
Federal Reserve Release



H.2

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

No. 19

Week Ending May 10, 2003

Enforcement

The Daiwa Bank, Limited, Osaka, Japan -- termination of enforcement actions dated October 2, 1995, with the Federal Reserve Board and November 1, 1995, with the Federal Reserve Board, Federal Deposit Insurance Corporation, and bank supervisory agencies in several states.

- Announced, May 5, 2003

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

Bank Branches, Domestic

Minneapolis

Community Bank Chaska, Chaska, Minnesota -- to establish a branch at 432 Pond Promenade, Chanhassen.

- Approved, May 9, 2003

San Francisco

Farmers and Merchants Bank of Rockford, Spokane, Washington -- to establish a branch at 506 East Hastings Road.

- Approved, May 7, 2003

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at 2600 North John B. Dennis Highway, Kingsport, Tennessee.

- Approved, May 8, 2003

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 5555 Whittlesey Boulevard, Columbus, Georgia, and 1337 West McDermott Drive, Allen, Texas.

- Approved, May 5, 2003

Richmond

Sandy Spring Bank, Olney, Maryland -- to establish a branch at 1100 West Patrick Street, Unit A, Frederick.

- Approved, May 7, 2003

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at the intersection of Eagles Landing Parkway and Country Club Drive, Stockbridge, and at 4310 Ebenezer Road, Perry Hall, Maryland.

- Approved, May 5, 2003

Bank Branches, Domestic

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 12821 Braemar Village Plaza, Bristow, Virginia; and 1275 K Street, N.W., Washington, D.C.
- Withdrawn, May 5, 2003

Bank Holding Companies

Atlanta

American Trust Bancorp, Roswell, Georgia -- to become a bank holding company through the acquisition of American Trust Bank, a de novo bank.
- Approved, May 6, 2003

St. Louis

Cass Information Systems, Inc., Bridgeton, Missouri -- to engage in data processing activities through the acquisition of shares of Imaging Acceptance Corporation, Warrenton, Virginia.
- Approved, May 5, 2003

Atlanta

F.N.B. Corporation, Naples, Florida -- to merge with Charter Banking Corporation, Tampa, and thereby acquire its subsidiary, Southern Exchange Bank.
- Approved, March 15, 2003 (AC)

Philadelphia

Fulton Financial Corporation, Lancaster, Pennsylvania -- to acquire Premier Bancorp, Inc., Doylestown.
- Approved, May 9, 2003

Atlanta

Main Street Banks, Inc., Kennesaw, Georgia -- to merge with First Colony Bancshares, Inc., Alpharetta, and thereby acquire First Colony Bank.
- Approved, May 7, 2003

Bank Holding Companies

Secretary

Mercantile Bancshares Corporation, Baltimore, Maryland -- to acquire Townsend Building and Loan Association, Townsend, Delaware, and thereby engage in extending credit and servicing loans.

- Approved, May 8, 2003

Atlanta

Newnan Coweta Bancshares, Inc., Newnan, Georgia -- waiver of a commitment.

- Granted, May 6, 2003

Dallas

RAM Security Holdings, Ltd, Waco, Texas, and RAM Security Holdings GP, Inc. -- to become bank holding companies through the acquisition of shares of Security Bancshares, Inc., and Citizens State Bank, Woodville.

- Approved, May 7, 2003

San Francisco

Service 1st Bancorp, Stockton, California -- to become a bank holding company through the acquisition of Service 1st Bank.

- Approved, May 8, 2003

Dallas

Southwest Bancorporation of Texas, Inc., Houston, Texas -- to acquire Maxim Financial Holdings, Inc., Dickinson, and thereby acquire Maxim Financial Holdings of Delaware, Inc., Wilmington, Delaware; and MaximBank, Dickinson.

- Approved, May 8, 2003

San Francisco

Western Alliance Bancorporation, Las Vegas, Nevada -- to acquire Torrey Pines Bank, San Diego, California, a de novo bank.

- Approved, May 8, 2003

Bank Mergers

Chicago

Comerica Bank, Detroit, Michigan -- to merge with Comerica Bank-Texas, Dallas, Texas; and Comerica Bank-California, San Jose, California, and thereby establish branches.

- Approved, May 9, 2003

Change In Bank Control

Secretary

First Newman Grove Bankshares Corp., Newman Grove, Nebraska, and The First National Bank of Newman Grove -- change in bank control.

- Permitted, May 9, 2003

Chicago

M.S.B. Corporation, Central City, Iowa -- change in bank control.

- Permitted, May 9, 2003

Competitive Factors Reports

St. Louis

Allegiant Bank, St. Louis, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Chippewa Street branch of Heartland Bank.

- Submitted, May 7, 2003

Secretary

Bank Midwest, National Association, Kansas City, Missouri -- report on competitive factors of the proposed merger with Founders Bank, Chesterfield.

- Submitted, May 7, 2003

Kansas City

Bank of Clarks, Clarks, Nebraska -- report on competitive factors of the proposed merger with Farmers State Bank, Silver Creek.

- Submitted, May 8, 2003

Competitive Factors Reports

St. Louis

Bank of the Ozarks, Little Rock, Arkansas -- report on competitive factors of the proposed merger with River Valley Bank, Russellville.

- Submitted, May 7, 2003

Dallas

The Bevans State Bank of Menard, Menard, Texas -- report on competitive factors of the proposed merger with BSA Acquisition Corporation, Abilene.

- Submitted, May 8, 2003

Kansas City

Citizens Union State Bank and Trust, Clinton, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Springfield branch of Missouri State Bank and Trust Company, Clayton.

- Submitted, May 8, 2003

Secretary

Clear Lake National Bank, San Antonio, Texas -- report on competitive factors of the proposed merger with Mission National Bank.

- Submitted, May 7, 2003

Chicago

Country Bank, Aledo, Illinois -- report on competitive factors of the proposed merger with Republic Bank of Aledo, Aledo.

- Submitted, May 8, 2003

Kansas City

Emprise Bank, Wichita, Kansas -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Eureka and Toronto branches of Emprise Bank, Iola.

- Submitted, May 8, 2003

St. Louis

Farmers Bank, Antonia, Missouri -- report on competitive factors of the proposed merger with Normandy Bank, Northwoods.

- Submitted, May 5, 2003

Competitive Factors Reports

Kansas City

Firstier Bank, Bushnell, Nebraska -- report on competitive factors of the proposed merger with the Kimball and Elm Creek branches of Compass Bank, Birmingham, Alabama.

- Submitted, May 8, 2003

Atlanta

Main Street Bank, Covington, Georgia -- report on competitive factors of the proposed merger with First Colony Bank, Alpharetta.

- Submitted, May 7, 2003

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- report on competitive factors of the proposed merger with Allfirst Trust Company, National Association, McLean, Virginia; and Allfirst Trust Company of Pennsylvania, National Association, Harrisburg, Pennsylvania.

- Submitted, May 6, 2003

Chicago

Scottsburg Building and Loan Association, Scottsburg, Indiana -- report on competitive factors of the proposed merger with Interim Two Federal Savings Bank.

- Submitted, May 8, 2003

San Francisco

Service 1st Bank, Stockton, California -- report on competitive factors of the proposed merger with 1st Merger Corporation, Stockton.

- Submitted, May 6, 2003

St. Louis

South Central Bank of Monroe County, Tompkinsville, Kentucky -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Edmonton branch of South Central Bank of Elizabethtown, FSB, Elizabethtown.

- Submitted, May 6, 2003

Extensions Of Time

Secretary

Citigroup Inc., New York, New York -- extension to July 31, 2004, to conform the investments of Banco Nacional de Mexico, S.A., Mexico City, Mexico, to the requirements of Regulation K.

- Granted, May 9, 2003

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, May 10, 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

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

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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	SAS rue la Boetie, Paris, France, to indirectly acquire, through its 70 percent-owned bank subsidiary, Credit Agricole, Paris, France, control of Espirito Santo Bank, Miami, Florida, and thereby become a bank holding company	Newspaper – N/Avail 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		

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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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, May 10, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Pennsylvania State Bank, Camp Hill, PA to establish a branch office at 7040 Jonestown Road, Dauphin Co, PA	Newspaper - 05/20/2003

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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<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, May 10, 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)	Application by Columbia Bancorp, Inc., Cincinnati, Ohio to acquire 100 percent of the voting shares of Columbia Savings Bank, Cincinnati, Ohio.	Newspaper - 06/09/2003 Fed Reg - 06/02/2003

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

Section VI – CRA examinations scheduled for

Quarter of

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

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, May 10, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	NBRS Financial, Rising Sun, Maryland, to establish a branch at the North East Station Shopping Center on U.S. Route 40, North East, Maryland.*	Newspaper – 05/19/2003

*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)(1)	Tidelands Bancshares, Inc., Mt. Pleasant, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Tidelands Bank (in organization), Mt. Pleasant, South Carolina.*	Fed Reg – 06/06/2003 Newspaper – 06/04/2003

*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>
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>
809324	Annapolis Banking and Trust Company 5 Church Circle Annapolis, Maryland 21401-0311	03/03/2003	05/10/2003	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, May 10, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 2994 South County Highway 395, Santa Rosa Beach, Florida.*	Newspaper-05/15/2003
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 10 West Main Street, Pensacola, Florida.*	Newspaper-05/07/2003

*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)(1)	Central Georgia Banking Company, Cochran, Georgia, to become a bank holding company by acquiring 100 percent of State Bank of Cochran, Cochran, Georgia.*	Newspaper-05/12/2003 Fed Reg-06/06/2003
3(a)(1)	Citizens National Banc Corporation, Meridian, Mississippi, to become a bank holding company by acquiring 100 percent of The Citizens National Bank of Meridian, Meridian, Mississippi.*	Newspaper-05/28/2003 Fed Reg-05/30/2003
CIC	Horizon BanCorp, Inc., Decatur, Georgia, after-the-fact notification filed by Mr. R. C. Patel, Duluth, Georgia, and Mr. Mukesh Patel, Atlanta, Georgia, to each retain 12.05 percent each, or 24.1 percent collectively, of the outstanding shares of Horizon BanCorp, and Horizon Bank, both of Decatur, Georgia.	Newspaper-05/20/2003 Fed Reg-05/23/2003

*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>
3(a)(1)	Alliance Bancshares, Inc., Dalton, Georgia, notice to become a bank holding company by acquiring Alliance National Bank, Dalton, Georgia.

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>
2616076	Riverside Bank of the Gulf Coast 521 Del Prado Boulevard Cape Coral, Florida 33915 (239) 573-9000	12/02/2002	05/06/2003	O		X
732570	The Community Bank 4205 Hillsboro Road Nashville, Tennessee 37215 (615) 383-3809	12/20/2002	05/08/2003	S		X
191177	Cumberland Bank Post Office Box 219 Carthage, Tennessee 37030 (615) 735-0256	12/09/2002	05/08/2003	O		X
2607225	Premier Bank of Brentwood 5217 Maryland Way Brentwood, Tennessee 37027 (615) 376-0001	01/21/2003	05/06/2003	S		X

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, May 10, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	First Midwest Bank, Itasca, Illinois, to purchase the branch office of The Northern Trust Company, Chicago, Illinois, located at 8501 West Higgins Road, Chicago, Illinois, and thereby to establish a branch at the same location.*	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	Notice by Commerce Bancorp Rabbi Trust, Berkeley, Illinois, to increase ownership from 9.97 percent to 10.21 percent of Commerce Bancorp, Inc., Berkeley, Illinois, and thereby indirectly acquire control of National Bank of Commerce, Berkeley, Illinois.	Fed Reg – 04/28/2003 Newspaper – N/Avail
3(a)(3)	National Bancshares, Inc., Bettendorf, Iowa, to acquire at least 400,000 shares, or 33.56 percent of Benchmark Bancorp, Inc., Aurora, Illinois, and thereby indirectly Benchmark Bank, Aurora, Illinois.*	Fed Reg – 04/18/2003 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>
None	

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
691145	Farmers State Bank of Breckenridge 316 Saginaw Street Breckenridge, Michigan 48615 (989) 841-3191	02/03/2003	05/08/2003	S		X
2142155	Quad City Bank & Trust Co. 2118 Middle Road Bettendorf, Iowa 52722 (563) 344-0600	06/30/2002	05/08/2003	S	X	

Section VI – CRA examinations scheduled for Third Quarter of 2003

<i>Institution</i>	<i>Location</i>
Midwest Bank and Trust	Elmwood Park, Illinois
Lake Forest Bank and Trust Co.	Lake Forest, Illinois
Midwest Bank of Western Illinois	Monmouth, Illinois

Section VI – CRA examinations scheduled for Third Quarter of 2003

<i>Institution</i>	<i>Location</i>
The Bank of Illinois in Normal	Normal, Illinois
Northview Bank and Trust Co.	Northfield, Illinois
Port Byron State Bank	Port Byron, Illinois
First State Bank of Bourbon	Bourbon, Indiana
Heritage Community Bank	Columbus, Indiana
Cedar Rapids Bank and Trust	Cedar Rapids, Iowa
American Trust and Savings Bank	Dubuque, Iowa
Premier Bank	Dubuque, Iowa
Humboldt Trust and Savings Bank	Humboldt, Iowa
Primebank	LeMars, Iowa
West Chester Savings Bank	Washington, Iowa
M&I Marshall & Ilsley Bank	Milwaukee, Wisconsin
Farmers and Merchants Bank	Orfordville, Wisconsin

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, May 10, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Patriot Bank, Millington, Tennessee, to establish a branch facility to be located at 354 Byhalia Road, Collierville, Tennessee.*	Newspaper – 05/23/2003

* 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>
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		

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					<i>LrgBk</i>	<i>SmBk</i>
831576	BankTennessee Collierville, Tennessee	01/21/2003	05/05/2003	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, May 10, 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 Danny Jo McLeod, Horace, North Dakota, to acquire control of Quality Bankshares, Inc., Fingal, North Dakota, and thereby indirectly acquire control of Fingal State Bank, Fingal, North Dakota.	Fed Reg- 05/13/2003 Newspaper- 05/09/2003
CIC	Notice by the William F. Wanner Jr. Revocable Trust U/A Dated 12/29/94 and William F. Wanner, Jr., and Kathleen A. Wanner as Trustees, all of Wayzata, Minnesota, to gain control of Ridgedale Financial Services, Inc., Minnetonka, Minnesota, and thereby indirectly gain control of Ridgedale State Bank, Minnetonka, Minnesota.	Fed Reg- 05/23/2003 Newspaper- 05/22/2003

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)	Citizens Bancshares of Hutchinson, Inc., Hutchinson, Minnesota, proposes to acquire a book of business and thereby engage in the activities of financial planning, and providing investment services through Citizens Investment Services, LLC, Hutchinson, Minnesota.

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>
620752	First Citizens Bank of Polson, Polson, Montana	01/21/2003	05/09/03	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, May 10, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	American Bank, Baxter Springs, Kansas, to establish a branch at 901 East 7 th Street, Galena, Kansas.	Newspaper - 05/29/2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Robert Schmucker, Raymond, Nebraska and Mark Blazek, Valparaiso, Nebraska, to acquire control of Valparaiso Enterprises, Inc., Valparaiso, Nebraska, parent of Oak Creek Valley Bank, Valparaiso, Nebraska.	Newspaper - N/Avail Fed Reg - 05/27/2003

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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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>
449953	First Bank Medicine Lodge 101 S. Main Street Medicine Lodge, Kansas 67104-1408	02/03/2003	05/05/2003	S		X
815754	Bank of Cherokee County 110 East Main Hulbert, Oklahoma 74441	02/24/2003	05/06/2003	S		X

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

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 10, 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)	First Crockett Bancshares, Inc., Crockett, TX, and Crockett Delaware Bancshares, Inc., Wilmington, DE, to acquire First National Bank of Crockett, Crockett, TX*	Fed Reg – 06/06/2003 Newspaper – 06/03/2003
3(a)(1)	Crockett Delaware Bancshares, Inc., Wilmington, DE, to acquire First National Bank of Crockett, Crockett, TX*	Fed Reg – 06/06/2003 Newspaper – 06/03/2003

* 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>	<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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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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, May 10, 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 James Patrick Koehler, Aberdeen, South Dakota, to increase his ownership of Valley Bancorp and, indirectly, of its wholly owned subsidiary, Valley Bank, both of Henderson, Nevada.*	Newspaper – N/Avail Fed Reg – 05/29/2003

* 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

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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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	
