
Federal Reserve Release



H.2

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

No. 9

Week Ending February 26, 2005

Bank Holding Companies

Synovus Financial Corp., Columbus, Georgia -- to acquire Cohutta Banking Company of Tennessee, Chattanooga, Tennessee.
- Approved, February 23, 2005

Forms

Forms -- final Board review to extend without revision the Intermittent Survey of Businesses (FR 1374).
- Approved, February 22, 2005

Regulations And Policies

Noncash Collection Service -- withdrawal of the Federal Reserve Banks from the noncash collection service at the end of 2005 (Docket No. OP-1214).
- Approved, February 24, 2005

Regulation BB (Community Reinvestment) -- publication for comment of proposed interagency revisions to exempt intermediate small banks from certain reporting requirements, revise criteria for evaluating lending and community development efforts, and make certain clarifying amendments.
- Approved, February 24, 2005

Reports to Congress -- interagency reports on federal banking agencies' efforts to coordinate examinations as required by section 305 of the Riegle Community Development and Regulatory Improvement Act, and on capital and accounting differences among the agencies as required by section 37(c) of the Federal Deposit Insurance Act.
- Approved, February 24, 2005

Enforcement

The NorCrown Trust, Livingston, New Jersey -- written agreement among David Bodner and Murray Huberfeld, the Federal Reserve Bank of New York, and the Federal Deposit Insurance Corporation.
- Announced, February 25, 2005

Rurban Financial Corp., Defiance, Ohio, and The State Bank and Trust Company -- written agreement dated July 5, 2002, terminated February 17, 2005.
- Announced, February 23, 2005

| | | | |
|-----------------|------------------------------------|--------------|---|
| 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

Atlanta

Bank of St. Petersburg, Tampa, Florida -- to establish a branch at 500 4th Street North, St. Petersburg.
- Approved, February 25, 2005

Minneapolis

Community Bank Corporation, Chaska, Minnesota -- to establish a branch at 525 Lake Drive, Chanhassen.
- Approved, February 22, 2005

Chicago

DeMotte State Bank, DeMotte, Indiana -- to establish a branch at 175 North Main Street, Kouts.
- Approved, February 23, 2005

Chicago

Iowa State Bank, Wapello, Iowa -- to establish a branch at 1403 South Roosevelt Avenue, Burlington.
- Approved, February 25, 2005

San Francisco

Nara Bank, Los Angeles, California -- to establish branches at 1890 West Redondo Beach Boulevard, Gardena, and at 209-07 and 209-09 Northern Boulevard, Bayside, New York.
- Approved, February 24, 2005

Philadelphia

Premier Bank, Doylestown, Pennsylvania -- to establish a branch at the southeast corner of York and Street Roads, Warminster Township.
- Approved, February 22, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 4400 Post Oak Parkway, Houston, Texas.
- Approved, February 22, 2005

Bank Branches, Domestic

Richmond

SuffolkFirst Bank, Suffolk, Virginia -- to establish a branch at out-parcel No. 4, Hill Shopping Center, Bennet's Creek Crossing.
- Approved, February 25, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 3042 Nutley Street, Fairfax, Virginia; and 11380 Plaza Drive, Waldorf, Maryland.
- Approved, February 25, 2005

Bank Holding Companies

Kansas City

BOK Financial Corporation, Tulsa, Oklahoma -- to acquire through its subsidiary, BOKF Merger Corporation Number Eight, Valley Commerce Bancorp Ltd., Phoenix, Arizona, and Valley Commerce Bank.
- Approved, February 25, 2005

Cleveland

Commodore Financial Network, Inc., Somerset, Ohio -- to become a bank holding company and to acquire Commodore Bank.
- Approved, February 24, 2005

St. Louis

Community First Bancshares, Inc., Harrison, Arkansas -- to retain 25 percent of the shares of Mobius Technology Consulting, LLC, Springfield, Missouri, and thereby engage in data processing and management consulting activities.
- Approved, February 23, 2005

Atlanta

Crescent Banking Company, Jasper, Georgia -- to acquire Futurus Financial Services, Inc., Alpharetta, and Futurus Bank, N.A.
- Approved, February 25, 2005

San Francisco

Discovery Bancorp, San Marcos, California -- to become a bank holding company and to acquire Discovery Bank.
- Approved, February 25, 2005

Bank Holding Companies

Atlanta

Enterprise Banking Company, Inc., Stockbridge, Georgia -- to become a bank holding company and to acquire Dorsey State Bank, Abbeville.

- Approved, February 24, 2005

Chicago

Logan Investment Corp., Keokuk, Iowa -- to engage de novo in extending credit and servicing loans.

- Approved, February 23, 2005

Cleveland

Oak Hill Financial, Inc., Jackson, Ohio -- to acquire Lawrence Financial Holdings, Inc., Ironton, and Lawrence Federal Savings Bank.

- Approved, February 25, 2005

Bank Mergers

Cleveland

Community First Bank & Trust, Celina, Ohio -- to merge with Fidelity Federal Savings Bank, Marion, Indiana, and thereby establish branches.

- Approved, February 22, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- to acquire 138 branches of Union Planters Bank, National Association, Memphis, Tennessee, in Alabama, Tennessee, Louisiana, Texas, Arkansas, and Kentucky.

- Approved, February 25, 2005

Change In Bank Control

Kansas City

Commercial State Holding Company, Inc., Republican City, Nebraska -- change in bank control.

- Permitted, February 24, 2005

Kansas City

Equity Bancshares, Inc., Andover, Kansas -- to retain control of Equity Bancshares, Inc.

- Permitted, February 25, 2005

Competitive Factors Reports

Cleveland

Charter One Bank, National Association, Cleveland, Ohio -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Citizens Bank of Pennsylvania, Philadelphia, Pennsylvania.

- Submitted, February 24, 2005

Atlanta

Commercebank, National Association, Coral Gables, Florida -- report on competitive factors of the proposed merger with First Texoma Bank, Sherman, Texas.

- Submitted, February 25, 2005

Cleveland

Commodore Bank, Somerset, Ohio -- report on competitive factors of the proposed merger with CB Interim Bank.

- Submitted, February 24, 2005

San Francisco

Discovery Bank, San Marcos, California -- report on competitive factors of the proposed merger with DB Merger Company.

- Submitted, February 23, 2005

Boston

Eastern Bank, Boston, Massachusetts -- report on competitive factors of the proposed merger with Plymouth Savings Bank, Plymouth.

- Submitted, February 22, 2005

Secretary

First National Bank & Trust Company, Stuart, Florida -- report on competitive factors of the proposed merger with Century National Bank, Orlando.

- Submitted, February 23, 2005

Kansas City

The First National Bank of Durango, Durango, Colorado -- report on competitive factors of the proposed merger with The Bank of Durango.

- Submitted, February 24, 2005

Competitive Factors Reports

Kansas City

First Texoma National Bank, Durant, Oklahoma -- report on competitive factors of the proposed merger with First Texoma Bank, Sherman, Texas.

- Submitted, February 24, 2005

Cleveland

KeyBank, National Association, Cleveland, Ohio -- report on competitive factors of the proposed merger with EverTrust Asset Management, Seattle, Washington.

- Submitted, February 24, 2005

Cleveland

Mellon 1st Business Bank, National Association, Los Angeles, California -- report on competitive factors of the proposed merger with AP Beaumeade, Inc., Wilmington, Delaware.

- Submitted, February 24, 2005

San Francisco

Merrick Bank Corporation, South Jordan, Utah -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of Chase Manhattan Bank USA, National Association, Newark, Delaware.

- Submitted, February 23, 2005

Atlanta

UniBank, Miami, Florida -- report on competitive factors of the proposed merger with Ponce Interim Bank.

- Submitted, February 22, 2005

New York

Union Center National Bank, Union, New Jersey -- report on competitive factors of the proposed merger with Red Oak Bank, Hanover Township.

- Submitted, February 24, 2005

Extensions Of Time

Philadelphia

East Penn Bank, Emmaus, Pennsylvania -- extension to May 17, 2005, to establish a branch at 18 South Second Street.

- Granted, February 25, 2005

International Operations

Director, BS&R

J.P. Morgan Chase & Co., New York, New York -- waiver of remainder of notification period for J.P. Morgan International Finance Limited, Newark, Delaware, to make an investment in Cazenove Group plc, London, England.
- Granted, February 22, 2005

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on February 1-2, 2005.
- Published, February 23, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, February 26, 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) | BankFive, MHC and BankFive Corporation, both of Fall River, Massachusetts - application to become a mutual bank holding company and a stock bank holding company respectively, by acquiring Fall River Five Cents Savings Bank, also of Fall River, Massachusetts | Newspaper – 02/27/2005 Fed Reg – 03/03/2005 |

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

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, February 26, 2005

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| FBSEA | Banco Latinoamericano De Exportaciones, S.A., Panama City, Panama, to establish a representative office in Miami, Florida. | Newspaper – N/Avail |
| FBSEA | Banco Votorantim, Sao Paulo, Brazil, to establish a representative office in New York, New York. | Newspaper – N/Avail |

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--------------------|--------------------------------------|
| 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 Second Quarter of 2005

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None | |

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, February 26, 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

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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, February 26, 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) | S& T Bancorp, Indiana, Pennsylvania, proposes to acquire up to 9.9 percent of CBT Financial Corporation, Clearfield, Pennsylvania, and indirectly, its wholly-owned subsidiary, Clearfield Bank & Trust Company, Clearfield, Pennsylvania | Newspaper – 03/24/2005 Fed Reg – N/Avail |
| 3(a)(3) 3(a)(5) 18(c) *Branch | Sky Financial Group, Inc., Bowling Green, Ohio, proposes to acquire 100 percent of Belmont Bancorp, Inc., Bridgeport, Ohio, and thereby indirectly acquire Belmont National Bank, Wheeling, West Virginia | 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> |
|-------------|---|
| 3(a)(1) | Notice by CB Financial Services, Inc., Carmichaels, PA of its intent to form a bank holding company pursuant to Section 3(a)(5)(c) of the Bank Holding Company Act by acquiring 100% of the voting shares of Community Bank, National Association, Washington, PA |

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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, February 26, 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 | Notice of Change in Control filed by Mr. Hylton Wright, Betty Wright, Tamara Thomas, Loudene Riggs, Alease Lambert, and Evelyn Wright as a group to control up to 19.65% of the voting shares of Surrey Bancorp, Mount Airy, North Carolina.* | Fed Reg – 03/17/2005 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.

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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, February 26, 2005

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch | Coconut Grove Bank, Miami, Florida, to establish a branch located at 290 Alhambra Circle, Coral Gables, Florida, to be known as the Coral Gables Office.* | Newspaper – 02/25/2005 |
| Branch | Community Bank of West Georgia, Villa Rica, Georgia, to establish a branch located at 1200 Ernest Barrett Parkway, Kennesaw, Georgia, to be known as the Community Bank of West Georgia Kennesaw Branch.* | Newspaper – 03/06/2005 |
| Branch | First Georgia Community Bank, Jackson, Georgia, to establish a branch located at 3147 Highway 278, Covington, Georgia.* | Newspaper – 03/10/2005 |
| Branch | SunTrust Bank, Atlanta, Georgia, to establish a branch located at 6830 Normandy Boulevard, Jacksonville, Florida, to be known as the Normandy/Wal-Mart Office.* | Newspaper – 03/05/2005 |
| Branch | SunTrust Bank, Atlanta, Georgia, to establish a branch located at 11900 Atlantic Boulevard, Jacksonville, Florida, to be known as the Sandalwood/Wal-Mart Office.* | Newspaper – 03/05/2005 |
| Branch | SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1505 County Road 220, Orange Park, Florida, to be known as the Orange Park/Wal-Mart Office.* | Newspaper – 03/05/2005 |
| Branch | SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1441 Hutchinson Park Drive, Jacksonville, Florida, to be known as the Holly Oaks/Wal-Mart Office.* | Newspaper – 03/05/2005 |

*Subject to provisions of the Community Reinvestment Act

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--|
| CIC | First Georgia Community Corporation, Jackson, Georgia, after-the-fact change in control notice filed by William B. Jones, Martha S. Jones Trust FBO Bryan Jones, Martha S. Jones Trustee, Christopher Bryan Jones, Jones Family Fund Foundation, and Jones Petroleum Company, Inc., all of Jackson, Georgia, to retain 11.82 percent of the outstanding shares of First Georgia Community Corp., and its subsidiary, First Georgia Community Bank, both of Jackson, Georgia. | Newspaper – 03/15/2005 Fed Reg – 03/14/2005 |

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

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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, February 26, 2005

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|--|--------------------------------------|
| Branch | Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 2001 Union Street, San Francisco, California.* | Newspaper – 03/01/2005 |

* 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) | Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Peoples State Bank, Jeffersonville, Georgia.* | Fed Reg – 02/22/2005 Newspaper – 02/27/2005 |
| 3(a)(3) & 3(a)(1) | Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 100 percent of the voting shares of Capitol Development Bancorp Limited II, Lansing, Michigan, and thereby indirectly acquire Bank of Bellevue (in organization), Bellevue, Washington, and by Capitol Development Bancorp Limited II, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Bellevue (in organization), Bellevue, Washington.* | Fed Reg – N/Avail Newspaper – N/Avail |
| CIC | Notice by Michael J. Rivers, Winona, Minnesota, to acquire approximately 22.07 percent of the voting shares of Central Wisconsin Financial Services, Inc., Wausau, Wisconsin, and thereby indirectly acquire Bank of Wausau, Wausau, Wisconsin. | Fed Reg – 02/22/2005 Newspaper – N/Avail |
| 3(a)(3) | Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin, to increase its ownership of up to 33.24 percent of the voting shares of Union Bancorporation, Union Grove, Wisconsin, and thereby indirectly acquire Community State Bank, Union Grove, Wisconsin.* | Fed Reg – 03/28/2005 Newspaper – N/Avail |
| 3(a)(3) | Great River Financial Group, Inc., Burlington, Iowa, to acquire 100 percent of Two Rivers Bank and Trust (in organization), Johnston, Iowa.* | Fed Reg – 03/28/2005 Newspaper – N/Avail |

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

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--|
| 3(a)(1) | Independent Alliance Banks, Inc., Fort Wayne, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Grabill Bancorp, Grabill, Indiana, and thereby indirectly acquire Grabill Bank, Grabill, Indiana, and Marbank Financial Corporation, Markle, Indiana, and thereby indirectly acquire MarkleBank, Markle, Indiana.* | Fed Reg – 03/24/2005 Newspaper – N/Avail |
| 3(a)(3) | Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois, to increase its ownership from 44.97 percent to 49.69 percent of Prairieland Bancorp, Inc., Bushnell, Illinois, and thereby indirectly acquire Farmers and Merchants State Bank of Bushnell, Bushnell, Illinois.* | Fed Reg – 03/28/2005 Newspaper – 03/14/2005 |

* 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> |
|----------------|--|
| 3(a)(1) Notice | United Commerce Bancorp, Bloomington, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of United Commerce Bank, Bloomington, Indiana. |

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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, February 26, 2005

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch | Progress Bank of Missouri, Sullivan, Missouri, to establish a branch facility to be located at 1022 North State Highway 27, Warrenton, Missouri.* | Newspaper – 03/10/2005 |

* 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> | <i>Ending date of comment period</i> |
|-------------------|--|--------------------------------------|
| Other SMB Filings | First Security Bank, Conway, Arkansas, to retain its \$1.5 million investment in Heartland Renaissance Fund Sub I, LLC, Conway, Arkansas, and thereby engage in community development activities. This investment represents 30 percent of the total membership interests. | |

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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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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, February 26, 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 | Notice by William E. Blomster, Keri Hilgendorf and Lance Blomster all of Fairmont, Minnesota acting in concert to gain control of B & M Bancshares, Inc., Fairmont, Minnesota and thereby indirectly gain control of State Bank of Fairmont, Fairmont, Minnesota. | Fed Reg – 02/16/2005 Newspaper – N/Avail |
| 3(a)(1) | Bozeman Bancorp, Inc., Manhattan, Montana, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Bozeman, Bozeman, Montana.* | Fed Reg – 03/14/2005 Newspaper – N/Avail |
| 3(a)(1) | Freedom Bancorporation, Columbia Falls, Montana, to become a bank holding company by acquiring 100 percent of Freedom Bank, Columbia Falls, Montana, a de novo bank.* | Fed Reg – 03/18/2005 Newspaper – 03/21/2005 |
| 3(a)(3) | Security State Bank Holding Company, Jamestown, North Dakota, to acquire 100 percent of CNB, Inc., Walker, Minnesota and thereby indirectly acquire Centennial National Bank, Walker, Minnesota.* | Fed Reg – N/Avail 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.

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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 SmBk</i> | |
|--------------------|-----------------------------|-------------------------|------------------------|-------------------|---------------------------------------|--|
| None | | | | | | |

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, February 26, 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) | Republic Bancorp, Inc., Munden, Kansas, to become a bank holding company through the acquisition of 99.72 percent of the voting shares of National Family Bank, Munden, Kansas. | Newspaper – N/Avail Fed Reg – N/Avail |
| 3(a)(3) | Sundance State Bank Profit Sharing and Employee Stock Ownership Plan and Trust, Sundance, Wyoming, to increase its ownership from 25.65 percent to 26.06 percent of the voting shares of Sundance Bankshares, Inc., parent of Sundance State Bank, both in Sundance, Wyoming. | Newspaper – 03/19/2005 Fed Reg – 03/25/2005 |
| CIC | Notification by Bill D. Inhofe, Muskogee, Oklahoma, to acquire control of Boynton Holding Company, parent of Territory Bank, both in Muskogee, Oklahoma. | Newspaper – N/Avail Fed Reg – 02/22/2005 |

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

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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|--------------------|--|-------------------------|------------------------|-------------------|------------------|-------------|
| | | | | | <i>LrgBk</i> | <i>SmBk</i> |
| 283054 | Heritage Bank 1020 Century Drive Louisville, Colorado 87571-5923 | 11/29/2004 | 02/24/2005 | S | X | |

Section VI – CRA examinations scheduled for 2nd Quarter of 2005

| <i>Institution</i> | <i>Location</i> |
|--|-----------------------------|
| Community Banks of Colorado | Greenwood Village, Colorado |
| Citizens State Bank | Miltonvale, Kansas |
| Community Bank and Trust Company | Neosho, Missouri |
| Community Bank of Raymore | Raymore, Missouri |
| Platte Valley State Bank and Trust Company | Kearney, Nebraska |
| First Westroads Bank | Omaha, Nebraska |

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, February 26, 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

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 | | | | | | |

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, February 26, 2005

Section I – Applications subject to newspaper notice only

| <i>Type</i> | <i>Application</i> | <i>Ending date of comment period</i> |
|-------------|---|--------------------------------------|
| Branch | Oak Valley Community Bank, Oakdale, California, to establish a branch facility to be located at 20 Plaza, Patterson, California.* | Newspaper – 03/03/2005 |

* 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

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> |
| 2651675 | Auburn Community Bank 412 Auburn Folsom Road Auburn, California 95603 | 11/08/2004 | 02/25/2005 | S | | X |

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

| <i>Institution</i> | <i>Location</i> |
|--------------------|-----------------|
| None | |