
Federal Reserve Release



H.2

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

No. 50

Week Ending December 13, 2003

Bank Holding Companies

- Central Pacific Financial, Honolulu, Hawaii -- to acquire shares of CB Bancshares, Inc. and thereby acquire City Bank.
- Approved, December 12, 2003

Board Operations

- Office of Inspector General -- budget for 2004-2005.
- Approved, December 11, 2003

Fomc

- Federal Open Market Committee -- minutes of the meeting on October 28, 2003.
- Published, December 10, 2003

Regulations And Policies

- Fair and Accurate Transactions Act -- interim rule with request for comment on a proposal to establish December 31, 2003, as the effective date for certain provisions of the act, including those that preempt state laws that regulate areas governed by the Fair Credit Reporting Act (Docket No. R-1171); and proposed rule to establish a schedule of effective dates for other provisions (Docket No. R-1175).
- Approved, December 12, 2003

Securities Regulation

- Commodity Futures Trading Commission -- letter responding to the CFTC's request for the Board's views on the application by Eurex to establish a futures exchange in the United States.
- Approved, December 12, 2003

H.2 Actions under delegated authority

December 7, 2003 to December 13, 2003

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

Dallas

Citizens Bank, Slaton, Texas -- to establish a branch at 6602 Quaker Avenue, Lubbock.
- Approved, December 10, 2003

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 1112 East Las Olas Boulevard, Ft. Lauderdale, Florida.
- Approved, December 9, 2003

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 4949 Ridgemoor Boulevard, Palm Harbor, Florida.
- Approved, December 11, 2003

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 551 Sam Ridley Parkway West, Smyrna, Tennessee.
- Approved, December 12, 2003

Bank Holding Companies

Secretary

Alabama National BanCorporation, Birmingham, Alabama -- to merge with Cypress Bankshares, Inc., Palm Coast, Florida, and thereby acquire Cypress Bank.
- Approved, December 12, 2003

New York

Bayerische Hypo-und Vereinsbank Aktiengesellschaft, Munich, Germany -- to engage through Identrus, LLC, a Delaware company, in credit bureau services following the acquisition by Identrus of eFinance Corporation, San Francisco, California.
- Approved, December 12, 2003

Bank Holding Companies

Atlanta

CBS Financial Corporation, Smyrna, Georgia -- to become a bank holding company through the acquisition of Community Bank of the South.

- Approved, December 12, 2003

Atlanta

Eagle National, Inc., Stockbridge, Georgia -- to become a bank holding company through the acquisition of Eagle National Bank.

- Withdrawn, December 9, 2003

Atlanta

Gwinnett Commercial Group, Inc., Lawrenceville, Georgia -- commitment waiver request.

- Granted, December 12, 2003

Dallas

Hillsboro Bancshares, Inc., Hillsboro, Texas, and Hillsboro Holdings, Inc., Wilmington, Delaware -- to become bank holding companies through the acquisition of The Citizens National Bank of Hillsboro.

- Approved, December 10, 2003

Atlanta

KSB Bancorp, Inc., Kaplan, Louisiana -- to merge with Teche Bancshares, Inc., St. Martinville, and thereby acquire Teche Bank & Trust Company.

- Approved, December 9, 2003

St. Louis

Simmons First National Corporation, Pine Bluff, Arkansas -- to acquire Alliance Bancorporation, Inc., Hot Springs, and Alliance Bank of Hot Springs.

- Approved, December 11, 2003

Minneapolis

State Bank of Cokato Employee Stock Ownership Plan & Trust II, Cokato, Minnesota -- to acquire additional shares of Cokato Bancshares, Inc.

- Approved, December 10, 2003

Bank Mergers

San Francisco

Sun Country Bank, Victorville, California -- to merge with PriVest Bank, Santa Ana.
- Approved, December 12, 2003

Change In Bank Control

Kansas City

Emprise Financial Corporation, Wichita, Kansas -- change in bank control.
- Permitted, December 9, 2003

St. Louis

Gateway Bancshares, Inc., St. Louis, Missouri -- to retain control of Gateway Bancshares, Inc.
- Permitted, December 12, 2003

Kansas City

PCI Holdings, Inc., St. Marys, Kansas -- change in bank control.
- Permitted, December 9, 2003

Competitive Factors Reports

Atlanta

1st National Bank & Trust, Bradenton, Florida -- report on competitive factors of the proposed merger with The Trust Company of Florida, Englewood.
- Submitted, December 10, 2003

St. Louis

Bank Star, Pacific, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Pacific branch of Heartland Bank, St. Louis.
- Submitted, December 9, 2003

Chicago

Centrue Bank, Kankakee, Illinois -- report on competitive factors of the proposed merger with Parish Bank and Trust Company, Momence.
- Submitted, December 10, 2003

Competitive Factors Reports

Boston

Eastern Bank, Boston, Massachusetts -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Newton branch of Connecticut Community Bank, N.A., Westport, Connecticut.
- Submitted, December 11, 2003

Cleveland

First Carnegie Deposit, Carnegie, Pennsylvania -- report on competitive factors of the proposed merger with Skibo Financial Corp.
- Submitted, December 10, 2003

Dallas

Fort Worth National Bank, Fort Worth, Texas -- report on competitive factors of the proposed merger with Interim Fort Worth National Bank.
- Submitted, December 9, 2003

Chicago

Great Western Bank, Clive, Iowa -- report on competitive factors of the proposed acquisition of six branches of Bank Midwest, National Association, Kansas City, Missouri.
- Submitted, December 10, 2003

Chicago

Monarch Community Bancorp, Inc., Coldwater, Michigan -- report on competitive factors of the proposed merger with MSB Financial, Inc., Marshall.
- Submitted, December 12, 2003

San Francisco

PremierWest Bank, Medford, Oregon -- report on competitive factors of the proposed merger with Mid Valley Bank, Red Bluff, California.
- Submitted, December 10, 2003

Dallas

Southwest Bank of Texas, N.A., Houston, Texas -- report on competitive factors of the proposed merger with Lone Star Bank, Dallas.
- Submitted, December 11, 2003

Competitive Factors Reports

Cleveland

United Midwest Savings Bank, DeGraff, Ohio -- report on competitive factors of the proposed merger with The First State Bank of West Manchester, West Manchester.
- Submitted, December 10, 2003

Kansas City

Western National Bank, Colorado Springs, Colorado -- report on competitive factors of the proposed merger with Mesa National Bank, Grand Junction, and American National Bank, Cheyenne, Wyoming.
- Submitted, December 11, 2003

Extensions Of Time

Atlanta

AmSouth Bank, Birmingham, Alabama -- extension to January 28, 2005, to establish a branch at 2010-2030 Metairie Road, Metairie, Louisiana.
- Granted, December 10, 2003

Atlanta

Compass Bank, Birmingham, Alabama -- extension to January 15, 2005, to establish branches at the intersections of North Lake Pleasant and West Beardsley Roads, Peoria, Arizona, and North 75th Avenue and West Thunderbird Road.
- Granted, December 10, 2003

Membership

Dallas

Plaza Bank, San Antonio, Texas -- withdrawal from membership in the Federal Reserve System.
- Granted, December 10, 2003

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, December 13, 2003

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)	Manulife Financial Corporation, Toronto, Canada and John Hancock Financial Services, Inc., Boston, Massachusetts – 3(a)(1) application to indirectly acquire, respectively, 100% of First Signature Bank & Trust, Portsmouth, New Hampshire	Fed Reg – 01/12/2004 Newspaper – 01/24/2004

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, December 13, 2003

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	Barry M. Snyder and Lindrew Properties, LLC, both of Buffalo, New York, to acquire shares of Great Lake Bancorp, Inc., Buffalo, New York, ("GLB") the holding company of Greater Buffalo Savings Bank, Buffalo, New York, that would bring his total holdings of GLB voting stock over 10% but less than 25% of all shares outstanding.	Fed Reg – 12/30/2003 Newspaper – 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

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>
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, December 13, 2003

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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<i>RSSD 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, December 13, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Application by The First State Bank of West Manchester, West Manchester, Ohio ("First State") to acquire UMW Acquisition Corp, DeGraff, Ohio, an interim federally chartered savings association.	Newspaper - 12/20/2003
Branch	Applications by Fifth Third Bank, Grand Rapids, Michigan, to establish branches at 33133 West 12 Mile Road, Farmington Hills, MI; 2301 Gezon Parkway, Wyoming, MI; 1190 West Argyle Street, Jackson, MI; 2112 Jolly Road, Okemos, MI; 1710 Maple Avenue Evanston, IL; 1 North Wacker Drive, Chicago, IL; 235 West Rand Road, Mt. Prospect, IL; 1366 South Milwaukee Avenue, Libertyville, IL; and 460 South Randall Road, South Elgin, IL, pursuant to Section 208.6 of Regulation H.	Newspaper - N/Avail
Branch	Applications by Fifth Third Bank, Cincinnati, Ohio, to establish branches at 7700 Cox Road, West Chester, Ohio and 5100 Terra Firma Drive, Mason, Ohio, pursuant to Section 208.6 of Regulation H.	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)	PSB Holdings, Inc., New Matamoras, Ohio, proposes to become a bank holding company through the acquisition of The Peoples Savings Bank, New Matamoras, Ohio.	Newspaper - 12/04/2003 Fed Reg - 12/01/2003
3(a)(5), 4(c)(8)	National City Corporation, Cleveland, Ohio, to acquire Allegiant Bancorp, Inc., St. Louis, Missouri, pursuant to sections 3 and 4 of the Bank Holding Company Act.	Newspaper - 11/23/2003 Fed Reg - 01/01/2004

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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

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<i>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>
846619	The Cortland Savings and Banking Company 194 West Main Street Cortland, Ohio 44410	09/29/2003	12/08/2003	S	x	

Section VI – CRA examinations scheduled for First Quarter of 2004

<i>Institution</i>	<i>Location</i>
The State Bank and Trust Company	401 Clinton Street Defiance, Ohio 43512
Community Trust Bank, Inc.	346 North Mayo Trail Pikeville, Kentucky 41502-2947
The Savings Bank and Trust Company	1052 High Street Wadsworth, Ohio 44281
Heartland Bank	850 North Hamilton Road Gahanna, Ohio 43230
Provident Bank	One East Fourth Street Cincinnati, OH 45202

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, December 13, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Fauquier Bank, Warrenton, Virginia, to establish a branch at 6207 Station Drive, Bealeton, Virginia.*	Newspaper – 12/18/2003
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 14925 John J. Delaney Drive, Charlotte, North Carolina.*	Newspaper – 12/20/2003
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 919 East Main Street, Suite 1700, Richmond, Virginia.*	Newspaper – 12/22/2003
18(c)	Capital Bank, Greenwood, South Carolina, to merge with The Bank of Abbeville, Abbeville, South Carolina.*	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>
CIC	Change in Control Notice filed by Mr. Herman Eugene Ratchford, Triangle Real Estate of Gastonia, Inc., Mr. Herman Eugene Ratchford, Jr., Mr. Dan Wilson Ratchford, and Mr. James Henry Ratchford, all of Gastonia, North Carolina, as a group acting in concert to control approximately 11.14% of the voting shares of First South Bancorp, Inc., Spartanburg, South Carolina.	Fed Reg – 01/02/2004 Newspaper – 01/07/2004
4(c)(8)	Southern Financial Bancorp, Inc., Warrenton, Virginia, to acquire 100% of the voting shares of Essex Bancorp, Inc., Norfolk, Virginia.*	Fed Reg – 01/09/2004 Newspaper – 01/09/2004

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 Capital Corporation, Greenwood, South Carolina, to acquire 100% of the voting shares of Abbeville Capital Corporation, Abbeville, South Carolina.*	Fed Reg – 01/12/2004 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:

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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.

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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, December 13, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	IBERIABANK, New Iberia, Louisiana, to establish a branch located at 320 Texas Street, Shreveport, Louisiana.*	Newspaper-12/16/2003

*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>
CIC	United Bank Corporation, Barnesville, Georgia, after-the-fact change in control notice by the Edwards Family Holdings, LLLP, Barnesville, Georgia, the Edwards Family Management Trust, Barnesville, Georgia, J. Joseph Edwards and Patricia C. Edwards, Barnesville, Georgia, James J. Edwards, Jr., Thomaston, Georgia, and Christopher C. Edwards, Griffin, Georgia, in their capacities as General Partners, to retain 34.51 percent of the outstanding shares of United Bank Corporation, Barnesville, Georgia, and its subsidiary bank, United Bank, Zebulon, Georgia.	Newspaper-N/Avail Fed Reg-12/31/2003

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>
COM	Pinnacle Financial Partners, Inc., Nashville, Tennessee, 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.

<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, December 13, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	1st Source Bank, South Bend, Indiana, to establish a branch facility to be located at 926 Erskine Plaza, South Bend, Indiana.*	Newspaper – N/Avail
18C & Branches	Unionbank, Streator, Illinois, to merge with Unionbank/Northwest, Hanover, Illinois, and Unionbank/West, Macomb, Illinois, and thereby to establish 7 branches.*	Newspaper – 12/24/2003

* 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)	Bank of Montreal, Toronto, Canada, Bankmont Financial Corp., Chicago, Illinois, and Harris Bankcorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Lakeland Financial Corp., Round Lake Heights, Illinois, and thereby indirectly acquire Lakeland Community Bank, Round Lake Heights, Illinois.*	Fed Reg – 01/01/2004 Newspaper – 12/29/2003
3(a)(5)	Fentura Financial, Inc., Fenton, Michigan, to merge with West Michigan Financial Corporation, Hudsonville, Michigan, and thereby indirectly acquire West Michigan Community Bank, Hudsonville, Michigan.*	Fed Reg – 01/09/2004 Newspaper – N/Avail
CIC	Notice by Norman Wirkler, Carbondale, Colorado, to control 33.90 percent and by the Wirkler Family (Norman Wirkler, Carbondale, CO; Mary Wirkler, Colorado Springs, CO; Helen Wirkler, Dallas, TX; and Loma Mowat, Burr Ridge, IL) to gain control of 39.52 percent of Garnavillo Bank Corporation, Garnavillo, Iowa and thereby indirectly gain control of Garnavillo Savings Bank, Garnavillo, Iowa.	Fed Reg – 12/12/2003 Newspaper – 12/09/2003

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 Randall E. Vail, Lake Mills, Wisconsin, to increase his ownership above 25 percent of The Greenwood's Bancorporation, Inc., Lake Mills, Wisconsin, and thereby indirectly acquire The Greenwood's State Bank, Lake Mills, Wisconsin.	Fed Reg – 12/04/2003 Newspaper – 12/09/2003
3(a)(1)	LDF, Inc., Chicago, Illinois, to become a bank holding company through the acquisition of 100 percent of the voting shares of Labe Bank, Chicago, Illinois.*	Fed Reg – N/Avail Newspaper – 12/30/2003
3(a)(3)	Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois, to increase its ownership from 44.33 percent to 49.47 percent of Prairieland Bancorp, Inc., Bushnell, Illinois, and thereby indirectly acquire Farmers and Merchants State Bank, Bushnell, Illinois.*	Fed Reg – 01/05/2004 Newspaper – 12/30/2003
CIC	Notice by JP Family Limited Partnership, Springfield, Illinois; Catherine J. Gonzalez, Springfield, Illinois, as trustee of the Catherine J. Gonzalez Declaration of Trust; Paul E. Presney, II, Rochester, Illinois; Jane J. Presney, Springfield, Illinois, as trustee of the Jane J. Presney Declaration of Trust; Paul E. Presney, Sr., Springfield, Illinois, as trustee of the Paul E. Presney, Sr. Declaration of Trust, to retain control of 34.79 percent of the voting shares of Will Bancorp, Inc., Williamsville, Illinois, and thereby indirectly acquire Williamsville State Bank and Trust, Williamsville, Illinois.	Fed Reg – 12/18/2003 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

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O = Outstanding

S = Satisfactory

NI = Needs to improve

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 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, December 13, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Buffalo, Buffalo, Kentucky, to establish a branch facility to be located at 2375 Lincoln Farm Road, Hodgenville, Kentucky.*	Newspaper – 12/18/2003

* 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>
CIC	Notice by the Don Crader Revocable Trust, and Don Crader as trustee, both of Marble Hill, Missouri, to gain control of First Southeast Missouri Bancorporation, Inc., Scott City, Missouri.	Newspaper – 12/28/2003 Fed Reg 01/02/2004
3A3	Home Bancshares, Inc., Conway, Arkansas, to retain its existing 32.25 percent ownership of TCBancorp, Inc., North Little Rock, Arkansas, and thereby retain its ownership of Twin City Bank, North Little Rock, Arkansas.*	Newspaper – 01/07/2004 Fed Reg 01/12/2004

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4c8	City Bancorp, Inc., Springfield, Missouri, to engage in extending credit and servicing activities.	Fed Reg – 01/09/2004

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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, December 13, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First American Bank & Trust, Madison, South Dakota, proposes to establish a branch at 832 St. Joseph Street, Rapid City, South Dakota.*	Newspaper – N/Avail
Branch	First PREMIER Bank, Sioux Falls, South Dakota to establish a branch at 6701 West 41 st Street, Sioux Falls, South Dakota.*	Newspaper – 12/22/2003

*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>
CIC	Change in control notice by Kent Evans Nyberg as trustee, Grand Rapids, Minnesota to acquire control of First National Agency Company of Deer River, Deer River, Minnesota, and thereby indirectly acquire control of First National Bank of Deer River, Deer River, Minnesota.	Fed Reg-12/10/2003 Newspaper – 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 news paper 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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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 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, December 13, 2003

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 NM, Taos, New Mexico, to establish a branch at 151 South College Avenue, Fort Collins, Colorado.	Newspaper - 12/19/2003
Branch	First State Bank NM, Taos, New Mexico, to establish a branch at 220 Josephine Street, Denver, Colorado.	Newspaper - 12/19/2003
18(c)	United Bank & Trust Marysville, Kansas (formerly State Bank of Axtell, Axtell, Kansas), to purchase certain assets and assume certain liabilities of the Clay Center, Kansas; Concordia, Kansas; Linn, Kansas; Marysville, Kansas (1016 Broadway and 823 Broadway); Sabetha, Kansas (511 Paramount, 935 main Street, and 1001 Main Street); Seneca, Kansas (602 North Street and 502 Main Street); and Washington, Kansas branches of Gold Bank, Leawood, Kansas.	Newspaper - N/Avail
18(c)	Union Colony Bank, Greeley, Colorado, to purchase certain assets and assume certain liabilities of the Greeley, Colorado; Kersey, Colorado; Fort Lupton, Colorado; Platteville, Colorado; and Wellington, Colorado branches of Vectra Bank Colorado, N.A., Farmington, New Mexico.	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)	UBT Bancshares, Inc., Marysville, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of United Bank & Trust, Marysville, Kansas (formerly State Bank of Axtell, Axtell, Kansas).	Newspaper - N/Avail Fed Reg - 01/05/2004

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)	Lindoe, Inc., Ordway, Colorado, to acquire 100 percent of the voting shares of First National Bank of Lake City & Creede, Lake City, Colorado.	Newspaper - 01/04/2004 Fed Reg - 01/02/2004
CIC	Notice by Robert M. Alexander, Calhan, Colorado, to acquire control of Financial Services of the Rockies, parent of First National Bank of Colorado Springs, both of Colorado Springs, Colorado.	Newspaper - 12/24/2003 Fed Reg - 12/26/2003
CIC	Notice by Jeffrey Reder, Westminster, Colorado; William Schmidt, Westminster, Colorado; and Tschudy Schmidt, Fort Collins, Colorado, to acquire control of Mountain States Bancorporation, Inc., Denver, Colorado, parent of Mountain States Bank, Denver, Colorado.	Newspaper - N/Avail Fed Reg - 12/22/2003
CIC	Notice by Joseph L. Durler and Loraine P. Durler, both of Syracuse, Kansas, to acquire control of Valley Bancorp, Inc., parent of Valley State Bank, both in Syracuse, Kansas.	Newspaper - 12/23/2003 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>
4(c)(8)	State Holding Company, Thermopolis, Wyoming, to engage in title insurance activities in a community of less than 5,000 through the acquisition of First American Title Company of Hot Springs County, Thermopolis, Wyoming.

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

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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>
175056	Bank of Western Oklahoma 201 E. Broadway Elk City, Oklahoma 73644-4733	09/22/2003	12/08/2003	S		X
9955	First State Bank & Trust Company of Larned 116 W. 6 th Street Larned, Kansas 67550-3085	09/15/2003	12/12/2003	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, December 13, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Texas State Bank, McAllen, TX, to establish a mobile branch*	Newspaper 12/20/2003
*Subject to the provisions of the Community Reinvestment Act		

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, December 13, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Orange County, Orange, California, to establish a branch facility to be located at 1101 East Orangewood Avenue, Anaheim, California.*	Newspaper – 12/19/2003
Branch	United Security Bank, Fresno, California, to establish a branch facility to be located at 855 M Street, Suite 110, Fresno, California.*	Newspaper – 12/19/2003

* 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)	First Commerce Bancorp, Encino, California, to become a bank holding company by acquiring 100 percent of First Commerce Bank, Encino, California.*	Newspaper – 12/26/2003 Fed Reg – 01/05/2004
CIC	Notice by Arnold Clair Benton and Neva Clair Benton, Reno, Nevada, to increase their ownership up to 13.03 percent of Heritage Bancorp, Reno, Nevada.*	Newspaper – N/Avail Fed Reg – 12/31/2003

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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					<i>LrgBk</i>	<i>SmBk</i>
1163171	Hacienda Bank 361 Town Center West Santa Maria, CA 93458 (805) 346-8000	08/11/2003	12/12/2003	S		X

Section VI – CRA examinations scheduled for Quarter of

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