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# Federal Reserve Release

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*H.2*

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

*No. 8*

*Week Ending February 22, 2003*

**Regulations And Policies**

Regulation B (Equal Credit Opportunity) -- final amendments regarding collection of data on applicants' personal characteristics in connection with nonmortgage credit and record retention for prescreened solicitations.

- Approved, February 19, 2003

## H.2 Actions under delegated authority

February 16, 2003 to February 22, 2003

**BS&R** Banking Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**OSDM** Office of Staff Director for Management

### **Bank Branches, Domestic**

#### Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 5182 North Oceanshore Boulevard, Palm Coast, Florida.

- Approved, February 19, 2003

#### Atlanta

Red River Bank, Alexandria, Louisiana -- to establish a mobile branch to operate in Rapides Parish.

- Approved, February 21, 2003

#### Richmond

Southern Community Bank and Trust, Winston-Salem, North Carolina -- to establish a branch at 2541 East Chester Drive, High Point.

- Approved, February 19, 2003

#### Dallas

Texas State Bank, McAllen, Texas -- to establish a branch at 423 Highway 6, Sugarland.

- Approved, February 21, 2003

#### San Francisco

Valley Independent Bank, El Centro, California -- to establish a branch at 6715 North Palm Avenue, Fresno.

- Approved, February 20, 2003

### **Bank Holding Companies**

#### Atlanta

Buford Banking Group, Inc., Buford, Georgia -- to become a bank holding company through the acquisition of Lanier Community Bank, a de novo bank.

- Approved, February 18, 2003

#### Kansas City

Campbell State Company, Campbell, Nebraska -- to acquire Blue Hill Agency, Inc., Blue Hill, and Commercial Bank.

- Approved, February 21, 2003

### **Bank Holding Companies**

#### San Francisco

Citizens Bancorp, Grass Valley, California -- to become a bank holding company through the acquisition of Citizens Bank of Nevada County, Nevada City.

- Approved, February 21, 2003

#### Atlanta

Coastal Commerce Bancshares, Inc., Houma, Louisiana -- to become a bank holding company through the acquisition of Coastal Commerce Bank.

- Approved, February 21, 2003

#### Atlanta

Old Florida Bankshares, Inc., Fort Myers, Florida -- to merge with Marine Bancshares, Inc., Naples, and thereby acquire Marine National Bank of Naples.

- Withdrawn, February 21, 2003

### **Bank Mergers**

#### Kansas City

Pinnacle Bancorp, Inc., Central City, Nebraska -- to merge with First National Bank of Elwood, Elwood, and thereby establish a branch.

- Approved, February 19, 2003

### **Bank Premises**

#### St. Louis

First State Bank of DeQueen, DeQueen, Arkansas -- to increase its investment in premises.

- Approved, February 20, 2003

### **Competitive Factors Reports**

#### Minneapolis

Citizens Community Federal, Altoona, Wisconsin -- report on competitive factors of the proposed acquisition of the Mankato, Minnesota, branch of Alliance Bank, New Ulm.

- Submitted, February 21, 2003

### **Competitive Factors Reports**

#### Atlanta

Farmers & Merchants Bank, Lakeland, Georgia -- report on competitive factors of the proposed merger with The United Banking Company, Nashville.

- Submitted, February 19, 2003

#### San Francisco

J.P. Morgan Trust Company, National Association, Los Angeles, California -- report on competitive factors of the proposed merger with The Chase Manhattan Trust Company of Illinois, Chicago, Illinois.

- Submitted, February 19, 2003

### **Extensions Of Time**

#### Kansas City

Community Bankshares, Inc., Greenwood Village, Colorado -- extension to March 15, 2003, to acquire Community Banks of Tracy, Tracy, California.

- Granted, February 21, 2003

#### Atlanta

Compass Bank, Birmingham, Alabama -- extension to April 5, 2004, to establish a branch at Castle Pines Parkway and I-25, Denver, Colorado.

- Granted, February 20, 2003

#### Boston

Port Financial Corp., Brighton, Massachusetts -- extension to May 23, 2003, to increase its interest in Cambridge Bancorp, Cambridge.

- Granted, February 21, 2003

### **Financial Holding Companies**

#### General Counsel

F.N.B. Corporation, Naples, Florida -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.

- Granted, February 21, 2003

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 22, 2003

### 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, February 22, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
BKBR	HSBC Bank USA, Buffalo, New York, to establish a branch office at 225 West Valley Blvd., San Gabriel, California.	Newspaper – 3/17/2003

#### 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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None						

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

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

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## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, February 22, 2003

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

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

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

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Royal Bancshares of Pennsylvania, Inc., Narberth, PA, to extend credit and service loans through it's wholly own subsidiary Royal Equity Partners, Narberth, PA	N/Avail

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

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

## Section V – Availability of CRA public evaluations

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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, February 22, 2003

#### 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)	Charter One Financial, Inc., Cleveland, OH to acquire Advance Bancorp, Inc., Homewood, IL *	Newspaper - 03/16/2003 Fed Reg - 03/24/2003

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

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

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

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, February 22, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	New Peoples Bank, Inc., Honaker, Virginia, to establish a branch on U. S. Route 460, Grundy, Virginia.*	Newspaper - 03/03/2003
Branch	Cecil Federal Bank, Elkton, Maryland, to establish a branch at 56 Rising Sun Towne Center, Rising Sun, Maryland.*	Newspaper - 03/06/2003
Branch	Valley Bank, Roanoke, Virginia, to establish a branch at 3844 Keagy Road, Roanoke, Virginia.*	Newspaper - 03/14/2003

\*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)	Virginia Financial Group, Inc., Culpeper, Virginia, to acquire 9.9% of the voting shares of Albemarle First Bank, Charlottesville, Virginia.*	Fed Reg - 03/24/2003 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

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					<i>LrgBk</i>	<i>SmBk</i>
28064	St. Michaels Bank 213 Talbot Street St. Michael's, Maryland 21663	09/09/2002	02/22/2003	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 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, February 22, 2003

#### 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)	Old Florida Bankshares, Inc., Fort Myers, Florida, to merge with Marine Bancshares, Inc., Naples, Florida, and thereby acquire its subsidiary, Marine National Bank of Naples, Naples, Florida.	Newspaper-N/Avail Fed Reg-03/21/2003

\*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>	
COM	Appalachian Bancshares, Inc., Ellijay, Georgia, commitment waiver request.	
COM	Heartland Bancshares, Inc., Sebring, Florida, commitment waiver request.	



## 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>
381334	Alabama Exchange Bank Post Office Box 830728 Tuskegee, Alabama 36083 (334) 727-1730	11/04/2002	02/17/2003	S	X	
889036	Commercial Bank of Florida 1550 SW 57 Avenue Miami, Florida 33144 (305) 267-1200	11/04/2002	02/16/2003	S	X	

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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# District 7

## Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, February 22, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	First Banking Center, Burlington, Wisconsin, to purchase the assets and assume liabilities of the Walworth branch of North Shore Bank, FSB, Brookfield, Wisconsin.*	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)	Capitol Bancorp, Ltd., Lansing, Michigan, through its subsidiary, First California Southern Bancorp, San Diego, California, to acquire 51 percent of the voting shares of First International Bank, Chula Vista, California.*	Fed Reg – 03/24/2003 Newspaper – N/Avail
CIC	Notice by the Eldred 2002 Family Trust, Beloit, Wisconsin, and Co-Trustees Helen M. Eldred, Beloit, Wisconsin, Susan E. Boettcher, Wauwatosa, Wisconsin, Steven M. Eldred, Beloit, Wisconsin, and Richard J. Langer, Madison, Wisconsin, to acquire control of Centre 1 Bancorp, Inc., Beloit, Wisconsin, and thereby indirectly acquire First National Bank and Trust Company of Beloit, Beloit, Wisconsin.	Fed Reg – 02/10/2003 Newspaper – 02/22/2003
3(a)(1)	First California Southern Bancorp, San Diego, California, to become a bank holding company by acquiring 51 percent of the voting shares of First International Bank, Chula Vista, California.*	Fed Reg – 3/24/2003 Newspaper – N/Avail
3(a)(3)	Iroquois Bancorp, Inc., Gilman, Illinois, to acquire 42.19 percent of the voting shares of JW Bancorp, Inc., Winchester, Illinois, and thereby indirectly acquire John Warner Financial Corporation, Clinton, Illinois and The John Warner Bank, Clinton, Illinois.*	Fed Reg – 03/24/2003 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)(1)	JW Bancorp, Inc., Winchester, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of John Warner Financial Corporation, Clinton, Illinois, and thereby indirectly acquire The John Warner Bank, Clinton, Illinois.*	Fed Reg – 03/24/2003 Newspaper – N/Avail
CIC	Notice by Ronald W. Plassman, Fort Wayne, Indiana, to acquire an additional 1,360 shares or 34 percent and thereby increase his aggregate ownership to 54 percent, of Knisely Financial Corp., Butler, Indiana, and thereby indirectly acquire Knisely Bank, Butler, Indiana.	Fed Reg – 02/24/2003 Newspaper – N/Avail
3(a)(3)	Standard Bancshares, Inc., Hickory Hills, Illinois, to acquire 100 percent of the voting shares of East Side Bancorporation, Inc., Chicago, Illinois, and thereby indirectly acquire BankChicago, Chicago, Illinois.*	Fed Reg – 03/03/2003 Newspaper – 02/20/2003

\* 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)	Northern Trust Corporation, Chicago, Illinois, to acquire all of the outstanding voting securities of Legacy South, Inc., Atlanta, Georgia, and thereby to engage in financial and investment advisory activities.

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

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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 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, February 22, 2003

#### 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	Notice by the C & J Bennett Family Limited Partnership, Hardinsburg, Kentucky, to gain control of 17.9 percent of Farmers Bancshares, Inc., Hardinsburg, Kentucky ("Bancshares"), and the Bennett Family Group, Hardinsburg, Kentucky, to retain 59.1 percent of Bancshares. The Bennett Family Group is comprised of the C & J Bennett Family Limited Partnership, David and Marie Bennett, Leitchfield, Kentucky; Mitchell, Pam and Mason Bennett, Hardinsburg, Kentucky; Rebecca Bennett, Scottsville, Kentucky; Sarah Bennett, Gardner, Colorado; Annette Martin, Hardinsburg, Kentucky; Farmers Bancshares Employees Stock Option Plan, Hardinsburg, Kentucky; and Charles D. and Jeanette Bennett, Hardinsburg, Kentucky.	Newspaper – 03/13/2003 Fed Reg – 03/12/2003
3A3	Scott County Bancorp, Inc., Winchester, Illinois, to acquire 42.19 percent of the voting shares of JW Bancorp, Inc., Winchester, Illinois, and thereby indirectly acquire John Warner Financial Corporation, Clinton, Illinois, and The John Warner Bank, Clinton, Illinois.	Newspaper – N/Avail Fed Reg – 03/21/2003

\* 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>
4c8	Harrodsburg First Financial Bancorp, Inc., Harrodsburg, Kentucky, to acquire 30 percent of the voting shares of First South Credit of Versailles, Inc., Versailles, Kentucky, and thereby engage in consumer finance activities.

**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 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, February 22, 2003

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<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>
3A5	First National Bancorp, Inc., Libby, Montana to merge with Montana First National Bancorporation, Kalispell, Montana, and thereby indirectly acquire Montana First National Bank, Kalispell, Montana*	Fed Reg- 02/10/2003 Newspaper- 02/18/2003

\*Subject to the provisions of the Community Reinvestment Act.

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<i>Type</i>	<i>Application</i>	
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The following state member banks have been examined and their CRA public evaluations are now available.

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

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

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

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# District 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, February 22, 2003

### 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)	Bethlehem Financial Corporation, Belen, New Mexico, to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Belen, Belen, New Mexico.	Newspaper - N/Available Fed Reg - N/Available

### 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>
360852	Gold Bank 101 N. Main Street Hennessey, Oklahoma 73742-0724	11/12/2002	02/20/2003	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 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, February 22, 2003

### 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	Stanton Boyce Brown, Waco, TX, only notificant, to aquire an interest in Extraco Corporation, Waco, TX	Fed Reg – 03/12/2003 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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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 12

## Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, February 22, 2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	County Bank, Merced, California, to establish a branch facility at the intersection of Nees and Blackstone, Fresno, California.*	Newspaper – 02/26/2003
Branch	Hanmi Bank, Los Angeles, California, to establish a branch facility to be located at 726 E. 12 <sup>th</sup> Street #211, Los Angeles, California.*	Newspaper – 02/25/2003

\* 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 by Alan Wilber Rolley, Dallas, Texas, and Blake Alan Rolley, Flagstaff, Arizona, acting in concert, to increase their ownership up to 33.06 percent of Arizona Bancshares, Inc., Flagstaff, Arizona.*	Newspaper – N/Avail Fed Reg – 02/04/2003

\* 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)	Bay View Capital Corporation, San Mateo, California, to engage directly in certain nonbanking activities through the acquisition of Bay View Acceptance Corporation, San Mateo, California, pursuant to section 225.28(b)(1) of Regulation Y.	Fed Reg – 03/11/2003

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

<i>Type</i>	<i>Application</i>
3(a)(5)(C)	Foundation Bancorp, Inc., Bellevue, Washington, to become a bank holding company by acquiring 100 percent of Foundation Bank, Bellevue, Washington.
Member Withdrawal	Ireland Bank, Malad City, Idaho, voluntarily withdraws from membership in the Federal Reserve System.

**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	