
Federal Reserve Release



H.2

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

No. 28

Week Ending July 13, 2002

Testimony And Statements

Monetary Policy -- report to Congress.

- Authorized, July 10, 2002

Monetary Policy Objectives -- statement by Chairman Greenspan before the Senate Committee on Banking, Housing, and Urban Affairs, July 16, and the House Committee on Financial Services, July 17, 2002.

- Authorized, July 12, 2002

Forms

Forms -- to extend, without revision, the Recordkeeping and Disclosure Requirements of Regulation M (Consumer Leasing), Recordkeeping and Disclosure Requirements of Regulation DD (Truth in Savings), and Ongoing Intermittent Survey of Households (FR 3016).

- Approved, July 8, 2002

Enforcement

First American Bancorp, Inc., Stonewall, Oklahoma, and First American Bank -- written agreement, dated June 19, 2002, with the Federal Reserve Bank of Kansas City and the Oklahoma State Banking Department.

- Announced, July 8, 2002

Great Eastern Bank, Flushing, New York -- orders of restitution, dated June 26, 2002, against William Chiang, Paul Lee, Joseph C.C. Kuo, Lih Yuh Kuo, and Ching-Tseh Yao, former directors.

- Announced, July 8, 2002

Rurban Financial Corp., Defiance, Ohio, and The State Bank and Trust Company -- written agreement, dated July 5, 2002, with the Federal Reserve Bank of Cleveland and the Ohio Division of Financial Institutions.

- Announced, July 10, 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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to retain the branch at 1501 West Edmond Road, Edmond, Oklahoma.

- Approved, July 12, 2002

Atlanta

AuburnBank, Auburn, Alabama -- to establish a branch in the Super Wal-Mart at 2900 Pepperell Parkway, Opelika.

- Approved, July 8, 2002

Kansas City

Bank of Blue Valley, Overland Park, Kansas -- to establish branches at 13351 and 13401 Mission Road, Leawood.

- Approved, July 9, 2002

Chicago

Elkhart Community Bank, Elkhart, Indiana -- to expand its mobile branch to operate within a 15-mile radius of the head office.

- Approved, July 8, 2002

San Francisco

Hanmi Bank, Los Angeles, California -- to establish a branch at 2370 Crenshaw Boulevard, Suite I/H, Torrance.

- Approved, July 8, 2002

New York

JPMorgan Chase Bank, New York, New York -- to establish a branch at 3 Times Square.

- Approved, July 12, 2002

San Francisco

Oak Valley Community Bank, Oakdale, California -- to establish a branch at 4120 Dale Road, Modesto.

- Approved, July 9, 2002

Bank Branches, Domestic

Secretary

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 38-A Black Gum Road, Pawleys Island, South Carolina.
- Approved, July 12, 2002

Atlanta

Riverside Bank of the Gulf Coast, Cape Coral, Florida -- to establish branches at 1099 North Tamiami Trail, Nokomis, and 9820 Stringfellow Road, Pine Island.
- Approved, July 11, 2002

Bank Holding Companies

Kansas City

Avoca Company, Avoca, Nebraska -- relief from a commitment in connection with the acquisition of First State Bank of Nebraska, Nebraska City.
- Granted, July 9, 2002

Kansas City

Countryside Square Bancshares, Inc., Meriden, Kansas -- to become a bank holding company through the acquisition of Countryside Bank, and election to become a financial holding company.
- Approved, July 9, 2002

Director, BS&R

Legends Financial Holdings, Inc., Clarksville, Tennessee -- transfer agent registration.
- Approved, July 12, 2002

Chicago

Metropolitan Bank Group, Inc., Chicago, Illinois -- to retain ownership of Upbancorp, Inc., and thereby indirectly acquire Uptown National Bank of Chicago.
- Approved, July 8, 2002

Bank Holding Companies

Dallas

Overton Financial Corporation, Overton, Texas, and Overton Delaware Corporation, Dover, Delaware -- to acquire Longview Financial Corporation, Longview, Texas; Longview Delaware Corporation, Dover, Delaware; Longview Bank and Trust, Longview, Texas; and First State Bank, Van.
- Approved, July 3, 2002 (AC)

Chicago

PdS Bancorp, Inc., Prairie du Sac, Wisconsin -- to become a bank holding company through the acquisition of Bank of Prairie du Sac.
- Approved, July 12, 2002

St. Louis

Security Bancorp of Tennessee, Inc., Halls, Tennessee -- to acquire shares of Patriot Bank, Millington, a de novo bank.
- Approved, July 10, 2002

Atlanta

Southern Community Bancorp, Inc., Orlando, Florida -- to acquire Southern Community Bank of South Florida, Boca Raton, a de novo bank.
- Approved, July 9, 2002

Banks, State Member

San Francisco

Bank of Hawaii, Honolulu, Hawaii -- to make a community development investment through the Office of Samoan Affairs of California, Inc., Carson, California.
- Approved, July 10, 2002

Change In Bank Control

Minneapolis

The Eastbank Corporation, Minneapolis, Minnesota -- change in bank control.
- Permitted, July 10, 2002

Dallas

Paris Bancshares, Inc., Paris, Texas -- change in bank control.
- Permitted, July 11, 2002

Change In Bank Control

Kansas City

Tampa State Bankshares, Inc., Tampa, Kansas -- change in bank control.
- Permitted, July 11, 2002

Competitive Factors Reports

Dallas

Bank of Tanglewood, National Association, Houston, Texas, and Bank of Texas, National Association, Dallas -- reports on competitive factors of the proposed interim mergers with TW Interim Bank, N.A., Houston.
- Submitted, July 11, 2002

Richmond

Citizens South Bank, Gastonia, North Carolina -- report on competitive factors of the proposed mergers with Citizens South Banking Corporation; Citizens South Holdings, MHC; and Citizens South Interim Savings Bank 1.
- Submitted, July 10, 2002

Dallas

Horizons Bank, Monroe, Louisiana -- report on competitive factors of the proposed merger with American Bank, National Association, Ruston.
- Submitted, July 10, 2002

St. Louis

Patriot Bank, Millington, Tennessee, a de novo bank -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Millington branch of Security Bank, Newbern.
- Submitted, July 10, 2002

Dallas

Prosperity Bank, El Campo, Texas -- report on competitive factors of the proposed merger with Paradigm Bank Texas, Houston.
- Submitted, July 9, 2002

Extensions Of Time

Richmond

Allfirst Financial, Inc., Baltimore, Maryland -- extension to July 15, 2003, to divest an impermissible investment.

- Granted, July 10, 2002

Secretary

Citibank, N.A., New York, New York -- extensions to April 1, May 1, and June 1, 2003, to divest its interests in certain properties.

- Granted, July 8, 2002

Atlanta

Compass Bank, Birmingham, Alabama -- extension to July 12, 2003, to establish a branch at the northeast corner of Ray Road and 56th Street, Chandler, Arizona.

- Granted, July 12, 2002

Membership

St. Louis

Citizens Bank, New Haven, Missouri -- request to waive the six months' notice of withdrawal from membership in the Federal Reserve System.

- Granted, July 9, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 13, 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

Applications and notifications filed during the week ending Saturday, July 13, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Nordea Bank Finland, Plc, Helsinki, Finland, to establish a branch in New York, New York, and to acquire American Scandinavian Banking corporation, New York, New York.	Newspaper – N/A

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	KBC Bank N.V., Brussels, Belgium, to become a bank holding company, in connection with its purchase of 34% of the capital stock of Nova Ljubljanska Banka d.d., Ljubljana, Slovenia.	Newspaper – N/A Fed. Reg. – N/A

* Subject to 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 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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, July 13, 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 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 13, 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 of Change in Bank Control filed by members of the Romer Family (John Romer; Elizabeth Romer; Albert Romer; Rebecca Romer; James Romer; and Margery Romer) of their intent to retain ownership and control of 54.3 percent of the outstanding voting shares of the Ottoville Bank, Ottoville, OH.	Fed Reg – 08/02/2002 Newspaper – Not Avail.
CIC	Notice of Change in Bank Control filed by members of the Romer Family (John Romer; Elizabeth Romer; Albert Romer; David Romer; Karla Klune; Kathryn Hart; Lynn Hemmelgarn; Rebecca Moorman; James Romer; Margery Romer, Jacqueline Romer-Sensky; Jeffrey Romer; Timothy Romer; Nancy Schroeder; and Douglas Romer) of their intent to retain ownership and control of 67.7 percent of the outstanding voting shares of the St. Henry Bank, St. Henry, OH.	Fed Reg – 08/02/2002 Newspaper – Not 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

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.

The federal bank regulators use the following four 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, July 13, 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>
3(a)(3)	Community First Financial Corporation, Lynchburg, Virginia, to acquire 9.3% of the voting securities of Highlands Community Bank (in organization), Covington, Virginia.*	Fed Reg - 08/08/2002 Newspaper - 07/29/2002
3(a)(5)	Capital Bank Corporation, Raleigh, North Carolina, to acquire 100% of the voting shares of High Street Corporation, Asheville, North Carolina.*	Fed Reg - 08/08/2002 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>
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>
722432	Bank of Romney 95 East Main Street Romney, West Virginia 26757	04/29/2002	07/12/2002	O		X

Section VI – CRA examinations scheduled for

Quarter of

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

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 13, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2090 Tamiami Trail South, Venice, Florida, to be known as the South Venice Branch.	07/23/2002*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 6335 U.S. Highway 19, New Port Richey, Florida, to be known as the New Port Richey Branch.	07/23/2002*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 7165 Mariner Boulevard, Spring Hill, Florida, to be known as the Mariner Branch.	07/23/2002*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2569 Viking Drive, Bossier City, Louisiana, to be known as the North Bossier Branch.	07/23/2002*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 7849 Cottage Hill Road, Mobile, Alabama, to be known as the Schillinger Road Branch.	07/23/2002*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 280 Dogwood Boulevard, Flowood, Mississippi, to be known as the Dogwood Festival Branch.	07/25/2002*
Branch	Cavalry Banking, Murfreesboro, Tennessee, to establish a branch located at 467 Sam Ridley Parkway West, Smyrna, Tennessee.	07/23/2002*
Branch	Riverside Bank of Central Florida, Winter Park, Florida, to establish a branch located at 997 West Broadway Street, Oviedo, Florida.	07/18/2002*

*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)(5)	P.C.B. Bancorp, Inc., Largo, Florida, to merge with Gateway American Bancshares, Inc., and thereby acquire Gateway American Bank of Florida, both of Fort Lauderdale, Florida.	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)	Morton Bancorp, Inc., to become a bank holding company by acquiring Bank of Morton, both of Morton, Mississippi.	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>
None		

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

<i>Type</i>	<i>Application</i>
Membership	First Georgia Community Bank, Jackson, Georgia, to become a member of the Federal Reserve System.
COM	Kensington Bankshares, Inc., Spring Hill, Florida, commitment waiver request.

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

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 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 13, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Sand Ridge Bank, Highland, Indiana, to establish a branch facility to be located at the northwest corner of U.S. HWY 231 and Broadway Avenue, Crown Point, Indiana.*	Newspaper – 06/18/2002

* 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>
3(a)(5) & 4(c)(8)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire 100 percent of the voting shares of Mississippi Valley Bancshares, Inc., St. Louis, Missouri and thereby indirectly acquire Southwest Bank of St. Louis, St. Louis, Missouri, Southwest Bank, Belleville, Illinois, Southwest Bank of Phoenix, Phoenix, Arizona, and thereby to engage in extending credit and servicing loans, through RE Holding Company A, RE Holding Company B, RE Holding Company C and SWB Real Estate Investment Trust, all located in Clayton, Missouri, to engage in providing financial and investment advisory services, through Eagle Fund, L.L.C., St. Louis, Missouri and to engage in trust company activities, through MVBI Capital Trust, Wilmington, Delaware.*	Fed Reg – 08/08/2002 Newspaper- 07/29/2002
4(c)(8)	Salin Bancshares, Inc., Indianapolis, Indiana, to acquire 100 percent of the voting shares of Blue River Federal Savings Bank, Edinburgh, Indiana.*	Fed Reg – 08/12/2002 Newspaper – 08/06/2002

* 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

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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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, July 13, 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 Ernest Hazel III Trust and Kay Hammond Hazel, Vero Beach, Florida, as trustee, to gain control of Cardinal Bancorp Inc., Saint Louis, Missouri.	Newspaper – N/Avail Fed Reg – 07/30/2002
3A3	State Capital Corporation, Greenwood, Mississippi, to acquire up to 100 percent of Mississippi Southern Bank, Port Gibson, Mississippi. (Previously submitted during the week ending July 6, 2002)*	Newspaper – 08/05/2002 Fed Reg – 08/08/2002
3A1	Independent Holdings, Inc., Memphis, Tennessee, to become a bank holding company by acquiring 100 percent of the voting shares of Independent Bank, Memphis, Tennessee.*	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	

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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						

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, July 13, 2002

Section I – Applications subject to newspaper notice only

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

* 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)	Hazen Bancorporation, Inc., Hazen, North Dakota to acquire 15.5 percent of North Star Holding Company, Inc., Jamestown, North Dakota, which owns Stutsman County State Bank, Jamestown, North Dakota.*	Fed Reg – 08/02/2002 Newspaper – 08/05/02
3(a)(1)	Marquette Financial Companies, Minneapolis, Minnesota to become a bank holding company by acquiring 100% of the outstanding voting shares of CBA Bancshares, Inc., Minneapolis, Minnesota and its subsidiary bank, Community Bank of Arizona, N.A., Wickenburg, Arizona.*	Fed Reg – 08/05/2002 Newspaper – 08/05/2002
CIC	The John M. Morrison Florida Intangible Trust #5 dated 5/16/02, Naples, Florida, to gain control of Central Bancshares, Inc., Golden Valley, Minnesota, and thereby indirectly gain control of Central Bank, Stillwater, Minnesota.	Fed Reg – 07/29/2002 Newspaper – N/Avail
3(a)(3)	Wishek Bancorporation, Inc., Wishek, North Dakota, to acquire 30.9 percent of North Star Holding Company, Jamestown, North Dakota, Which owns Stutsman County State Bank, Jamestown, North Dakota.*	Fed Reg – 08/02/2002 Newspaper – 08/02/02

*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>
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, July 13, 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>
3(a)(3)	First York Ban Corp., York, Nebraska, to acquire an additional .4 percent, for a total of 22.28 percent of the voting shares of NebraskaLand Financial Services, Inc., parent of NebraskaLand National Bank, both of North Platte, Nebraska.	Newspaper - 08/10/2002 Fed Reg - 08/05/2002

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.

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

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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 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>
325459	First State Bank in Temple 111 S. Commercial Temple, Oklahoma 73568	04/22/2002	07/08/2002	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, July 13, 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>
3(a)(1)	West Financial, Inc., El Paso, TX, to acquire Delaware West Financial, Inc., Dover, DE, and Bank of the West, El Paso, TX* (previously reported the week ending June 22, 2002)	Fed Reg – 07/19/2002 Newspaper – 07/20/2002
3(a)(1)	Delaware West Financial, Inc., Dover, DE, to acquire Bank of the West, El Paso, TX* (previously reported the week ending June 22, 2002)	Fed Reg – 07/19/2002 Newspaper – 07/20/2002

*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.

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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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 13, 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	F. Kemper Freeman, Jr., Betty J. Freeman, Suzanne L. McQuaid, Amy C. Schreck, Bellevue Square Managers I Limited Partnership, and Bellevue Square Managers, Inc., all of Bellevue, Washington, to acquire ownership of 15.85 percent of First Mutual Bancshares, Inc., Bellevue, Washington.*	Newspaper – N/Avail Fed Reg – 07/24/2002

* 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.

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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>
None						

Section VI – CRA examinations scheduled for Quarter of

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