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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. 4*

*Week Ending January 22, 2005*

**Bank Holding Companies**

Toronto-Dominion Bank, Toronto, Canada -- to acquire 51 percent of the shares of Banknorth Group, Inc., Portland, Maine, and its subsidiary, Banknorth, National Association.

- Approved, January 18, 2005

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

**Bank Branches, Domestic**

## St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at the intersection of Southwest 19th Street and South Santa Fe Avenue, Moore, Oklahoma.  
- Approved, January 20, 2005

## San Francisco

Pacific Mercantile Bank, Costa Mesa, California -- to establish a branch at 3257 East Guasti Road, Ontario.  
- Approved, January 21, 2005

## Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 2535 Apalachee Parkway, Tallahassee, Florida.  
- Approved, January 21, 2005

**Bank Holding Companies**

## Chicago

American Central Bancorporation, Inc., Springfield, Illinois -- to acquire American Central Financial Group, Inc. and thereby acquire The Bank, Charleston, and Farmers State Bank of Fulton County, Lewistown.  
- Approved, January 18, 2005

## Dallas

One World Holdings, Inc., Dallas, Texas -- to become a bank holding company and to acquire One World Bank, a de novo bank.  
- Approved, January 21, 2005

**Bank Mergers**

## Richmond

Bank of Tazewell County, Tazewell, Virginia -- to acquire certain assets and assume certain liabilities of the Tazewell and Cedar Bluff branches of Planters Bank & Trust Company of Virginia, Staunton.  
- Approved, January 18, 2005

### **Bank Mergers**

#### Atlanta

SunTrust Bank, Atlanta, Georgia -- to merge with SunTrust BankCard, National Association, Orlando, Florida, and National Bank of Commerce, Memphis, Tennessee.

- Approved, January 21, 2005

### **Change In Bank Control**

#### Kansas City

Investors Financial Corporation of Pettis County, Inc., Sedalia, Missouri -- change in bank control.

- Permitted, January 19, 2005

#### Atlanta

Landmark Financial Holding Company, Sarasota, Florida -- change in bank control.

- Permitted, January 19, 2005

#### Boston

Pepperell Bancshares Financial Group, Inc., Biddeford, Maine -- to retain control of Pepperell Bancshares Financial Group, Inc.

- Permitted, January 20, 2005

#### Atlanta

Valley Bancshares, Inc., Russellville, Alabama -- to retain control of Valley Bancshares, Inc. and Valley State Bank.

- Permitted, January 21, 2005

### **Competitive Factors Reports**

#### Boston

Atlantic Trust Company, National Association, Boston, Massachusetts, and Atlantic Trust Company (Atlantic), National Association, Washington, D.C. -- report on competitive factors of the proposed merger with Atlantic Trust, National Association, Chicago, Illinois, an interim bank.

- Submitted, January 20, 2005

**Competitive Factors Reports**

Philadelphia

Farmers and Merchants Bank & Trust, Hagerstown, Maryland -- report on competitive factors of the proposed mergers with Susquehanna Bank, Baltimore; Citizens Bank of Southern Pennsylvania, Greencastle, Pennsylvania; and First American Bank of Pennsylvania, Everett.  
- Submitted, January 19, 2005

Atlanta

The Hemisphere National Bank, Miami, Florida -- report on competitive factors of the proposed merger with Sequoia National Bank, San Francisco, California.  
- Submitted, January 20, 2005

Philadelphia

The Legacy Bank, Harrisburg, Pennsylvania -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the McAdoo branch of Harleysville National Bank, Harleysville.  
- Submitted, January 21, 2005

New York

The Rome Savings Bank, Rome, New York -- report on competitive factors of the proposed mergers with Rome Interim Savings Bank I, Rome Interim Savings Bank II, and Rome Bancorp Interim Savings Bank I as part of a conversion by Rome, MHC from a mutual to a stock company.  
- Submitted, January 19, 2005

Richmond

WashingtonFirst Bank, Washington, D.C. -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Sterling, Virginia, branch of Greater Atlantic Bank, Reston.  
- Submitted, January 21, 2005

**Extensions Of Time**

Atlanta

1st United Bank, Boca Raton, Florida -- extension to February 19, 2006, to establish a branch at 307 Evernia Street, West Palm Beach.  
- Granted, January 20, 2005

**Extensions Of Time**

Atlanta

GB&T Bancshares, Inc., Gainesville, Georgia -- extension to May 22, 2005, to merge with FNBG Bancshares, Inc., Duluth, and thereby acquire its subsidiary, First National Bank of Gwinnett.

- Granted, January 18, 2005

Kansas City

International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kansas City, Kansas -- extension to March 28, 2006, to acquire up to 47.5 percent of the shares of Brotherhood Bancshares, Inc., parent of Brotherhood Bank & Trust Company.

- Granted, January 18, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- extension to February 23, 2006, to establish a branch at 11882 East Colonial Drive, Orlando, Florida.

- Granted, January 20, 2005

**Membership**

Kansas City

Bank of Nebraska, La Vista, Nebraska -- to become a member of the Federal Reserve System.

- Approved, January 18, 2005

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 22, 2005

### 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)	GSB, MHC, Greenfield, Massachusetts - request for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Greenfield Savings Bank, Greenfield, Massachusetts	Newspaper – 01/10/2005 Fed Reg – 01/10/2005
3(a)(3) & 3(a)(1)	Charter Oak Community Bank Corp., Rockville, Connecticut - to acquire 55% of Rockville Financial, Inc., Rockville, Connecticut (RFI) and for RFI to become a bank holding company through its acquisition of 100% of Rockville Bank, Rockville, Connecticut	Newspaper – 02/12/2005 Fed Reg – 02/17/2005

### 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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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, January 22, 2005

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

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

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

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

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

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

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

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

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

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<i>RSSD</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 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, January 22, 2005

#### 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)	Prudential Mutual Holding Company, Philadelphia, PA, and Prudential Bancorp, Inc. of Pennsylvania, Philadelphia, PA, each to become bank holding companies in connection with the reorganization of Prudential Savings Bank, Philadelphia, PA, converting from a state chartered mutual savings bank, into a state chartered stock savings bank..	Newspaper – 02/07/2005 Fed Reg – 02/11/2005

#### 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.

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

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

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

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## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, January 22, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*18(c) & Branch	Community First Bank & Trust, Celina, OH to merge with Fidelity Federal Savings Bank, Marion, IN, pursuant to Section 18(c) of the Federal Deposit Insurance Act and incident thereto establish branches pursuant to Section 9 of the Federal Reserve Act.	Newspaper – 02/14/2005
*Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 3588 Gender Rd., Canal Winchester, OH.	Newspaper – 01/14/2005

\*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)	Central Bancshares, Inc., Lexington, KY to acquire First Bank, Inc., Louisville, KY, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1)	Commodore Financial Network, Inc., Somerset, Ohio, proposed to become a bank holding company through the acquisition of Commodore Bank, Somerset, Ohio.	Newspaper – 02/18/2005 Fed Reg – N/Avail
*3(a)(1)	Hometown Bancorp, Inc., Kent, OH to become a bank holding company through its acquisition of 100 percent of the voting shares of Home Savings Bank, Kent, OH pursuant to Section 3(a)(1) of the Bank Holding Company Act.	Newspaper – N/Avail Fed Reg – 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.

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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>
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, January 22, 2005

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

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

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

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

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

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

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

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

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## 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.

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**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 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, January 22, 2005

#### 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 Community Holding Company, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Community Bank, both of Hammond, Louisiana.*	Newspaper – 01/09/2005 Fed Reg – 01/26/2005
CIC	Great Financial Corporation, Miami, Florida, prior change in control notice filed by Mohammad Mehdi Ghomeshi, Miami, Florida, to acquire 27.04 percent of the outstanding shares of Great Financial Corporation, and its subsidiary, Great Florida Bank, both of Miami, Florida. Total ownership will equal 35.51 percent.	Newspaper – 01/30/2005 Fed Reg – 02/02/2005

\*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>	<i>Ending date of comment period</i>
None		

## Section V – Availability of CRA public evaluations

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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 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>
2837189	Palm Beach County Bank 2130 Centre Park West Drive West Palm Beach, Florida 33409 (561) 684-5515	09/13/2004	01/19/2005	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 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, January 22, 2005

#### 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)	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Peoples State Bank, Jeffersonville, Georgia.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Centrue Financial Corporation, Kankakee, Illinois, to acquire 100 percent of the voting stock of Illinois Community Bancorp, Inc., Effingham, Illinois, and thereby indirectly acquire Illinois Community Bank, Effingham, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	Freedom Bancshares, Inc., Sheldon, Iowa, to become a bank holding company by acquiring 100 percent of Freedom Bank (in organization), Sheldon, Iowa.*	Fed Reg – 02/21/2005 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.

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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 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, January 22, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Cass Commercial Bank, Bridgeton, Missouri, to establish a branch facility to be located at 3000 W. MacArthur Boulevard, Suite 100, Santa Ana, California.*	Newspaper – 02/05/2005

\* 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>
3A1	SouthernTrust Bancshares, Inc., Goreville, Illinois, to become a bank holding company by acquiring 100 percent of SouthernTrust Bank, Goreville, Illinois (in organization).*	Newspaper – 02/12/2005 Fed Reg – 02/21/2005

\* 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>
4c8	Community First Bancshares, Inc., Harrison, Arkansas, to engage in data processing and management consulting activities through the acquisition of 25 percent of the voting shares of Mobius Technology Consulting, LLC, Springfield, Missouri.	Fed Reg – 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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<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 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, January 22, 2005

#### 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)	Glacier Bancorp, Inc., Kalispell, Montana, to acquire 100 percent of the voting shares of Citizens Bank Holding Company, Pocatello, Idaho, and thereby indirectly acquire Citizens Community Bank, Pocatello, Idaho.*	Fed Reg – 02/11/2005

\* 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 10

## Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, January 22, 2005

### 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	Notification by Jerry and Marlys Waldo, both of Republican City, Nebraska, to acquire control of Commercial State Holding Company, Inc., parent of Commercial State Bank, both of Republican City, Nebraska.	Newspaper – N/Avail Fed Reg – 02/10/2005

### 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.

<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>
85052	Uinta County State Bank 128 N. Birch Street Mountain View, Wyoming 82939	10/19/2004	01/17/2005	SN		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, January 22, 2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas Star Bank, Van Alstyne, TX, to establish a branch at 302 Preston Road, Celina, TX 75009*	Newspaper – 01/28/2005

\*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	

## 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.

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**SN = Substantial noncompliance**

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

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## Section VI – CRA examinations scheduled for Quarter of

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

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## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, January 22, 2005

#### 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	Western Sierra Bancorp, Cameron Park, California, to acquire 100 percent of Gold Country Financial Services, Inc., Marysville, California, and thereby indirectly acquire its wholly-owned subsidiary, Gold Country, N.A., Marysville, California.*	Newspaper – 02/13/2005 Fed Reg – 02/21/2005

\* Subject to the provisions of the Community Reinvestment Act

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

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

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

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

## Section V – Availability of CRA public evaluations

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

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**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>
871769	Farmers & Merchants Bank of Long Beach 302 Pine Avenue Long Beach, California 90802 (562) 437-0011	09/27/2004	01/20/2005	O	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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