
Federal Reserve Release



H.2

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

No. 21

Week Ending May 24, 2003

Regulations And Policies

Economic Growth and Regulatory Paperwork Reduction Act of 1996 -- notice of interagency review of twelve categories of regulations and request for comment on three categories of regulations.

- Approved, May 20, 2003

Host state lending ratios -- interagency release of the host state loan-to-deposit ratios used by the banking agencies to determine compliance with the Riegle-Neal Interstate Banking and Branching Efficiency Act.

- Published, May 22, 2003

Retail Fees and Services of Depository Institutions -- annual report to the Congress.

- Approved, May 22, 2003

Reserve Bank Services

Fedwire -- expanded operating hours for the on-line Fedwire Funds Service (Docket R-1138).

- Approved, May 19, 2003

Investment income on clearing balances -- proposal to modify the method for imputing priced-service income from clearing balance investments by broadening the portfolio of investment instruments.

- Approved, May 21, 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

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 10245 Kingston Pike, Knoxville, Tennessee.

- Approved, May 19, 2003

Atlanta

Bay Bank, Theodore, Alabama -- to establish a branch at 5808 Highway 90 West, Suite F.

- Approved, May 22, 2003

Richmond

Citizens Community Bank, South Hill, Virginia -- to establish a branch at 581 Madison Street, Boydton.

- Approved, May 21, 2003

Richmond

NBRS Financial, Rising Sun, Maryland -- to establish a branch at North East Station Shopping Center, U.S. Route 40, North East.

- Approved, May 22, 2003

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 2994 South County Highway 395, Santa Rosa Beach, Florida.

- Approved, May 21, 2003

Richmond

Rockingham Heritage Bank, Harrisonburg, Virginia -- to establish a branch at 309 North Main Street, Bridgewater.

- Approved, May 19, 2003

Bank Holding Companies

Kansas City

Bank of the San Juans Bancorporation, Durango, Colorado -- to become a bank holding company through the acquisition of Bank of the San Juans.

- Approved, May 21, 2003

Kansas City

Citizens Bancshares, Inc., ESOP, Edmond, Oklahoma -- to acquire shares of Citizens Bancshares, Inc. and thereby acquire Citizens Bank of Edmond.

- Approved, May 19, 2003

Kansas City

The Farmers State Bank of Fort Morgan Colorado, Fort Morgan, Colorado -- to acquire shares of F.S.B. Bancorporation of Fort Morgan and thereby acquire Farmers State Bank.

- Approved, May 20, 2003

Director, BS&R

Pacific Financial Corporation, Aberdeen, Washington -- transfer agent registration.

- Approved, May 22, 2003

Chicago

Peotone Bancorp, Inc., Peotone, Illinois; and Founders Group, Worth -- to acquire shares of Bank of the San Juans Bancorporation, Durango, Colorado, and thereby acquire Bank of the San Juans.

- Approved, May 23, 2003

Chicago

PNB Bancshares, Inc., Pekin, Illinois -- to become a bank holding company through the acquisition of Pekin National Bank.

- Approved, May 20, 2003

St. Louis

Pulaski Investment Corporation, Little Rock, Arkansas -- to acquire The Munford Union Bank, Munford, Tennessee.

- Approved, May 20, 2003

Bank Holding Companies

Atlanta

Royal Palm Bancorp, Inc., Naples, Florida -- to become a bank holding company through the acquisition of The Royal Palm Bank of Florida.

- Approved, May 22, 2003

New York

Sleepy Hollow Bancorp, Inc., Sleepy Hollow, New York -- to become a bank holding company with respect to Sleepy Hollow Bank.

- Approved, May 19, 2003

Director, BS&R

Southern Community Bancshares, Inc., Fayetteville, Georgia -- transfer agent registration.

- Approved, May 22, 2003

Atlanta

Triangle Financial Group, Inc., Loganville, Georgia -- to become a bank holding company through the acquisition of The Community Bank.

- Approved, May 21, 2003

Atlanta

UCB Financial Group, Inc., Atlanta, Georgia -- to become a bank holding company through the acquisition of United Commercial Bank, a de novo bank.

- Approved, May 20, 2003

Bank Mergers

Secretary

First Midwest Bank, Itasca, Illinois -- to acquire the branch of The Northern Trust Company, Chicago, at 8501 West Higgins Road and establish a branch.

- Approved, May 23, 2003

St. Louis

Pulaski Bank and Trust Company, Little Rock, Arkansas -- to merge with The Munford Union Bank, Munford, Tennessee, and establish a branch.

- Approved, May 20, 2003

Change In Bank Control

Atlanta

Pinnacle Financial Corporation, Elberton, Georgia -- change in bank control.
- Permitted, May 19, 2003

Minneapolis

Quality Bankshares, Inc., Fingal, North Dakota -- change in bank control.
- Permitted, May 19, 2003

Competitive Factors Reports

St. Louis

Cornerstone Interim National Bank, Carrollton, Illinois -- report on competitive factors of the proposed merger with Cornerstone Bank & Trust, National Association.
- Submitted, May 21, 2003

Dallas

Guaranty National Bank, Gainesville, Texas -- report on competitive factors of the proposed merger with First Bank & Trust, Ennis.
- Submitted, May 22, 2003

Dallas

Inwood National Bank of Dallas, Dallas, Texas -- report on competitive factors of the proposed merger with Western Bank & Trust, Duncanville.
- Submitted, May 22, 2003

New York

The Provident Bank, Jersey City, New Jersey -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of three branches of Sun National Bank, Vineland.
- Submitted, May 21, 2003

Chicago

Timberwood Bank, Wabeno, Wisconsin -- report on competitive factors of the proposed merger with the Tomah branch of M&I Marshall & Ilsley Bank, Milwaukee.
- Submitted, May 19, 2003

Extensions Of Time

Atlanta

Buford Banking Group, Inc., Buford, Georgia -- extension to August 18, 2003, to become a bank holding company through the acquisition of Lanier Community Bank, a de novo bank.

- Granted, May 19, 2003

San Francisco

Citizens Bancorp, Grass Valley, California -- extension to August 20, 2003, to become a bank holding company through the acquisition of Citizens Bank of Nevada County, Nevada City.

- Granted, May 20, 2003

Atlanta

Georgia Commerce Bancshares, Inc., Atlanta, Georgia -- extension to September 5, 2003, to become a bank holding company through the acquisition of Georgia Commerce Bank, a de novo bank.

- Granted, May 20, 2003

Financial Holding Companies

Richmond

New Peoples Bankshares, Inc., Honaker, Virginia -- election to become a financial holding company.

- Effective, May 23, 2003

Membership

Kansas City

Local Oklahoma Bank, National Association, Oklahoma City, Oklahoma -- to become a member of the Federal Reserve System.

- Approved, May 21, 2003

Regulations And Policies

Director, C&CA

Regulation C -- amendments to the official staff commentary to provide lenders with guidance on collecting and reporting information for certain home mortgage loans.

- Approved, May 23, 2003

Regulations And Policies

Secretary

Regulation CC -- amendments to Appendix A to update the routing numbers used by Federal Reserve Banks and Federal Home Loan Banks in determining availability of funds for deposited checks.

- Approved, May 20, 2003

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, May 24, 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 number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, May 24, 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		

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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 3

Federal Reserve Bank of Philadelphia

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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>
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 24, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Wesbanco Bank, Inc., Wheeling, West Virginia, notice to establish a branch at 1003 Trinity Circle, Washington, PA.	Newspaper - 05/21/2003

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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>
4(c)(8)	Rurban Financial Corp., - Proposal to dissolve and liquidate RFC Banking Company, a subsidiary bank, and retain shell entity as a non bank subsidiary conducting lending and loan servicing activities.	Fed Reg- 06/10/2003

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, May 24, 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 Main Street in Dungannon, Virginia.*	Newspaper – 06/02/2003

*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>
4(c)(8)	FNB Corporation, Christiansburg, Virginia, to acquire 100% of the shares of Bedford Bancshares, Inc., Bedford, Virginia.	Fed Reg – 06/16/2003 Newspaper – 06/16/2003
3(a)(1)	Union Financial Bancshares, Inc., Union, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Provident Community Bank, National Association (the proposed successor by charter conversion of Provident Community Bank), Union, South Carolina.*	Fed Reg – 06/20/2003 Newspaper – 06/14/2003

*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>
684325	The Bank of Currituck US Highway 168 Moyock, North Carolina 27958	01/27/2003	05/21/2003	O		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 24, 2003

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 2355 S. Ferdon Boulevard, Crestview, Florida, to be known as the Crestview Branch.*	Newspaper-06/06/2003
Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 14302 Spring Hill Drive, Spring Hill, Florida.*	Newspaper-06/01/2003
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at the intersection of Park & Stockton Streets, Jacksonville, Florida, to be known as the Brooklyn Riverside Office.*	Newspaper-06/03/2003
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1610 E. Joppa Road, Baltimore, Maryland, to be known as the Loch Raven Office.*	Newspaper-06/03/2003

*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)	Carver Financial Corporation, Savannah, Georgia, to become a bank holding company by acquiring 100 percent of The Carver State Bank, Savannah, Georgia.*	Newspaper-06/21/2003 Fed Reg-N/Avail
CIC	Decatur First Bank Group, Inc., Decatur, Georgia, after-the-fact notification file by Mary Bobbie Bailey, Atlanta, Georgia, to retain 2.1 percent of the outstanding shares of Decatur First Bank Group, Inc., and Decatur First Bank, both of Decatur, Georgia.	Newspaper-N/Avail Fed Reg-N/Avail
3(a)(3)	Liberty Financial Services, Inc., New Orleans, Louisiana, to acquire 100 percent of the outstanding shares of First American Bank, Jackson, Mississippi.*	Newspaper: 06/11/2003 Fed Reg-06/16/2003

*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>
None	

Section V – Availability of CRA public evaluations

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

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SN = Substantial noncompliance

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					<i>LrgBk</i>	<i>SmBk</i>
2939001	Century Bank of Florida Post Office Box 17704 Tampa, Florida 33682 (813) 961-3300	01/27/2003	05/18/2003	S		X
675332	SunTrust Bank Post Office Box 4418 Atlanta, Georgia 30303 (404) 588-7711	10/21/2002	05/18/2003	O	X	

Section VI – CRA examinations scheduled for 3rd Quarter of 2003

<i>Institution</i>	<i>Location</i>
First Georgia Community Bank	Jackson, Georgia
Bank of York	York, Alabama
Bank Independent	Sheffield, Alabama
Pointe Bank	Boca Raton, Florida
The Bank	Warrior, Alabama
TransAtlantic Bank	Miami, Florida
First Progressive Bank	Brewton, Alabama
Regions Bank	Birmingham, Alabama
First Western Bank	Cooper City, Florida
Peoples Bank & Trust Company	Selma, Alabama
Bank of Alabama	Birmingham, Alabama
Capital City Bank	Tallahassee, Florida

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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, May 24, 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)(3)	Blackhawk Bancorp, Inc., Beloit, Wisconsin, to acquire 100 percent of the voting shares of DunC Corp., Rockford, Illinois, and thereby indirectly acquire First Bank, BC, Capron, Illinois.*	Fed Reg – 06/20/2003 Newspaper – N/Avail
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 – 05/20/2003
CIC	Notice by John J. Reilly, Glencoe, Illinois, to purchase 169,642 shares or 23.56 percent voting control of Hawthorn Corporation, Mundelein, Illinois, and thereby indirectly acquire Hawthorn Bank, Mundelein, Illinois.	Fed Reg – 06/05/2003 Newspaper – N/Avail
CIC	Notice by Tim Lapke of Logan, Iowa; John Lapke of Logan, Iowa; and Chris Hartwig of Missouri Valley, Iowa, to gain control of Logan Bancorporation, Inc., Logan, Iowa, and thereby indirectly acquire First National Bank of Logan, Logan, Iowa.	Fed Reg – 06/12/2003 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>
4(c)(8)	Northview Financial Corporation, Northfield, Illinois, proposes to acquire Northview Motgage, L.L.C., Northfield, Illinois from Northview Bank & Trust, Northfield, Illinois, and thereby to engage in extending credit and servicing loans.	Fed Reg – 06/12/2003

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

<i>Type</i>	<i>Application</i>
Membership	Old Second Bank-Kane County (formerly Kane County Bank), Elburn, Illinois, to become a member of the Federal Reserve System.
Membership	The Yorkville National Bank, Yorkville, Illinois, to become a member of the Federal Reserve System.

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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, May 24, 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>	
3A1	Business Bancshares, Inc., Clayton, Missouri, to become a bank holding company by acquiring 100 percent of The Business Bank of St. Louis, Clayton, Missouri.	

Section V – Availability of CRA public evaluations

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, May 24, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Peoples Bank of Wisconsin, Hayward, Wisconsin, to establish a branch facility to be located at 13827 W County Road B, Hayward, Wisconsin.*	Newspaper - 06/15/2003

* 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)	JDOB, Inc., Sandstone, Minnesota, to acquire 80% or more of the voting shares of First National Bank of Hinckley, Hinckley, Minnesota, a <i>de novo</i> bank.*	Fed Reg – 06/12/2003 Newspaper – N/Avail
3(a)(1)	Maple Financial Holding Company, Champlin, Minnesota, to become a bank holding company by acquiring 100% of Maple Bank, Champlin, Minnesota, a <i>de novo</i> bank.*	Fed Reg – 06/16/2003 Newspaper – 05/29/2003
CIC	John Finch Woodhead, Delano, Minnesota, as trustee of the Cobb Limited Partnership, St. Croix Falls, Wisconsin, to gain control of Financial Services of St. Croix Falls, Inc., St. Croix Falls, Wisconsin, and thereby indirectly gain control of Eagle Valley Bank, National Association, St. Croix Falls, Wisconsin.	Fed Reg – 06/12/2003 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

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>
153054	Northwestern Bank Chippewa Falls, Wisconsin	02/03/2003	05/20/2003	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 24, 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)	Steele Street State Bank Corporation, Denver, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Steele Street State Bank, Denver, Colorado (in organization).	Newspaper - 04/07/2003 Fed Reg - 04/18/2003
3(a)(1)	Weed Investment Group, Inc., Cheyenne Wells, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Eastern Colorado Bank, Cheyenne Wells, Colorado.	Newspaper - 06/09/2003 Fed Reg - 06/26/2003
CIC	Notice by The Dittman Family Trust, Lincoln, Nebraska, to retain control of Cornhusker Growth Corporation, Lincoln, Nebraska, parent of Cornhusker Bank, Lincoln, Nebraska.	Newspaper - N/Available Fed Reg - 06/16/2003

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.

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

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

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 24, 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)(3)	Eden Financial Corporation, San Angelo, TX, to acquire Laguna Bancshares, Inc., Big Lake, TX, Laguna Bancshares of Delaware, Inc., Dover, DE, and Big Lake Bank, National Association, Big Lake, TX* (previously reported the week ending May 17, 2003)	Fed Reg – 05/30/2003 Newspaper – 05/31/2003
3(a)(3)	Inwood Bancshares, Inc., Dallas, TX, and Inwood Delaware, Inc., Dover, DE, to acquire WB&T Bancshares, Inc., Duncanville, TX, WB&T Delaware, Inc., Duncanville, TX, and Western Bank and Trust, Duncanville, TX* (previously reported the week ending May 17, 2003)	Fed Reg – 06/16/2003 Newspaper – 06/12/2003
CIC	Marvin Sparks, Panhandle, TX, only notificant, to acquire an interest in Groom Bancshares, Inc., Groom, Texas	Fed Reg – 06/12/2003 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

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>
259657	United Central Bank 4555 West Walnut Garland, Texas 75042	02/03/2003	05/23/2003	S		X

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, May 24, 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

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NI = Needs to improve

SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
191663	County Bank 550 West Main Street Merced, California 95340 (209) 725-2200	01/21/2003	05/13/2003	O	X	

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

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