Nevada Corporation, Las Vegas, Nevada, to acquire 100 percent of Alliance Bank of Arizona (In Organization), Phoenix, Arizona.*	Newspaper – N/Avail Fed Reg – 11/18/2002

\* 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

## 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.

---

<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>
18863	Business Bank of California 140 South Arrowhead San Bernardino, CA 92408 (909) 888-2265	06/17/2002	10/17/2002	S		X

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The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

## Section VI – CRA examinations scheduled for

## Quarter of

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

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