
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 25, 2002

Testimony And Statements

The European Union's Financial Services Action Plan -- statement by Governor Olson before the House Committee on Financial Services.

- Published, May 22, 2002

Forms

Recordkeeping, Reporting, and Disclosure Requirements in Connection with Regulation BB (Community Reinvestment) -- proposed extension without revision.

- Approved, May 21, 2002

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

Richmond

Allfirst Bank, Baltimore, Maryland -- to establish a branch at 10697 Braddock Road, Fairfax, Virginia.

- Approved, May 22, 2002

Richmond

Bank of Clarke County, Berryville, Virginia -- to establish a branch on McNeil Drive.

- Approved, May 22, 2002

New York

Bank of Smithtown, Smithtown, New York -- to establish a branch at 293 Route 25A, Rocky Point.

- Approved, May 22, 2002

Richmond

BankAnnapolis, Annapolis, Maryland -- to establish a branch at the Baywoods of Annapolis retirement community, 7101 Bayfront Drive.

- Approved, May 22, 2002

Richmond

The Freedom Bank of Virginia, Vienna, Virginia -- to establish a mobile branch by providing a courier service to pick up noncash deposits from businesses in Washington, D.C., and Fairfax, Prince William, Arlington, and Loudon Counties in Northern Virginia.

- Approved, May 24, 2002

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch to conduct certain activities at Brink's Incorporated, 652 Kent Avenue, Brooklyn.

- Approved, May 23, 2002

Chicago

Marquette Bank, Chicago, Illinois -- to establish a branch at the corner of Eola Road and Shiloh Drive, Aurora.

- Approved, May 24, 2002

Bank Branches, Domestic

Atlanta

Orion Bank, Naples, Florida -- to establish branches at 1790 Main Street, Sarasota, and 8181 South Tamiami Trail.

- Approved, May 21, 2002

Richmond

Peoples Bank of Virginia, Richmond, Virginia -- to establish a branch at 7071 Commons Plaza, Chesterfield.

- Approved, May 21, 2002

Kansas City

Premier Bank, Lenexa, Kansas -- to establish a branch at 1925 Burlington Street, North Kansas City, Missouri.

- Approved, May 22, 2002

Chicago

Rolling Hills Bank & Trust, Atlantic, Iowa -- to establish a branch at 418 South Commercial Street, Carson.

- Approved, May 22, 2002

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 1280 Dogwood Drive, Conyers, Georgia.

- Approved, May 23, 2002

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 8785 Branch Avenue, Clinton, Maryland.

- Approved, May 24, 2002

Bank Holding Companies

San Francisco

Citizens Bank Holding Company, Pocatello, Idaho -- to become a bank holding company through the acquisition of Citizens Community Bank.

- Approved, May 23, 2002

Bank Holding Companies

Atlanta

First Georgia Holding, Inc., Brunswick, Georgia -- to become a bank holding company through the acquisition of First Georgia Bank.
- Withdrawn, May 23, 2002

Chicago

Metropolitan Bank Group, Inc., Chicago, Illinois -- to retain ownership of Upbancorp, Inc. and thereby indirectly acquire Uptown National Bank of Chicago.
- Withdrawn, May 24, 2002

San Francisco

NorCal Community Bancorp, Alameda, California -- to become a bank holding company through the acquisition of Bank of Alameda.
- Approved, May 23, 2002

Richmond

North State Bancorp, Raleigh, North Carolina -- to become a bank holding company through the acquisition of North State Bank.
- Approved, May 23, 2002

San Francisco

Palm Desert Investments, Palm Desert, California -- relief from a commitment.
- Granted, May 22, 2002

Boston

Port Financial Corp, Brighton, Massachusetts -- to increase its ownership interest in Cambridge Bancorp, Cambridge.
- Approved, May 23, 2002

San Francisco

Snake River Bancorp, Inc., Twin Falls, Idaho -- to become a bank holding company through the acquisition of Magic Valley Bank.
- Approved, May 22, 2002

Bank Holding Companies

San Francisco

Sunstate Bancshares, Inc., Casa Grande, Arizona -- to engage in lending activities through the acquisition of shares of Sunstate Bancshares Mortgages, LLC.
- Approved, May 23, 2002

Bank Mergers

Chicago

First American Bank, Fort Dodge, Iowa -- to merge with First American Bank, Sioux City, and establish a branch.
- Approved, May 23, 2002

Atlanta

Regions Bank, Birmingham, Alabama -- to merge with Brookhollow National Bank, Dallas, Texas.
- Approved, May 23, 2002

Banks, Foreign

Director, BS&R

Banca Comerciala Romana S.A., Bucharest, Romania -- to establish a representative office in New York, New York.
- Approved, May 21, 2002

Change In Bank Control

Minneapolis

American Bancorporation of Minnesota, Inc., Brainerd, Minnesota -- change in bank control.
- Permitted, May 24, 2002

Atlanta

American Bancshares Corp., Livingston, Tennessee -- change in bank control.
- Permitted, May 23, 2002

Atlanta

BancSouth Corporation, Dothan, Alabama -- change in bank control.
- Permitted, May 24, 2002

Competitive Factors Reports

Dallas

Citizens National Bank, Cameron, Texas -- report on competitive factors of the proposed acquisition of the Giddings, Rockdale, and Taylor branches of International Bank of Commerce, Laredo.

- Submitted, May 17, 2002 (AC)

Atlanta

First Bank of Gwinnett, Lawrenceville, Georgia -- report on competitive factors of the proposed merger with Embry Bank through a corporate reorganization.

- Submitted, May 22, 2002

San Francisco

Hawthorne Savings F.S.B., Hawthorne, California -- report on competitive factors of the proposed merger with First Fidelity Investment and Loan, Tustin.

- Submitted, May 22, 2002

Boston

Ocean National Bank, Kennebunk, Maine -- report on competitive factors of the proposed acquisition of the Kennebunk and York branches of Maine Bank & Trust Company, Portland.

- Submitted, May 13, 2002 (AC)

Cleveland

S & T Bank, Indiana, Pennsylvania -- report on competitive factors of the proposed merger with PFC Bank, Ford City.

- Submitted, May 22, 2002

Secretary

Wells Fargo Bank Illinois, National Association, Galesburg, Illinois -- report on competitive factors of the proposed merger with Marquette Bank Monmouth, Monmouth, and Marquette Bank Morrison, Morrison.

- Submitted, May 24, 2002

Extensions Of Time

Chicago

Mauneshia Bancshares, Inc., Waterloo, Wisconsin -- extension to September 8, 2002, to become a bank holding company through the acquisition of Farmers & Merchants State Bank.

- Granted, May 24, 2002

Financial Holding Companies

Richmond

MCNB Banks, Inc., Welch, West Virginia -- election to become a financial holding company.

- Effective, May 23, 2002

Kansas City

Overland Bancorp, Inc, Belton, Missouri -- election to become a financial holding company.

- Effective, May 21, 2002

International Operations

Philadelphia

MBNA America Bank, National Association, Wilmington, Delaware -- to establish a branch of MBNA Europe Bank Limited in Madrid, Spain.

- Approved, May 24, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, May 25, 2002

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

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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		

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

Section III – Applications subject to Federal Register notice only

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

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

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

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

Quarter of

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

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, May 25, 2002

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	George Connell, Radnor, PA, to retain ownership of the outstanding common stock of Bryn Mawr Bank Corporation, Bryn Mawr, PA, the parent company of Bryn Mawr Trust Company, Bryn Mawr, PA and to acquire additional shares.	Newspaper 06/10/2002 Fed. Reg. N/Avail

Section III – Applications subject to Federal Register notice only

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

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

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

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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, May 25, 2002

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>LrgBk</i>	<i>SmBk</i>
853112	The Heartland Bank 850 North Hamilton Road Gahanna, OH 433230	03/04/2002	05/22/2002	S		X

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 25, 2002

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>
4(c)(8)	Four Oaks Fincorp, Inc., Four Oaks, North Carolina, to acquire Four Oaks Mortgage Services, L.L.C., Four Oaks, North Carolina, and thereby engage <u>de novo</u> in mortgage banking through the acquisition of 49.99% of Four Oaks Mortgage Company, L.P., Clayton, North Carolina.

Section V – Availability of CRA public evaluations

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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>
544876	Guaranty Bank 1658 State Farm Boulevard Charlottesville, Virginia 22911	03/11/2002	05/24/2002	S	X	

Section VI – CRA examinations scheduled for Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, May 25, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank Independent, Sheffield, Alabama, to establish a branch located at 704 Bank Street, Decatur, Alabama.	05/29/2002*
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 2009 Prince Avenue, Athens, Georgia.	05/25/2002*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2635 Housley Road, Annapolis, Maryland, to be known as the Gateway Village Safeway In-Store Office.	06/02/2002*

*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)(3)	Bancshares of Florida, Inc., Naples, Florida (formerly Citizens Bancshares of Southwest Florida), to acquire Bank of Florida, Fort Lauderdale, Florida (in organization).	N/Avail*

*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>
4(c)(8)	Chestatee Bancshares, Inc., Dawsonville, Georgia, after-the-fact notification to engage in financial planning and financial product sales, through its subsidiary, Chestatee Financial Services, Inc., Dawsonville, Georgia.	N/Avail
4(c)(8)	Chestatee Bancshares, Inc., Dawsonville, Georgia, after-the-fact notification to engage in mortgage loan origination through its subsidiary, Chestatee Residential Mortgage, Inc., Dawsonville, Georgia.	N/Avail

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

<i>Type</i>	<i>Application</i>
COM	Florida Community Banks, Inc., Immokalee, Florida, commitment waiver request.
COM	BCB Holding Company, Theodore, Alabama, commitment waiver request.
WAIVR	Bancorp of Lucedale, Inc., Lucedale, Mississippi, application waiver request with respect to the proposed merger with Grand Bancorp, Grand Bay, Alabama, and indirect acquisition of Mobile County Bank, Grand Bay, Alabama.

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 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>
479839	Tennessee State Bank 2210 Parkway Pigeon Forge, Tennessee 37863 (865) 453-0873	01/28/2002	05/23/2002	S	X	

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, May 25, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Farmers Bank and Trust Company, Converse, Indiana, to establish a branch facility to be located at 2040 S. Reed Road, Kokomo, Indiana.*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CC	Notice by the Friday Family (Beth Gore Friday, Mesa, Arizona; Allen Gore Friday, Atlantic, Iowa; Arthur Randall Friday, Houston, Texas; and Nola Kathleen Friday, Dallas, Texas) to retain control of Anita Bancorporation, Atlantic, Iowa and thereby to retain Rolling Hills Bank and Trust, Atlantic, Iowa.	Fed Reg – 05/14/2002 Newspaper – N/Avail
CC	Notice by Kenneth A. and Diane M. Hendricks to acquire greater than 10 percent of the outstanding shares of Blackhawk Bancorp, Inc., Beloit, Wisconsin, and thereby indirectly acquire Blackhawk State Bank, Beloit, Wisconsin.	Fed Reg – 06/05/2002 Newspaper – N/Avail
CC	Notice by David Lee Gross to acquire greater than 10 percent of the outstanding shares of First Beardstown Bancorp, Inc., Beardstown, Illinois and thereby indirectly acquire First State Bank of Beardstown, Beardstown, Illinois.	Fed Reg – 05/15/2002 Newspaper – N/Avail
3(a)(1)	Franklin Bancorp, Inc., Southfield, Michigan, to become a bank holding company by acquiring 100 percent of Franklin Bank, N.A., Southfield, Michigan.*	Fed Reg – 06/07/2002 Newspaper – N/Avail
CC	Notice by Gary F. Pribyl, Cedar Rapids, Iowa, of a Change in Control, to acquire 26.82 percent of Herky Hawk Financial Corp., Monticello, Iowa, as independent trustee of an irrevocable voting trust, and thereby indirectly acquire Citizens State Bank, Monticello, Iowa.	Fed Reg – 05/22/2002 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>
CC	Notice filed by the Kettering Family - Steven Kettering, Lake View, Iowa; Michael Kettering, Lake View, Iowa; and June Kettering Manary, Livingston, Texas- that they will each gain control of 33.3% of J.E.M.S. Inc., Lake View, Iowa.	Fed Reg – 06/07/2002 Newspaper – 06/11/2002
3(a)(1)	Orchid Financial Bancorp, Inc., St. Charles, Illinois, to become a bank holding company by acquiring 100 percent of American Eagle Bank (in organization), South Elgin, Illinois.*	Fed Reg – 06/24/2002 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)	IBC Bancorp, Inc., Chicago, Illinois, proposes to engage in data processing services.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
COM	WCB Holding Company of Illinois, Inc., Winfield, Illinois, requests relief from the commitment not to incur debt.

Section V – Availability of CRA public evaluations

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Section V – Availability of CRA public evaluations

<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, May 25, 2002

Section I – Applications subject to newspaper notice only

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

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by the First National Bank Employees Profit Sharing Plan and Trust, Carmi, Illinois ("Plan") to acquire up to 10.18 percent of Southern Illinois Bancorp, Carmi, Illinois("Bancorp"). The notice also seeks approval for Plan's trustees (Alvin Fritschle, Carmi, Illinois; Mary Sailer, Carmi, Illinois; and Jack Martin, Carmi, Illinois) to collectively own, on an individual basis, an additional 2.98 percent, for total combined control of 13.16 percent of Bancorp's stock.	Newspaper – N/Avail Fed Reg – N/Avail

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
719656	The Callaway Bank Fulton, Missouri	1/28/2002	5/21/2002	S		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, May 25, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First State Bank Southwest, Pipestone, Minnesota to establish a branch facility to be located at 760 Main Street, Edgerton, Minnesota.*	Newspaper: 05/31/2002

* 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>
3A3	State Bank of Hawley Employee Stock Ownership Plan, Hawley, Minnesota to acquire 38.79 percent of Bankshares of Hawley, Inc., Hawley, Minnesota and thereby indirectly acquire State Bank of Hawley, Hawley, Minnesota.*	Newspaper: 06/23/2002 Fed Register: 06/21/2002

* 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>
566953	The State Bank of Townsend Townsend, Montana	02/04/2002	05/21/2002	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 25, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	First State Bank of Taos, Taos, New Mexico to purchase certain assets and assume certain liabilities of the Belen, New Mexico, branch of State National Bank, El Paso, Texas.	Newspaper – 06/23/2002

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)	Denison Capital Enhancement Trust, Omaha, Nebraska, to become a bank holding company through the acquisition of 100 percent of the non-voting shares of KBJ Enterprises, Inc., Omaha, Nebraska, parent of Sibley State Bank, Sibley, Iowa. Sibley Capital Enhancement Trust, Omaha, Nebraska, to become a bank holding company through the acquisition of 100 percent of the non-voting shares of The Viking Corporation, Omaha, Nebraska, parent of Crawford County Trust and Savings Bank, Denison, Iowa and Landmans National Bank, Audubon, Iowa.	Newspaper – 06/18/2002 Fed Reg – 06/21/2002
CIC	Mark W. Whitaker, of Wichita, Kansas, and Deanna Kay Melchert, of Edmond, Oklahoma, to acquire control of Citizens Financial Corporation, parent of Citizens State Bank, both of Liberal, Kansas.	Newspaper – N/Available Fed Reg – 05/29/2002
CIC	Notice by Blair Lauritzen Gogel, Mission Hills, Kansas, and Clarkson Davis Lauritzen, Boston, Massachusetts, to acquire control of K.B.J. Enterprises, Inc., Omaha, Nebraska, parent of the Sibley State Bank, Sibley, Iowa.	Newspaper – 02/26/2002 Fed Reg – 06/21/2002

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:

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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>
157856	First B & TC Clinton, Oklahoma	02/19/2002	05/21/2002	S		X
353359	Colorado Mountain Bank 1000 Main Street Westcliffe, Colorado	02/11/2002	05/22/2002	S		X
94858	Adrian Bank 130 E. Main Adrian, Missouri	03/11/2002	05/23/2002	S		X

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

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

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, May 25, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Legacy Bank of Texas, Plano, TX, to establish a branch office at the northeast corner of Josey Lane and Hebron Parkway, Carrollton, TX 75010*	06/03/2002

* 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>
4(c)(8)	Lost Pines Bancshares, Inc., Smithville, TX, to engage in lending activities	06/11/2002

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

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SN = Substantial noncompliance

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

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

Section VI – CRA examinations scheduled for Quarter of

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

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, May 25, 2002

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 George Richard Dill, Fife, Washington, to acquire additional voting shares of Puget Sound Financial Services, Inc., and thereby indirectly acquire voting shares in Fife Commercial Bank, both of Fife, Washington.*	Newspaper – N/Avail Fed Reg – 06/11/2002

* 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)(5)(C)	Columbia Commercial Bancorp, Hillsboro, Oregon, to become a bank holding company by acquiring 100 percent of Columbia Community Bank, Hillsboro, Oregon.

Section V – Availability of CRA public evaluations

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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SN = Substantial noncompliance

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

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
478766	Liberty Bank 500 Linden Avenue South San Francisco, CA 94080 (650) 871-2400	01/22/2002	05/20/2002	S		X

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

Section VI – CRA examinations scheduled for Quarter of

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