
Federal Reserve Release



H.2

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

No. 36

Week Ending September 7, 2002

Regulations And Policies

Regulation H -- interim rule with request for comment on proposed amendments to implement certain disclosure and reporting requirements for state member banks that have classes of registered securities (Docket No. R-1129).

- Approved, September 6, 2002

H.2 Actions under delegated authority

September 1, 2002 to September 7, 2002

BS&R Banking Supervision and Regulation
C & CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Chicago

Comerica Bank, Detroit, Michigan -- to establish branches at 21455 21 Mile Road, Macomb Township; 30244 Milford Road, New Hudson; 7505 Dixie Highway, Clarkston; 1050 South Latson, Howell; and 45420 Michigan Avenue, Canton.
- Approved, September 6, 2002

Kansas City

Farmers State Bank, Wallace, Nebraska -- to establish a branch at 418 North Dewey Street, North Platte.
- Approved, September 6, 2002

Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch at 101 South 13th Street, Laramie, Wyoming.
- Approved, September 5, 2002

Kansas City

The Jackson State Bank & Trust, Jackson, Wyoming -- to establish a branch at 3300 West Village Drive, Teton Village.
- Approved, September 3, 2002

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 5885 Cumming Highway, Buford.
- Approved, September 6, 2002

Atlanta

Tennessee State Bank, Pigeon Forge, Tennessee -- to establish a branch at 3307 Winfield Dunn Parkway, Kodak.
- Approved, September 5, 2002

Bank Holding Companies

Atlanta

Commerce Bancshares, Inc., White Castle, Louisiana -- to become a bank holding company through the acquisition of The Bank of Commerce.

- Withdrawn, September 6, 2002

Kansas City

Healthcare Bancorp, Inc., Broken Arrow, Oklahoma -- to become a bank holding company through the acquisition of Federal BankCentre.

- Withdrawn, September 6, 2002

Minneapolis

Minnwest Corporation, Minnetonka, Minnesota -- to engage in extending credit and servicing loans and leasing personal or real property through its subsidiary, Minnwest Finance, Inc., and indirectly through AgriVision Finance Co., Fargo, North Dakota.

- Approved, September 3, 2002

Chicago

Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois -- to acquire additional shares of Oswego Bancshares, Inc. and thereby acquire additional shares of Oswego Community Bank.

- Approved, September 5, 2002

Atlanta

P.C.B. Bancorp, Inc., Largo, Florida -- to merge with Gateway American Bancshares, Inc., Fort Lauderdale, and thereby acquire Gateway American Bank of Florida.

- Approved, September 5, 2002

St. Louis

Planters Financial Group, Inc., Hopkinsville, Kentucky -- to acquire City State Bank, Martin, Tennessee.

- Approved, September 6, 2002

Dallas

Prosperity Bancshares, Inc., Houston, Texas -- to acquire Southwest Bank Holding Company, Dallas, and its subsidiary, Bank of the Southwest of Dallas.

- Approved, September 5, 2002

Bank Holding Companies

Director, BS&R

The South Financial Group, Inc., Greenville, South Carolina, and Carolina First Bank -- relief from a commitment.

- Granted, September 6, 2002

Bank Mergers

Kansas City

Gold Bank, Leawood, Kansas -- to purchase certain assets and assume certain liabilities of branches of Encore Bank, Houston, Texas, at 6000 Mission Road, Fairway, Kansas; 9529 Antioch Road, Overland Park; 12080 Blue Valley Parkway; and 7500 State Line Road, Prairie Village.

- Approved, September 4, 2002

Banks, Foreign

Director, BS&R

HSBC Holdings plc, London, United Kingdom -- request for termination of a commitment in connection with the acquisition of Republic New York Corporation, New York, New York.

- Granted, September 6, 2002

Banks, Nonmember, And Miscellaneous Institutions

Director, RBOPS

CLS Bank International, New York, New York -- request to offer live services to its members.

- Granted, September 5, 2002

Change In Bank Control

Minneapolis

Kingsbury Bank Holding Company, De Smet, South Dakota -- change in bank control.

- Permitted, September 3, 2002

Minneapolis

Old Murry Bancorp, Inc., Cameron, Wisconsin -- change in bank control.

- Permitted, September 5, 2002

Change In Bank Control

Cleveland

The Ottoville Bank Company, Ottoville, Ohio -- change in bank control.
- Permitted, September 3, 2002

Cleveland

The Saint Henry Bank, Saint Henry, Ohio -- change in bank control.
- Permitted, September 3, 2002

Competitive Factors Reports

St. Louis

Allegiant Bank, St. Louis, Missouri -- report on competitive factors of the proposed merger with State Bank of Jefferson County, DeSoto.
- Submitted, September 4, 2002

Chicago

Bank One, National Association, Chicago, Illinois -- report on competitive factors of the proposed merger with American National Bank and Trust Company of Chicago and Bank One, Illinois, National Association, Springfield.
- Submitted, September 5, 2002

Chicago

First Federal Bancshares, Inc., Colchester, Illinois -- report on competitive factors of the proposal to merge with PFSB Bancorp, Inc., Palmyra, Missouri, and thereby indirectly acquire Palmyra Savings.
- Submitted, September 3, 2002

Chicago

Independent Bank, Bay City, Michigan -- report on competitive factors of the proposed purchase of assets and assumption of deposits of the Roger City branch of Northwestern Bank, Traverse City.
- Submitted, September 5, 2002

Extensions Of Time

Richmond

CNB Bancorp, Inc., Windsor, Virginia -- extension to December 11, 2002, to become a bank holding company through the acquisition of Citizens National Bank, a de novo bank.
- Granted, September 6, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 7, 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, September 7, 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>
3a1	Rabobank Nederland, Utrecht, Netherlands, to acquire VIB Corp, and Valley Independent Bank, El Centro, California. *	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.

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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 7, 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, September 7, 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)	Application by Deerfield Bancshares, Inc., Clarksburg, OH to acquire The Clarksburg Commercial Bank, Clarksburg, OH pursuant to Section 3(a)(1) of the Bank Holding Company Act.*	Newspaper – N/Avail Fed Reg – 09/16/2002

*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>
MIRA	The PNC Financial Services Group, Inc., Pittsburgh, PA request for management interlock exemption on behalf of Joseph J. Whiteside.

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, September 7, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	CapitalBank, Greenwood, South Carolina, to establish a branch at 2520 Wade Hampton Boulevard, Greenville, South Carolina.*	Newspaper - 09/11/2002
Branch	Bank of McKenney, McKenney, Virginia, to establish a branch at 3115 Boulevard, Colonial Heights, Virginia.*	Newspaper - 09/20/2002

*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)	First Bancorp, Troy, North Carolina, to merge with Carolina Community Bancshares, Inc., Latta, South Carolina.*	Fed Reg - N/Avail Newspaper - N/Avail
CIC	Notice of Change in Control filed by Ralph Mann and Hazel E. Mann to increase their ownership position in Union Bankshares, Inc., Union, West Virginia, from 8.84% to 10.32% as a result of the holding company's planned redemption of shares.	Fed Reg - 09/23/2002 Newspaper - 09/10/2002

*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>
2514547	Southern Community Bank and Trust Company 4701 Country Club Road Winston-Salem, North Carolina 27104	06/17/2002	09/05/2002	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, September 7, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Commercial Bank of Florida, Orlando, Florida, to establish a branch at 1250 Lee Road, Winter Park, Florida.*	Newspaper-09/17/2002
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 320 South Alafaya Trail, Orlando, Florida.*	Newspaper-09/07/2002

*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)	Financial Corporation of Louisiana, Crowley, Louisiana, to merge with Security Acadia Bancshares, Inc., Rayne, Louisiana, and thereby directly acquire Rayne State Bank & Trust Company, Rayne, Louisiana*	Newspaper– 10/01/2002 Fed Reg – N/Avail
CIC	Twin Cities Financial Services, Inc., Maryville, Tennessee, after-the-fact change in control by Joe B. Bruce, Bruce Investments, LP; Lean Hicks; Thelma Carter; Chadwick T. Hicks; Beth Ann Hicks; Mary Joe Willocks; to retain 16.53 percent of the outstanding shares of Twin Cities Financial Services, Inc., and its subsidiary, Citizens Bank of Blount County, both of Maryville, Tennessee.	Newspaper– 09/27/2002 Fed Reg – 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, proposes an after-the-fact notification to engage in financial planning and financial product sales, through its 80 percent owned subsidiary, Chestatee Financial Services, Inc., Dawsonville, Georgia,	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>
4(c)(8)	Chestatee Bancshares, Inc., Dawsonville, Georgia, proposes an after-the-fact notification to engage in mortgage loan origination through its 80 percent owned subsidiary, Chestatee Residential Mortgage, Inc., Dawsonville, Georgia.	Fed Reg-N/Avail

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

<i>Type</i>	<i>Application</i>
3(a)(1)	Resource Bankshares, Inc., Mandeville, Louisiana, notice to become a bank holding company by acquiring Resource Bank, Mandeville, Louisiana.

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, September 7, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	Central Bank, Storm Lake, Iowa, for prior approval to acquire through merger Central Bank, Spirit Lake, Iowa and thereby to Central Bank, Storm Lake, Iowa, for prior approval to acquire through merger Central Bank, Spirit Lake, Iowa.*	Newspaper – N/Avail
Branch	First Community Bank, Harbor Springs, Michigan, to establish a branch facility to be located at 930 Spring Street, U.S. 131 South, Petoskey, Michigan.*	Newspaper – 09/19/2002
18C & Branches	Johnson Bank, Racine, Wisconsin, to merge with Capital Bank, Green Bay, Wisconsin and thereby to establish branches at 455 Riverdale Drive, Green Bay, Wisconsin and 840 Main Avenue, DePere, Wisconsin.*	Newspaper – 08/30/2002
Branch	Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 3801 N. Wright Road, Janesville, Wisconsin.*	Newspaper – 09/04/2002

* 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>
CC	Notice by Ross David Levin, Evanston, Illinois, Louis Jonathon Kolom, Lincolnwood, Illinois, Shabsa Abraham Lis, Skokie, Illinois, Aaron L. Kolom, Los Angeles, California, Sherwin Greenberg, Chicago, Illinois and Arthur Myer Goldrich, Skokie, Illinois, to retain control of First Equity Corp., Skokie, Illinois and to thereby retain indirect control of 1st Equity Bank, Skokie, Illinois.	Fed Reg – 09/17/2002 Newspaper – N/Avail
3(a)(5)	Merchants and Manufacturers Bancorporation, Inc., New Berlin, Wisconsin and Merchants Merger Corp., New Berlin, Wisconsin, to merge with Fortress Bancshares, Inc., Westby, Wisconsin and thereby indirectly acquire Fortress Bank of Westby, Westby, Wisconsin, Fortress Bank, N.A., Houston, Minnesota, and Fortress Bank of Cresco, Cresco, Iowa.*	Fed Reg – 09/23/2002 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>
3(a)(1)	SCB Bancorp, Inc., East Lansing, Michigan, to become a bank holding company by acquiring 100 percent of Summit Community Bank (in organization), East Lansing, Michigan.*	Fed Reg – 10/04/2002 Newspaper – N/Avail
CIC	Notice by Mark B. Richardson and Kimberly A. Richardson to acquire control of Wellington Bancorp, Inc., Springfield, Illinois.	Fed Reg – N/Avail Newspaper – 9/20/2002
CIC	Notication filed pursuant to the Change in Bank Control Act of 1978 by Ramon J. Green, Jacksonville, Illinois, as general partner of Green Enterprises, L.P. Jacksonville, Illinois, as trustee of the Ramon J. Green Trust, Jacksonville, Illinois, and co-trustee of the Beverly J. Green Trust, Jacksonville, Illinois, and Beverly J. Green, Jacksonville, Illinois, as co-trustee of the Beverly J. Green Trust, to retain control and increase their ownership in West Plains Investors, Inc., Pleasant Plains, Illinois, and thereby to indirectly retain control and increase their ownership in Pleasant Plains State Bank, Pleasant Plains, Illinois.	Fed Reg – 09/23/2002 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)	Community State Bancorporation, Spencer, Iowa, to proposes to engage denovo in extending credit and servicing loans.	

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>
1857087	Royal American Bank 1604 W. Colonial Pkwy Inverness, Illinois 60067 (847) 202-8300	05/13/2002	09/03/2002	S		X

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, September 7, 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>
4c8	Integra Bank Corporation, Evansville, Indiana, to engage in reinsuring optional credit life and credit accident and health insurance sold by its banking subsidiary through the acquisition of 79 percent of Integra Reinsurance Company, Ltd. Evansville, Indiana.	Fed Reg – N/Avail

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

<i>Type</i>	<i>Application</i>
4c8	Allegiant Bancorp, Inc., St. Louis, Missouri, proposes to engage in investment advisor activities by acquiring 100 percent of the voting shares of Investment Counselors Incorporated, St. Louis, Missouri.

Section V – Availability of CRA public evaluations

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

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, September 07, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	Wadena State Bank, Wadena, Minnesota proposes to merge with Security State Bank of Deer Creek, Deer Creek, Minnesota and incident thereto establish branches in Deer Creek, Minnesota, and Bluffton, Minnesota*	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>
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)	BancMidwest Corporation, St. Paul, Minnesota, proposes to acquire 100% of the voting shares of the Mainstreet Mortgage, Inc., St. Louis Park, Minnesota.

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, September 7, 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)	Summit Bancshares, Inc., Prescott, Arizona, to become a bank holding company through the acquisition of 100 percent of the voting shares of Summit Bank, Prescott, Arizona (in organization).	Newspaper - 09/29/2002 Fed Reg - 09/27/2002
3(a)(3)	Central Financial Corporation, Hutchinson, Kansas, to acquire 25 percent of the voting shares of Summit Bancshares, Inc., Prescott, Arizona, parent of Summit Bank, Prescott, Arizona (in organization).	Newspaper - 09/29/2002 Fed Reg - 09/27/2002
3(a)(3)	Adbanc, Inc., Ogallala, Nebraska, to acquire up to 100 percent of the voting shares of VBI, Inc., parent of Vista Bank, both of Colorado Springs, Colorado.	Newspaper - N/Available Fed Reg - 10/04/2002
CIC	Notice by Jason Howard Reed, Dallas, Texas, to acquire control of Grant County Bank, Medford, Oklahoma.	Newspaper - 09/26/2002 Fed Reg - 09/18/2002

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>
S/R	Grant County Bank, Medford, Oklahoma, to redeem 126 shares of its own voting common stock.

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>
309758	Farmers State Bank of Fort Morgan 123 E. Kiowa Avenue Fort Morgan, Colorado 80701-2102	06/03/2002	09/04/2002	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, September 7, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Hale County State Bank, Plainview, TX, to establish a branch office at 1145 Junction Highway, Kerrville, TX 78028*	Newspaper-09/16/2002
18(c)	Texas State Bank, McAllen, TX, to merge with Texas Country Bank, San Juan, TX*	Newspaper-10/03/2002
Branch	Texas State Bank, McAllen, TX, to establish branch offices at Military Highway and Farm Road 1015, Progreso, TX 78579; and 235 West 5 th Street, San Juan, TX 78589*	Newspaper-10/03/2002

* 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>
3(a)(5)	Texas Regional Bancshares, Inc., McAllen, TX, and Texas Regional Delaware, Inc., Wilmington, DE, to acquire San Juan Bancshares, Inc., San Juan, TX, San Juan Delaware Financial Corporation, Inc., Dover, DE, and Texas Country Bank, San Juan, TX*	Fed Reg – 10/07/2002 Newspaper – 10/03/2002
CIC	First La Grange Bancshares, Inc., Employee Stock Ownership Plan, La Grange, TX, (Falcon National Bank, San Antonio, TX, and National Bank & Trust, La Grange, TX, co-trustees), to acquire an interest in First La Grange Bancshares, Inc., La Grange, TX (previously reported the week ending August 31, 2002)	Fed Reg – 09/18/2002 Newspaper – 09/20/2002

* 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.

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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, September 7, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Heritage Bank of Commerce, San Jose, California, to merge with Heritage Bank South Valley, Morgan Hill, California.*	Newspaper – 10/04/2002
18(c)	Heritage Bank of Commerce, San Jose, California, to merge with Heritage Bank East Bay, Fremont, California.*	Newspaper – 09/27/2002
18(c)	Heritage Bank of Commerce, San Jose, California, to merge with Bank of Los Altos, Los Altos, California.*	Newspaper – 10/02/2002

* 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)(1)	Sumitomo Mitsui Financial Group, Inc., Tokyo, Japan, to become a bank holding company by acquiring 100 percent of Manufacturers Bank, Los Angeles, California.*	Newspaper – N/Avail Fed Reg – 9/23/2002
3(a)(1)	SunFirst Corporation to become a bank holding company by acquiring 100 percent of SunFirst Bank, both of St. George, Utah.*	Newspaper – 09/30/2002 Fed Reg – 10/04/2002
CIC	Notice by James O. Pohlاد, Robert C. Pohlاد, and William M. Pohlاد to increase their ownership in National Mercantile Bancorp, Los Angeles, California.*	Newspaper – N/Avail Fed Reg – 09/27/2002
CIC	Notice by Nagy Family Limited Partnership I, a Washington limited partnership, Ferenc Nagy and Susanna Nagy, general partners, to acquire 14.68 percent of Viking Financial Services Corporation, and thereby indirectly acquire shares of Viking Commercial Bank, all of Seattle, Washington.*	Newspaper – 09/20/2002 Fed Reg – 09/27/2002

* 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>
697763	Westamerica Bank 4560 Mangleles Blvd. Fairfield, CA 94585 (800) 848-1088	04/15/2002	09/03/2002	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	