
Federal Reserve Release



H.2

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

No. 37

Week Ending September 11, 2004

Testimony And Statements

Economic Outlook -- statement by Chairman Greenspan before the House Committee on the Budget.

- Published, September 8, 2004

Protecting the Financial Infrastructure -- statement by Governor Olson before the House Committee on Financial Services.

- Published, September 8, 2004

Regulations And Policies

Regulation E (Electronic Fund Transfers) -- publication for comment of proposed amendments and official staff commentary that address coverage of electronic check conversion services and those providing the services (Docket No. R-1210).

- Approved, September 10, 2004

H.2 Actions under delegated authority

September 5, 2004 to September 11, 2004

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

Bloomington Bank and Trust, Bloomington, Illinois -- to establish a branch at 890 North State Street, Elgin.
- Approved, September 7, 2004

Richmond

Chesapeake Bank, Kilmarnock, Virginia -- to establish a branch at 6601 Richmond Road, Lightfoot.
- Approved, September 10, 2004

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 7730 Brandt Pike, Dayton.
- Approved, September 10, 2004

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2300 Portage Road, Kalamazoo.
- Approved, September 10, 2004

Richmond

The First Bank and Trust Company, Lebanon, Virginia -- to establish a branch at 1555 Commerce Road, Verona.
- Approved, September 9, 2004

Richmond

First Charter Bank, Charlotte, North Carolina -- to establish branches at 7809 Colony Road, Charlotte, and 2402 West Roosevelt Boulevard, Monroe.
- Approved, September 9, 2004

St. Louis

Heritage State Bank, Lawrenceville, Illinois -- to establish a branch at 1231 Hart Street, Vincennes, Indiana.
- Approved, September 10, 2004

Bank Branches, Domestic

Richmond

Middleburg Bank, Middleburg, Virginia -- to establish a branch at 1779 Fountain Drive, Reston.

- Approved, September 10, 2004

Kansas City

MontroseBank, Montrose, Colorado -- to establish a branch at the intersection of Highway 92 and Grand Avenue, Paonia.

- Approved, September 9, 2004

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at 75 Commonwealth Avenue, Bristol.

- Approved, September 7, 2004

Secretary

The Northern Trust Company, Chicago, Illinois -- to retain a branch at 250 South Northwest Highway, Park Ridge.

- Approved, September 9, 2004

Secretary

Placer Sierra Bank, Auburn, California -- to establish a branch at the corner of Park and Sunset Boulevards, Rocklin.

- Approved, September 8, 2004

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 801 Brickell Avenue, Suite 2100, Miami, Florida.

- Approved, September 7, 2004

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 120 East Main Street, Suite B, Pensacola, Florida.

- Approved, September 10, 2004

Bank Branches, Domestic

Richmond

River City Bank, Mechanicsville, Virginia -- to establish a courier service for noncash deposits from business customers at locations in the City of Richmond and Hanover, Henrico, and Chesterfield Counties.
- Approved, September 10, 2004

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish branches at 15320 IH 35 North, Selma, Texas; 701 East Beltline Road, Cedar Hill; 101 East IH 20, Arlington; 4020 Beltline Road, Addison; and 208 NC Highway 54, Durham, North Carolina.
- Approved, September 7, 2004

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish branches at 8740 Mitchell Boulevard, New Port Richey, Florida; and 6114 Ridgewood Road, Jackson, Mississippi.
- Approved, September 9, 2004

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at the intersection of State and Ellis Roads, Fayetteville; 942 Highway 81 East, McDonough; and the intersection of Windward Parkway and McGinnis Ferry, Alpharetta.
- Approved, September 9, 2004

San Francisco

Westamerica Bank, San Rafael, California -- to establish a branch at 5404 West Cypress Avenue, Visalia.
- Approved, September 10, 2004

Bank Holding Companies

Atlanta

CenterState Banks of Florida, Inc., Winter Haven, Florida -- to acquire CenterState Home Loans, LLC, Orlando, and thereby engage in making, acquiring, brokering, or servicing loans or other extensions of credit.
- Approved, September 7, 2004

Bank Holding Companies

St. Louis

Century Bancshares, Inc., Gainesville, Missouri -- to acquire additional shares and thereby retain ownership of Ozarks Heritage Financial Group, Inc. and Legacy Bank & Trust Company, Plato; and for Century Bancshares and Ozarks Heritage Financial Group to acquire The Citizens Bank of Sparta, Sparta.
- Approved, September 9, 2004

New York

Deutsche Bank Aktiengesellschaft, Frankfurt, Germany, and Taunus Corporation, New York, New York -- to acquire Berkshire Mortgage Finance Limited Partnership, Boston, Massachusetts, and engage in the origination and servicing of loans.
- Approved, September 7, 2004

Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- to acquire shares of Morrill Bancshares, Inc., Merriam, and thereby acquire The Morrill and Janes Bank and Trust Company; City National Bank, Kilgore, Texas; and 1st Bank Oklahoma, Claremore, Oklahoma.
- Approved, September 9, 2004

Cleveland

First Citizens Banc Corp, Sandusky, Ohio -- to acquire FNB Financial Corporation, Shelby, and its subsidiary, First National Bank of Shelby.
- Approved, September 10, 2004

Dallas

First Metroplex Capital, Inc., Dallas, Texas -- to become a bank holding company and to acquire T Bank, National Association, a de novo bank.
- Approved, September 9, 2004

St. Louis

First National Capital Corporation, Walnut Ridge, Arkansas -- to become a bank holding company and to acquire The First National Bank of Lawrence County at Walnut Ridge.
- Approved, September 7, 2004

Bank Holding Companies

Minneapolis

Heritage Bancshares Group, Inc., Willmar, Minnesota -- to acquire Raymond Bancshares, Inc., Raymond, and thereby acquire Farmers State Bank of Raymond.
- Approved, September 9, 2004

St. Louis

Maries County Bancorp., Inc., Vienna, Missouri -- to acquire additional shares of Branson Bancshares, Inc., Branson, and thereby acquire Branson Bank.
- Approved, September 8, 2004

Atlanta

SunCoast Bancorp, Inc., Sarasota, Florida -- relief from a commitment.
- Withdrawn, September 9, 2004

Secretary

Vision Bancshares, Inc., Gulf Shores, Alabama -- to acquire BankTrust of Florida, Wewahitchka, Florida.
- Approved, September 7, 2004

Bank Mergers

Atlanta

Regions Bank, Birmingham, Alabama -- to acquire certain escrow account liabilities of Union Planters Bank, N.A., Memphis, Tennessee.
- Approved, September 10, 2004

Competitive Factors Reports

Richmond

Ameribank, Welch, West Virginia -- report on competitive factors of the proposed merger with Steel Valley Bank, National Association, Dillonvale, Ohio.
- Submitted, September 10, 2004

Boston

Cape Cod Five Cents Savings Bank, Harwich Port, Massachusetts -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the North Eastham branch of Rockland Trust Company, Rockland.
- Submitted, September 7, 2004

Competitive Factors Reports

Minneapolis

Deuel County National Bank, Clear Lake, South Dakota -- report on competitive factors of the proposed merger with Interim National Bank of Clear Lake.

- Submitted, September 9, 2004

Richmond

The First National Bank of Williamson, Williamson, West Virginia -- report on competitive factors of the proposed merger with FNB Kentucky Interim Bank, National Association, Pikeville, Kentucky, a de novo bank.

- Submitted, September 7, 2004

Richmond

First-Citizens Bank & Trust Company, Raleigh, North Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Winchester, Virginia, branch of Greater Atlantic Bank, Reston.

- Submitted, September 10, 2004

Minneapolis

Heritage Bank, National Association, Spicer, Minnesota -- report on competitive factors of the proposed merger with Farmers State Bank of Raymond, Raymond.

- Submitted, September 9, 2004

Kansas City

Neosho Savings and Loan Association, F.A., Neosho, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Columbia branch of Citizens Community Bank, Pilot Grove.

- Submitted, September 10, 2004

Kansas City

UMB Bank, National Association, Kansas City, Missouri -- report on competitive factors of the proposed merger with UMB Bank Omaha, N.A., Omaha, Nebraska.

- Submitted, September 8, 2004

Boston

Webster Bank, National Association, Waterbury, Connecticut -- report on competitive factors of the proposed merger with First City Bank, New Britain.

- Submitted, September 7, 2004

Extensions Of Time

Secretary

Citigroup Inc., New York, New York -- extensions of time for its subsidiary, Banco Nacional de Mexico, S.A., Mexico City, Mexico, to divest its interests in certain assets acquired in settlement of debts previously contracted (DPC).

- Granted, September 10, 2004

Director, BS&R

Royal Bank of Canada, Montreal, Canada; RBC Centura Banks, Inc., Rocky Mount, North Carolina; and RBC Centura Bank -- extension of time to divest of a certain real estate investment.

- Granted, September 7, 2004

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 11, 2004

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)	The Royal Bank of Scotland Group plc, Edinburgh, Scotland and its subsidiaries, RBSG International Holdings Ltd, Edinburgh, Scotland and Citizens Financial Group, Inc., Providence, Rhode Island - to acquire RBS National Bank, Bridgeport, Connecticut, a de novo bank	Newspaper – N/Avail Fed Reg – 10/07/2004

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, September 11, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	JPMorgan Chase Bank, New York, New York, to establish a branch office at 23550 Westheimer Parkway, Katy, Fort Bend County, Texas.	Newspaper – 10/08/2004

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A1	Barclays PLC and Barclays Bank Plc, both of London, England, and Barclays Group US Inc., Wilmington, Delaware, to acquire 100 percent of the issued and outstanding shares of Juniper Financial Corp., and its wholly-owned subsidiary, Juniper Bank, both of Wilmington, Delaware.	Newspaper – N/Avail Fed Reg – 10/12/2004
3A1	Excel Bancorp LLC, New York, New York, to become a bank holding company by acquiring 96.93 percent of the voting shares of Excel Bank N.A., New York, New York.	Newspaper – N/Avail Fed Reg – 10/08/2004

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	Arrow Financial Corporation, Glens Fall, New York, to acquire 100 percent of Capital Financial Group, Inc., South Glens Fall, New York, and to engage in insurance agency activities.	Fed Reg – 09/08/2004

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

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					<i>LrgBk</i>	<i>SmBk</i>
884303	Chemung Canal Trust Company Elmira, New York	02/02/2004	09/08/2004	O	X	

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 11, 2004

Section I – Applications subject to newspaper notice only

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

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

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

Section III – Applications subject to Federal Register notice only

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

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

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

Section V – Availability of CRA public evaluations

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

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					<i>LrgBk</i>	<i>SmBk</i>
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 11, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*18(c) & Branch	Application by Fifth Third Bank, Grand Rapids, Michigan, to merge with The First National Bank, Lamar, Missouri, pursuant to Section 18(c) of the Federal Deposit Insurance Act and incident thereto establish branches pursuant to Section 9 of the Federal Reserve Act.	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	Notice of Change in Bank Control by Roger L. Moler and Janet L. Moler (collectively, "The Moler Family Control Group") to retain control of 10.20 percent of the outstanding shares of BNB Bancorp, Brookville, Ohio	Newspaper – N/Avail Fed Reg – N/Avail
*4(c)(8)	Park National Corporation, Newark, Ohio, to acquire First Federal Bancorp, Inc., and its subsidiary, First Federal Savings Bank of Eastern Ohio, both of Zanesville, Ohio, pursuant to Section 4(c)(8) of the Bank Holding Company Act	Newspaper – N/Avail Fed Reg – N/Avail
*3(a)(5)	PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, to acquire 100 percent of Riggs National Corporation, Washington, DC, and thereby indirectly acquire certain of its nonbank subsidiaries and Riggs Bank, NA, McLean, Virginia	Newspaper – 10/01/2004 Fed Reg – 09/09/2004

*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>
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 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, September 11, 2004

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

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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 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, September 11, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Equitable Bank, Fort Lauderdale, Florida, to establish a branch located at 2800 East Oakland Park Boulevard, Fort Lauderdale, Florida, to be known as the Coral Ridge Banking Center.*	Newspaper – 09/20/2004
Branch	Newnan Coweta Bank, Newnan, Georgia, to establish a branch located at 107 Lexington Circle, Peachtree City, Georgia.*	Newspaper – 09/23/2004
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 3577 Hacks Cross Road, Memphis, Tennessee.*	Newspaper – 09/13/2004
Branch	Palm Beach County Bank, West Palm Beach, Florida, to establish a branch located at 316 Northlake Boulevard, North Palm Beach, Florida.*	Newspaper – 09/20/2004

*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)	ABC Bancorp, Moultrie, Georgia, to merge with Citizens Bancshares, Inc., and thereby acquire Citizens Bank – Wakulla, both of Crawfordville, Florida.*	Newspaper – N/Avail Fed Reg – 10/04/2004
CIC	First Southern Bancshares, Inc., Florence, Alabama, change in control notice filed by James E. Bishop, Muscle Shoals, Alabama, Jane Kilpatrick Bishop, Muscle Shoals, Alabama, and Kilpatrick-Bishop, Inc., Tuscumbia, Alabama, to collectively acquire 7.07 percent of First Southern Bancshares, and its subsidiary, First Southern Bank, both of Florence, Alabama. Total ownership will be 15.27 percent.	Newspaper – N/Avail Fed Reg – 09/21/2004
3(a)(5)	United Community Banks, Inc., Blairsville, Georgia, to merge with Liberty National Bancshares, Inc., and thereby acquire its subsidiary, Liberty National Bank, both of Conyers, Georgia.*	Newspaper – N/Avail Fed Reg – 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>
CIC	SBT Bancshares, Inc., Golden Meadow, Louisiana, prior change in control notice by James Bernard Cantrelle, Raceland, Louisiana, Albert Anthony Cheramie, Golden Meadow, Louisiana, Huey Joseph Cheramie, Cut Off, Louisiana, Eldon Joseph Frazier, Cut Off, Louisiana, and Walter Harold Maples, Grand Isle, Louisiana, to increase their collective ownership by 45.45 percent of the outstanding shares of SBT Bancshares, Inc., and its subsidiary, State Bank & Trust Company, both of Golden Meadow, Louisiana. The total ownership will equal 100 percent.	Newspaper – 09/14/2004 Fed Reg – 08/31/2004

*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>
None	

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, September 11, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 12050 Ventura Blvd., Suite A-105, Studio City, Los Angeles County, California.*	Newspaper – 09/10/2004
18C & Branch	First Trust and Savings Bank of Watseka, Watseka, Illinois, to merge with First National Bank of Clifton, Clifton, Illinois, and thereby to establish a branch at 145 E. 5th Avenue, Clifton, Illinois.*	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>
Membership	Iowa State Savings Bank, Knoxville, Iowa, to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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

Section VI – CRA examinations scheduled for Quarter of

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

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, September 11, 2004

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>
3A3	Maries County Bancorp, Inc., Vienna, Missouri, to acquire 10.90 percent of Lone Summit Bancorp, Inc., Lake Lotawana, Missouri, and thereby indirectly acquire Lone Summit Bank, Lake Lotawana, Missouri.*	Newspaper – 09/29/2004 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	

Section V – Availability of CRA public evaluations

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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 11, 2004

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)	First National Bancorp, Inc., Brewster, Minnesota, to become a bank holding company by acquiring 100% of Nobles Agency, Inc., Brewster, Minnesota; and thereby indirectly acquiring The First National Bank of Brewster, Brewster, Minnesota. Applicant also proposes through Nobles Agency, Inc., Brewster, Minnesota, to engage in insurance agency activities in a town with a population not exceeding 5,000.*	Fed Reg – 10/08/2004 Newspaper – N/Avail
CIC	Notice by Kevin R. Engel, Le Center, Minnesota, and Rodney G. Engel, Jordan, Minnesota, to acquire control of First State Agency of Le Center, Inc., Le Center, Minnesota, and thereby indirectly acquire control of First State Bank of Le Center, Le Center, Minnesota.	Fed Reg – 09/21/2004 Newspaper – N/Avail
3(a)(1)	Timberland Bancorp, Baxter, Minnesota, to become a bank holding company by acquiring 100 percent of the outstanding common stock of Buhl Bancorporation, Inc., Buhl, Minnesota, and thereby indirectly acquire The First National Bank of Buhl, Buhl, Minnesota.*	Fed Reg – 09/24/2004 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.

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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, September 11, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	MontroseBank, Montrose, Colorado, to establish a branch at the intersection of Highway 92 and Grand Avenue, Paonia, Colorado.	Newspaper – 08/12/2004

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)(1)	Lone Summit Bancorp, Inc., Lake Lotawana, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Lone Summit Bank, Lake Lotawana, Missouri (in organization).	Newspaper – 09/29/2004 Fed Reg – 10/07/2004
3(a)(3)	Country Bancshares, Inc., Jamesport, Missouri, to retain 9.14 percent of the voting shares of Branson Bancshares, Inc., and thereby indirectly retain Branson Bank, both in Branson, Missouri.	Newspaper – 09/27/2004 Fed Reg – 10/12/2004
3(a)(3)	Wilber Co., Wilber, Nebraska, to acquire 100 percent of the voting shares of Hickman Corporation, Hickman, Nebraska, and thereby indirectly acquire First State Bank, Lincoln, Nebraska.	Newspaper – 09/26/2004 Fed Reg – N/Avail
3(a)(3)	Wilber Co., Wilber, Nebraska, to acquire 100 percent of the voting shares of Yutan Bancorp., Inc., Yutan, Nebraska, and thereby indirectly acquire Bank of Yutan, Yutan, Nebraska.	Newspaper – 09/26/2004 Fed Reg – N/Avail
3(a)(3)	SSB Management LLC, Wilber, Nebraska, to acquire an additional 362 shares, for a total of 45.2 percent of the voting shares of Wilber Co., Wilber, Nebraska.	Newspaper – 09/26/2004 Fed Reg – N/Avail
3(a)(3)	SSB Management LLC, Wilber, Nebraska, to acquire through Wilber Co., Wilber, Nebraska, 100 percent of the voting shares of Hickman Corporation, Hickman, Nebraska, and thereby indirectly acquire First State Bank, Lincoln, Nebraska.	Newspaper – 09/26/2004 Fed Reg – N/Avail
3(a)(3)	SSB Management LLC, Wilber, Nebraska, to acquire through Wilber Co., Wilber, Nebraska, 100 percent of the voting shares of Yutan Bancorp., Inc., Yutan, Nebraska, and thereby indirectly acquire Bank of Yutan, Yutan, Nebraska.	Newspaper – 09/26/2004 Fed Reg – 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)(3)	First National Johnson Bancshares, Inc., Johnson, Nebraska, to acquire an additional 104 shares, for a total of 12.9 percent of the voting shares of Wilber Co., Wilber, Nebraska.	Newspaper – 09/26/2004 Fed Reg – N/Avail
3(a)(3)	First National Johnson Bancshares, Inc., Johnson, Nebraska, to acquire through Wilber Co., Wilber, Nebraska, 100 percent of the voting shares of Hickman Corporation, Hickman, Nebraska, and thereby indirectly acquire First State Bank, Lincoln, Nebraska.	Newspaper – 09/26/2004 Fed Reg – N/Avail
3(a)(3)	First National Johnson Bancshares, Inc., Johnson, Nebraska, to acquire through Wilber Co., Wilber, Nebraska, 100 percent of the voting shares of Yutan Bancorp., Inc., Yutan, Nebraska, and thereby indirectly acquire Bank of Yutan, Yutan, Nebraska.	Newspaper – 09/26/2004 Fed Reg – N/Avail
4(c)(8)	Wilber Co., Wilber, Nebraska, to engage in insurance activities through the acquisition of Yutan Insurance Agency, Yutan, Nebraska.	Newspaper – 09/26/2004 Fed Reg – N/Avail
4(c)(8)	SSB Management LLC, Wilber, Nebraska, to indirectly engage in insurance activities through the acquisition of Yutan Insurance Agency, Inc., Yutan, Nebraska, by Wilber Co., Wilber, Nebraska.	Newspaper – 09/26/2004 Fed Reg – N/Avail
4(c)(8)	First National Johnson Bancshares, Inc., Johnson, Nebraska, to indirectly engage in insurance activities through the acquisition of Yutan Insurance Agency, Inc., Yutan, Nebraska, by Wilber Co., Wilber, Nebraska.	Newspaper – 09/26/2004 Fed Reg – N/Avail
CIC	Notification by Robert E. Schmidt, Hays, Kansas, and Willard L. Frickey, Las Vegas, Nevada, to acquire control of Hanston Insurance Agency, Inc., parent of Hanston State Bank, both of Hanston, Kansas.	Newspaper – 09/14/2004 Fed Reg – 09/21/2004

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.

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

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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 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, September 11, 2004

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 branch at 1455 Research Forest Drive, The Woodlands, TX 77380*	Newspaper – 09/17/2004
Branch	Texas State Bank, McAllen, TX, to establish a branch at 4700 Sweetwater Blvd., Sugar Land, TX 77479*	Newspaper – 09/17/2004

* 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	Charles E. Key, Lubbock, TX, to acquire an interest in Commerce National Financial Services, Inc., Lubbock, TX (previously reported the week ending September 4, 2004	Fed Reg – 09/23/2004 Newspaper – 10/01/2004
3(a)(1)	Town Center Holdings, Inc., Coppell, TX, and Town Center Holdings Delaware, Inc., Wilmington, DE, to acquire Town Center Bank, Coppell, TX (de novo)*	Fed Reg – 10/08/2004 Newspaper – N/Avail
3(a)(1)	Town Center Holdings Delaware, Inc., Wilmington, DE, to acquire Town Center Bank, Coppell, TX (de novo)*	Fed Reg – 10/08/2004 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

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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, September 11, 2004

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

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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	