

ANNOUNCEMENT

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1992, No. 2  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending January 9, 1993

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**ADVISORY COUNCILS**

Consumer Advisory Council -- appointment of ten new members and designation of Denny D. Dumler as Chairman and Jean Pogge as Vice Chairman for 1993. Approved, January 6, 1993.

**BANK HOLDING COMPANIES**

Meridian Bancorp, Inc., Reading, Pennsylvania -- proposal that Meridian Bank, New Jersey, Cherry Hill, New Jersey, acquire Cherry Hill National Bank, Medford, New Jersey. Approved, January 4, 1993.

**BANK MERGERS**

1st Source Bank, South Bend, Indiana -- to purchase Portage and Michigan City, Indiana, branches of 1st Source Bank of Starke County, Hamlet, Indiana, and to establish a branch at each of the locations of these branches. Approved, January 4, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve Bank Operations; IF - International Finance; OSDM - Office of Staff Director for Management

**BANK BRANCHES, DOMESTIC**

Richmond	Bank of Hampton Roads, Chesapeake, Virginia -- to establish a branch at 1100 Dam Neck Road, Virginia Beach, Virginia. Approved, January 8, 1993.
New York	Bank of New York, New York, New York -- to establish a branch at Coin Devices Corporation, 215 North Ninth Street, Brooklyn, New York. Approved, January 7, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANK HOLDING COMPANIES**

Chicago	Citizens Bankshares, Inc., Shawano, Wisconsin -- to engage de novo in credit related insurance through Wisconsin Finance Corporation. Permitted, January 6, 1993.
Chicago	Citizens Financial Corporation Employee Stock Ownership Plan and Trust, Fort Atkinson, Wisconsin -- to retain shares of Citizens Financial Corporation, and acquire the Citizens State Bank. Approved, January 8, 1993.
Kansas City	CNB Financial Corporation, Kansas City, Kansas -- to acquire the Security State Bank of Fort Scott, Fort Scott, Kansas. Approved, January 7, 1993.
Kansas City	F.S.B. Properties, Inc., ESOP, Quinton, Oklahoma -- to acquire F.S.B. Properties, Inc. Approved, January 8, 1993.
St. Louis	First Banks, Inc., Creve Coeur, Missouri -- proposal for First Bank, A Savings Bank, Clayton, Missouri, to acquire certain assets and assume certain liabilities of the Florissant, Missouri, branch of First Bank, Creve Coeur, Missouri. Returned, January 8, 1993.
Dallas	First Community Bancshares, Inc., Killeen, Texas -- to acquire First National Bank. Approved, January 4, 1993.
San Francisco	First Community Financial Group, Inc., Lacey, Washington -- to acquire the Citizens First Bank, Elma, Washington. Approved, January 4, 1993.
Minneapolis	First Rushmore Bancorporation, Inc., Worthington, Minnesota -- to acquire First Rushmore Bancshares, Inc., Approved, January 8, 1993.
Chicago	Guaranty Financial, M.H.C., Milwaukee, Wisconsin -- to acquire the Guaranty Bank, S.S.B. Returned, January 4, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANK HOLDING COMPANIES**

Cleveland	Huntington Bancshares Incorporated, Columbus, Ohio -- to acquire CB&T Financial Corp., Fairmont, West Virginia, and CB&T Capital Investment Company. Approved, January 8, 1993.
Chicago	Lincolnshire Bancshares, Inc., Lincolnshire, Illinois -- to purchase loan participations from its banking subsidiary. Returned, January 7, 1993.
Minneapolis	Lucan Bancshares, Inc., Lucan, Minnesota -- to acquire State Bank of Lucan. Approved, January 8, 1993.
Dallas	Martex Bancshares, Inc., Gladewater, Texas -- to acquire Mineola Bancshares, Inc., Mineola, Texas. Approved, January 6, 1993.
Cleveland	National City Corporation, Cleveland, Ohio, and National Processing Company, Inc., Louisville, Kentucky -- to acquire JBS Associates, Inc. Approved, January 6, 1993.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to engage in general insurance activities through Norwest Insurance Wyoming, Inc., Wheatland, Wyoming. Approved, January 7, 1993.
Kansas City	Pine River Bank Corp., Bayfield, Colorado -- to acquire Pine River Valley Bank. Approved, January 6, 1993.
Chicago	Royal Bancshares, Inc., Elroy, Wisconsin -- to purchase certain assets and assume certain liabilities of the Hillsboro, Wisconsin, branch of AnchorBank, S.S.B., Madison, Wisconsin. Approved, January 5, 1993.
New York	Skandinaviska Enskilda Banken, Stockholm, Sweden -- to engage in certain nonbanking activities through Actium Leasing Corporation, New York, New York, and Kadesh Leasing Corporation. Returned, January 4, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANK HOLDING COMPANIES**

Minneapolis	Tower Bancshares, Inc., Cloquet, Minnesota -- to acquire Tower-Soudan Agency, Inc., Tower, Minnesota, and State Bank of Tower. Approved, January 8, 1993.
Kansas City	United Missouri Bancshares, Inc., Kansas City, Missouri, and United Subsidiary -- to acquire Overland Park Bancshares, Inc., Overland Park, Kansas, and for United Missouri to acquire 9.81 percent of CNB Financial Corporation, Kansas City, Kansas, and to engage in ATM-related data processing activities. Approved, January 6, 1993.
Kansas City	United Missouri Bancshares, Inc., Kansas City, Missouri, and United Subsidiary, Inc. -- to acquire Farmers Bancshares of Abilene, Inc., Abilene, Kansas. Approved, January 6, 1993.
Kansas City	Upper Rio Grande Bank Corporation, Del Norte, Colorado -- to acquire the Rio Grande County Bank. Approved, January 8, 1993.
Kansas City	Wally Bancorp, Inc., Parker, Colorado -- to acquire Community Bank of Parker. Approved, January 8, 1993.

**BANK MERGERS**

Kansas City	BancFirst, Oklahoma City, Oklahoma -- to merge with United Bank and Trust Company of Norman, Norman, Oklahoma, and to establish branches. Approved, January 5, 1993.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to merge with six Cincinnati branches of The First National Bank, Dayton, Ohio, and to establish four branches. Approved, January 6, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANK PREMISES**

Atlanta Barnett of the St. Johns, St. Augustine, Florida;  
Barnett Bank of Southwest Georgia, Columbus,  
Georgia; Barnett Bank of the Treasure Coast, Port  
St. Lucie, Florida; Barnett Bank of Lake  
Okeechobee, Okeechobee, Florida, and Barnett Bank  
of Pasco County, New Port Richey, Florida --  
investment in bank premises.  
Approved, January 8, 1993.

St. Louis City Bank and Trust Company of Moberly, Moberly,  
Missouri -- investment in bank premises.  
Approved, January 5, 1993.

**BANKS, STATE MEMBER**

Minneapolis First Citizens Bank of Polson, Polson, Montana --  
payment of a dividend.  
Approved, January 5, 1993.

Director, BS&R Manufacturers Hanover Trust Company, New York, New  
York -- transfer agent registration.  
Withdrawn, January 8, 1993.

**CAPITAL STOCK**

Kansas City First Gothenburg Bancshares, Inc., Gothenburg,  
Nebraska -- redemption of shares.  
Approved, January 6, 1993.

Minneapolis Superior Financial Corporation, Sault Ste. Marie,  
Michigan -- redemption of shares.  
Approved, January 5, 1993.

**CHANGE IN BANK CONTROL**

Dallas American National Bancshares, Inc., Ruston, Louisiana  
-- change in bank control.  
Permitted, January 8, 1993.

Atlanta First City Bancorp, Inc., Murfreesboro, Tennessee --  
change in bank control.  
Permitted, January 5, 1993.

Kansas City First Gothenburg Bancshares, Inc., Gothenburg,  
Nebraska -- change in bank control.  
Permitted, January 8, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**CHANGE IN BANK CONTROL**

Dallas                    Sudan Bancshares, Inc., Sudan, Texas -- change in  
bank control.  
Permitted, January 5, 1993.

**COMPETITIVE FACTORS REPORTS**

Atlanta                    AmSouth Bank, National Association, Birmingham,  
Alabama, proposed purchase of certain assets and  
assumption of certain liabilities of five branches  
of Secor Bank, FSB -- report on competitive  
factors.  
Submitted, January 4, 1993.

Chicago                    Associated Bank Menomonee Falls, Wisconsin, proposed  
merger with Associated Bank Fond du Lac, Fond du  
Lac, Wisconsin -- report on competitive factors.  
Submitted, January 5, 1993.

Kansas City                Bank of Evergreen, Evergreen, Colorado, proposed  
merger with Mountain Valley National Bank, Conifer,  
Colorado -- report on competitive factors.  
Submitted, January 6, 1993.

Chicago                    Bank of La Grange Park, La Grange Park, Illinois,  
proposed merger with First National Bank of Cicero,  
Cicero; First National Bank in Harvey, Harvey; and  
The Berwyn National Bank, Berwyn, Illinois --  
report on competitive factors.  
Submitted, January 8, 1993.

Boston                    Century Bank and Trust Company, Somerville,  
Massachusetts, proposed purchase of certain assets  
and assumption of certain liabilities of Wollaston  
Credit Union, Wallaston, Massachusetts -- report on  
competitive factors.  
Submitted, January 7, 1993.

San Francisco              EurekaBank, A Federal Savings Bank, Foster City,  
California, proposed purchase of certain assets and  
assumption of certain liabilities of five branches  
of Southern California Federal Savings and Loan  
Association, Beverly Hills, California -- report on  
competitive factors.  
Submitted, January 7, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**COMPETITIVE FACTORS REPORTS**

Kansas City	Farmers Bank of Cook, Cook, Nebraska, proposed merger with Citizens State Bank, Virginia, Nebraska -- report on competitive factors. Submitted, January 6, 1993.
New York	First Federal Savings and Loan Association of Rochester, Rochester, New York, proposed acquisition of certain assets and assumption of certain liabilities of four branches of The Dime Savings Bank of New York, FSB, New York, New York - - report on competitive factors. Submitted, January 5, 1993.
Dallas	First Heights Bank, FSB, Houston, Texas, proposed merger with Sun Savings Association -- report on competitive factors. Submitted, January 7, 1993.
Dallas	First Lakewood National Bank, Dallas, Texas, proposed merger with New Lakewood Bank -- report on competitive factors. Submitted, January 4, 1993.
Kansas City	First National Bank and Trust Company in Great Bend, Great Bend, Kansas, proposed merger with The Raymond State Bank, Raymond, Kansas -- report on competitive factors. Submitted, January 6, 1993.
Dallas	First National Bank Mansfield, Mansfield, Texas, proposed merger with Overton Bank and Trust, N.A., Fort Worth, Texas -- report on competitive factors. Submitted, January 7, 1993.
Dallas	First National Bank of Central Texas, Waco, Texas, proposed merger with New Waco Bank -- report on competitive factors. Submitted, January 5, 1993.
Kansas City	FirstTier Bank, National Association, Lincoln, Nebraska, proposed merger with Lincoln State Bank - - report on competitive factors. Submitted, January 6, 1993.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**COMPETITIVE FACTORS REPORTS**

Chicago	Liberty Bank & Trust, Mason City, Iowa, proposed purchase of the assets and assumption of the liabilities of State Bank of Dumont, Dumont, Iowa - - report on competitive factors. Submitted, January 8, 1993.
St. Louis	Lincoln Bank, Dale, Indiana, proposed consolidation with Dale State Bank; Chrisney State Bank, Chrisney; and Farmers State Bank, Rockport, Indiana -- report on competitive factors. Submitted, January 8, 1993.
Chicago	NBD Bank, National Association, Gary, Indiana, proposed merger with Summit Bank of Clinton County, Frankfort; Summit Bank of Indianapolis, Indianapolis; Summit Bank of Marion, Marion; Summit Bank of Muncie, Muncie; Summit Bank, Fort Wayne; INB Banking Company, North, Chesterton; INB National Bank, N.W., Lafayette; INB Banking Company, Northeast, Fort Wayne; INB Banking Company, Jefferson, and INB Banking Company, Southwest, Evansville, Indiana -- report on competitive factors. Submitted, January 7, 1993.
Minneapolis	Norwest Bank Minnesota Mesabi, N.A., Virginia, Minnesota, proposed merger with the Merchants & Miners State Bank of Hibbing, Hibbing, Minnesota -- report on competitive factors. Submitted, January 7, 1993.
Chicago	Royal Bank-Elroy, Elroy, Wisconsin, proposed purchase of the assets and assumption of the liabilities of the Hillsboro, Wisconsin, office of Anchor Bank, S.S.B., Madison, Wisconsin -- report on competitive factors. Submitted, January 5, 1993.
Dallas	United New Mexico Bank at Santa Fe, N.A., Santa Fe, New Mexico, proposed merger with United New Mexico Bank, Albuquerque, New Mexico -- report on competitive factors. Submitted, January 5, 1993.



**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**COMPETITIVE FACTORS REPORTS**

Chicago Valley Bank of Brownsville, Brownsville, Wisconsin,  
proposed merger with Valley Bank East, Kiel,  
Wisconsin -- report on competitive factors.  
Submitted, January 5, 1993.

**EXTENSIONS OF TIME**

Atlanta First Central Bancshares, Inc., Lenoir City,  
Tennessee -- extension to April 7, 1993, to acquire  
the First Central Bank.  
Granted, January 6, 1993.

Atlanta Tomoka Bancorp, Inc., Ormond Beach, Florida --  
extension to April 9, 1993, to acquire the Tomoka  
State Bank.  
Granted, January 6, 1993.

**MEMBERSHIP**

Kansas City Citizens State Bank in Galena, Galena, Kansas -- to  
become a member of the Federal Reserve System.  
Approved, January 5, 1993.

**RESERVE BANK OPERATIONS**

Director, BS&R United Financial Banking Companies, Inc., Vienna,  
Virginia -- transfer agent registration.  
Withdrawn, January 4, 1993.

**RESERVE BANK SERVICES**

Director, FRBO Federal Reserve Bank of Dallas -- to implement an  
electronic fine sort deposit option to the West  
Texas Offsite program.  
Approved, January 8, 1993.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANKS, NATIONAL**

Tandy National Bank, Fort Worth, Texas --  
determination concerning establishment of TNB as an  
uninsured national credit card bank; and delegation  
of authority to the General Counsel to issue no-  
objection letters in this and similar cases.  
Granted, December 3, 1992.

**REGULATIONS AND POLICIES**

Regulations K and Y -- request for additional comment  
on the definition of representative office and the  
types of activities such an office may conduct  
under the Foreign Bank Supervision Enhancement Act  
of 1991 (Docket R-0754).  
Proposed, November 4, 1992.

Regulations K and Y -- final rule replacing interim  
amendments implementing portions of the Foreign  
Bank Supervision Act of 1991 (Docket R-0754).  
Approved, November 4, 1992.

ADDITIONS AND CORRECTIONS

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANK HOLDING COMPANIES**

San Francisco First Hawaiian, Inc., Honolulu, Hawaii -- to expand  
geographic area for certain nonbank activities  
through First Hawaiian Creditcorp, Inc., and First  
Hawaiian Leasing, Inc.  
Approved, January 2, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO  
NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Fleet Bank-NH, Nashua, New Hampshire - section 9 application to establish a new branch in Manchester, New Hampshire*	<u>Newspaper</u> Not Yet Established

SECTION II - APPLICATIONS SUBJECT TO BOTH  
NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>Application</u>	<u>Comment Period Ending Date</u>
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NONE

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
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NONE

SECTION IV - APPLICATIONS NOT SUBJECT TO  
FEDERAL REGISTER OR NEWSPAPER NOTICE

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

\*Rating Definitions: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance.

<u>Institution</u>	<u>Examination Date</u>	<u>Rating*</u>
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NONE

\*Subject to CRA

Federal Reserve Bank of New York

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

Chemical Bank, New York, New York, to establish an offsite electronic facility at Mutual of New York (MONY), 4 Manhattanville Road, Purchase New York. 1/

2/8/93

Chemical Bank, New York, New York, to establish an offsite electronic facility at Montefiore Medical Center, (Moses Division), 111 East 210th Street, Bronx, New York. 1/

2/8/93

Chemical Bank, New York, New York, to establish an offsite electronic facility at Montefiore Medical Center, (Jack B. Weiler Division), 1825 Eastchester Road, Bronx, New York. 1/

2/8/93

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

UJB Financial Corp., Princeton, New Jersey, to engage de novo nationwide through its wholly-owned subsidiary, Richard Blackman & Co., Inc., Paramus, New Jersey, in full service securities brokerage and in investment and financial advisory activities on a stand alone, fee basis.

N/A

U.S. Trust Corporation, New York, New York, to engage de novo through its wholly-owned subsidiary, U.S. Trust Company of Connecticut, Stamford, Connecticut, in activities that may be carried on by a trust company, including activities of a fiduciary, investment advisory, agency and custodial nature.

1/20/93

SECTION IV

Applications Not Involving  
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following group:

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Week Ending January 9, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
The Bank of New York 48 Wall Street New York, New York 10286	Satisfactory	July 13, 1992

- 1/ Subject to provisions of Community Reinvestment Act.
  - 2/ Later of dates specified in newspaper and Federal Register notices.
  - 3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
  - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
- N/A - Not Available

FEDERAL RESERVE BANK OF PHILADELPHIA

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SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

NONE.

SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND  
FEDERAL REGISTER NOTICE

Comment Period Ending Date

First Fidelity Bancorporation, Lawrenceville,  
New Jersey to acquire 100% of Northeast Bancorp,  
Inc., New Haven, CT, pursuant to Section 3(a)(3)  
of the BHCA.

Newspaper comment period expires: 2/1/93  
Fed. Reg. comment period expires: N/A \*

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

Comment Period Ending Date

NONE.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE  
OR NEWSPAPER NOTICE

NONE.

1/ Subject to provisions of Community Reinvestment Act.  
\* N/A - not yet available.

FEDERAL RESERVE BANK OF PHILADELPHIA

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SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending January 8, 1993

**Identification of Ratings**

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

**Outstanding record of meeting community credit needs.**

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Satisfactory record of meeting community credit needs.**

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Needs to improve record of meeting community credit needs.**

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Substantial noncompliance in meeting community credit needs.**

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Bank/Location

Examination Date

CRA Rating

NONE.

Federal Reserve Bank of Cleveland

**Applications Bulletin  
For Week Ending January 9, 1993**

**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY**

Received OAKAR application from Mid Am, \* Not Yet Known #  
Inc., Bowling Green, Ohio, on January 4,  
1993, to acquire Colonial Federal Savings  
Bank, Bellefontaine, Ohio.

Received OAKAR application from Mid Am, \* Not Yet Known #  
Inc., Bowling Green, Ohio, on January 8,  
1993, to acquire branch offices of Home  
Savings of America, F.S.B., Irwindale,  
California, located in Marion and Upper  
Sandusky, Ohio.

Received application from Integra Not Yet Known #  
Bank/South, Uniontown, Pennsylvania,  
on January 5, 1993, for permission to become  
a member of the Federal Reserve System.

Received application from Integra Not Yet Known #  
Bank/North, Titusville, Pennsylvania,  
on January 5, 1993, for permission to become  
a member of the Federal Reserve System.

**SECTION II - APPLICATIONS SUBJECT TO BOTH  
NEWSPAPER AND FEDERAL REGISTER NOTICE**

NONE

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY**

NONE

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- \* - Subject to CRA
  - N - Newspaper Comment Period
  - F - Federal Register Comment Period
  - # - Expected to end approximately 30 days from date of  
application's receipt.



**SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL  
REGISTER NOTICE OR NEWSPAPER NOTICE**

Received request from The Apple Creek Banking Company, Apple Creek, Ohio, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(January 8, 1993)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended January 8, 1993. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

**OUTSTANDING:** a bank in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**SATISFACTORY:** a bank in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**NEEDS TO IMPROVE:** a bank in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**SUBSTANTIAL NON COMPLIANCE:** a bank in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
None.	

Section II - Applications Subject to Both  
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Notice of Change in Control with respect to FCFT, Inc., Princeton, West Virginia.	1-17-93**
CCB Financial Corporation, Durham, North Carolina, to acquire Mutual Savings Bank, SSB, Lenior, North Carolina.*	1-22-93
NationsBank Corporation, Charlotte, North Carolina; Charter Bancshares, Inc., Houston, Texas; and CBH, Inc., Wilmington, Delaware, to acquire University National Bank, Galveston, Texas.*	2-5-93

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
None.	

Section IV - Applications Not Subject to  
Federal Register Notice or Newspaper Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Mid-South Bank and Trust Company, Sanford, North Carolina, for membership in the Federal Reserve System.	Not yet available.

\*Application is subject to CRA requirements.  
\*\*Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending January 8, 1993

Definition of Ratings

**Outstanding record of meeting community credit needs.**

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Satisfactory record of meeting community credit needs.**

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Needs to improve record of meeting community credit needs.**

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Substantial noncompliance in meeting community credit needs.**

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Examination  
Date

Rating

None.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 8, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Virginia Banks, Inc. Falls Church, Virginia Along with its wholly-owned subsidiary, Tri-City Bank and Trust Company, Blountville, Tennessee, to acquire the Rhea Parkway Branch of Home Federal Bank, FSB, Johnson City, Tennessee, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Act of 1991. The Rhea Parkway Branch is located in Greeneville, Tennessee.	01-30-93*
Evergreen Bancshares, Inc. Tallahassee, Florida To acquire the Northside Branch of Anchor Savings Bank, FSB, Tallahassee, Florida, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Act of 1991.	Not yet available*
Tri-City Bank and Trust Company Blountville, Tennessee To acquire through merger the Rhea Parkway Branch of Home Federal Bank, FSB, Johnson City, Tennessee, pursuant to Section 18(c) of the Federal Deposit Insurance Act. The Rhea Parkway Branch is located in Greeneville, Tennessee.	01-30-93*

Section 2 - Applications Subject to Both  
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
None.	

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\*Subject to Provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 8, 1993

Section 3 - Applications Subject to Federal  
Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Merger Corporation Jacksonville, Florida To acquire Barnett Banks Trust Company, N.A., Jacksonville, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	01-26-93

Section 4 - Applications Not Subject to  
Federal Register Notice or Newspaper Notice

Application

Liberty Shares, Inc.  
    Hinesville, Georgia  
After-the-fact stock redemption to redeem  
31,000 shares of its outstanding common stock.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending January 8, 1993

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

**Outstanding record of meeting community credit needs:** An institution has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Satisfactory record of meeting community credit needs:** An institution has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Needs to improve record of meeting community credit needs:** An institution needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Substantial noncompliance in meeting community credit needs:** An institution has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
First State Bank of Bibb County, Post Office Bx 188 West Blocton, Alabama 35184 (205) 938-7881	Needs to Improve	10-05-92

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	The Kingston State Bank Kingston, Michigan 4059 Huron Street North Branch, Michigan*	N - **
Oakar	State Financial Services Corporation Hales Corners, Wisconsin Waukesha, Wisconsin branch of North Shore Bank, FSB Brookfield, Wisconsin*	N - **
EFT	First of America Bank - Ann Arbor Ann Arbor, Michigan Eastern Eatery 7 Ann Street Ypsilanti, Michigan*	N - **
EFT	First of America Bank - Ann Arbor Ann Arbor, Michigan Eastern Michigan University 850 West Cross Street Ypsilanti, Michigan*	N - **



Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal Register Notice

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Comerica Incorporated Detroit, Michigan Comerica Texas Incorporated Detroit, Michigan Nasher Financial Corporation Dallas, Texas NorthPark National Corporation Dallas, Texas NorthPark National Bank of Dallas Dallas, Texas*	FR - 12-28-92 N - 1-31-93
Y-1	Comerica Texas Incorporated Detroit, Michigan Nasher Financial Corporation Dallas, Texas NorthPark National Corporation Dallas, Texas NorthPark National Bank of Dallas Dallas, Texas*	FR - 12-28-92 N - 1-31-93
Y-2	Shelby County Bancorp, Inc. Shelbyville, Illinois Bank of Findlay Findlay, Illinois*	FR - 1-15-93 N - 10-29-92
Y-1	Farmers & Merchants Bancshares, Inc. Burlington, Iowa Farmers & Merchants Bank & Trust Burlington, Iowa*	FR - 1-21-93 N - **
Y-2	First Colonial Bankshares Corporation Chicago, Illinois Hi-Banorp, Inc. Highwood, Illinois Bank of Highwood Highwood, Illinois GNP Bancorp, Inc. Mundelein, Illinois New Century Bank Mundelein, Illinois*	FR - 1-22-93 N - **
Y-2	Minowa Banshares, Inc. Decorah, Iowa Minnesota Bank, National Association Caledonia, Minnesota*	FR - 1-26-93 N - **

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal  
Register Notice  
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	ABC Employee Stock Ownership Plan Anchor, Illinois Anchor Bancorporation, Inc. Farmer City, Illinois Anchor State Bank Anchor, Illinois*	FR - ** N - 1-28-93
CoC-HC	Anchor Bancorporation, Inc. Farmer City, Illinois ABC Employee Stock Ownership Plan Anchor, Illinois Merle E. Coile; Chester D. Eyer Employee's Profit Sharing Plan; Gayle E. Simpson; Jeffrey A. Coil; James R. Eckert	FR - ** N - **
Y-2	Midstates Bancshares, Inc. Missouri Valley, Iowa Harlan National Company Harlan, Iowa The Harlan National Bank Harlan, Iowa First National Company of Missouri Valley, Inc. Missouri Valley, Iowa First National Bank of Missouri Valley Missouri Valley, Iowa*	FR - ** N - 1-3-93
Y-2	Midstates Bancshares, Inc. Missouri Valley, Iowa Peoples National Bank Avoca, Iowa*	FR - ** N - 1-3-93
CoC-HC	Avoca Financial Services, Inc. Council Bluffs, Iowa Terry M. Carley	FR - ** N - 1-11-93
Y-1	ISB Bancshares, Inc. Ipava, Illinois Ipava State Bank Ipava, Illinois*	FR - ** N - **

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both Newspaper and Federal  
Register Notice  
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	SBL Capital Bank Shares, Inc. Lodi, Wisconsin State Bank of Lodi Lodi, Wisconsin*	FR - 1-4-93 N - 12-26-92
Y-2	Gibson Investment Company Gibson, Iowa Wingo, Ltd. Brooklyn, Iowa Poweshiek County Savings Bank Brooklyn, Iowa*	FR - 11-20-92 N - 1-21-93
CoC-HC	Wingo, Ltd. Brooklyn, Iowa Rollin R. Harder	FR - 11-17-92 N - 1-4-93
Y-2	Van Diest Investment Company Ankeny, Iowa Hamilton County Bancshares, Inc. Webster City, Iowa First State Bank Webster City, Iowa*	FR - 1-7-93 N - **
Y-2	LeRoy C. Darby, Inc. Monona, Iowa Keystone Bancshares, Inc. Monona, Iowa Peoples State Bank Elkader, Iowa*	FR - ** N - 1-30-93
Y-1	Van Buren Bancorporation Employee Stock Ownership Plan Keosauqua, Iowa Van Buren Bancorporation Keosauqua, Iowa State Savings Bank Cantril, Iowa Farmers State Bank Keosauqua, Iowa*	FR - ** N - **
Y-1	Guaranty Financial, M.H.C. Milwaukee, Wisconsin Guaranty Bank, S.S.B. Milwaukee, Wisconsin*	FR - 12-14-92 N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Merchants and Manufacturers Bancorporation, Inc. Greendale, Wisconsin Lincoln Savings Bank, S.A. Milwaukee, Wisconsin	FR - 12-7-92 N - 12-5-92
Y-4	Valley Bancorporation Appleton, Wisconsin Valley Securities, Inc. Appleton, Wisconsin	FR - **
Y-4	Garwin Bancorporation Garwin, Iowa Garwin Insurance Agency Garwin, Iowa	FR - 1-21-93 N - 1-10-93
Y-4	Bank of Montreal Montreal, Canada Harris Futures Corporation Chicago, Illinois	FR - **
Y-4	Bankmont Financial Corp. New York, New York Harris Futures Corporation Chicago, Illinois	FR - **
Y-4	Harris Bankcorp, Inc. Chicago, Illinois Harris Futures Corporation Chicago, Illinois	FR - **
4(c)(8)	First of America Bank Corporation Kalamazoo, Michigan First of America Mortgage Company Kalamazoo, Michigan	FR - 1-11-93
Y-4	Northern Trust Corporation Chicago, Illinois Northern Futures Corporation Chicago, Illinois--Execute and clear commodity futures contracts	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only  
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Caisse Nationale de Credit Agricole Paris, France UI USA, Inc. New York, New York	FR - **
4(c)(8)	Comerica Incorporated Detroit, Michigan ComeriComp, Incorporated Detroit, Michigan	FR - **
4(c)(8)	Withee Bank Shares, Inc. Withee, Wisconsin Engage in development and ownership of a low income housing project	FR - 1-19-93
4(c)(8)	Beaman Bancshares, Inc. Beaman, Iowa Beaman Insurance Agency, Inc. Beaman, Iowa	FR - **
Y-4	Old Kent Financial Corporation Grand Rapids, Michigan Gladeshire L.D.H.A. Limited Partnership Kalamazoo, Michigan	FR - 1-22-93
Y-4	Van Buren Bancorporation Keosauqua, Iowa Making and servicing loans	FR - **
4(c)(8)	Amcore Financial, Inc. Rockford, Illinois Amcore Investment Banking, Inc. Rockford, Illinois - investment and financial advisory services	FR - **
4(c)(8)	Community Banc-Corp of Sheboygan, Inc. Sheboygan, Wisconsin G & H Insurance Agency Sheboygan, Wisconsin - selling insurance and other financial services	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Caisse Nationale de Credit Agricole Paris, France Credit Agricole Securities, Inc. New York, New York -- Securities brokerage services	FR - **
Y-4	First Chicago Corporation Chicago, Illinois Government Pricing Information System, Inc. New York, New York ("GovPX, Inc.)	FR - **

Federal Reserve Bank of Chicago

Section IV - Applications Not Subject to Federal Register or Newspaper  
Notice

<u>Type</u>	<u>Application</u>
RoS	Wingo, Ltd. Brooklyn, Iowa To redeem 10,469 shares of common stock
RoS	Security Bancorp Stanton, Iowa To redeem 340,000 shares of preferred stock
RoS	Boyden Bancorp Boyden, Iowa To purchase 445 shares (14.34 percent) of common stock from Iva Rensink

**N - Newspaper**

**FR - Federal Register**

**\* - Subject to Provisions of Community Reinvestment Act**

**\*\* - Not available at this time**

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending January 08, 1993. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

O-An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

S-An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

NI-An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SN-An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-Security State Bank 25 North Chestnut, Box 7 New Hampton, Iowa 50659 (515) 394-3021	9/21/92	S
-The First State Bank 172 North Second Street, Box 500 Decatur, Indiana 46733 (219) 724-3151	10/05/92	S
-Bank of Lakeview 506 Lincoln, Box 409 Lakeview, Michigan 48850 (517) 352-7271	9/21/92	S
-Sparta State Bank 109 East Division, P.O. Box 186 Sparta, Michigan 49345 (616) 887-7366	7/29/92	S



# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JANUARY 8, 1993

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

## SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND FEDERAL REGISTER NOTICE

Application

End of Comment Period

Change in Control notification  
involving Bancshares of West Memphis,  
West Memphis, Arkansas by M.E. Black  
Dunklin, M.E. Black Farms, Inc.,  
George H. Dunklin, Jr. and Deborah D. Tipton

Not yet available

Change in Control notification involving  
Citizens National Bancorp, Inc.,  
Springfield, Missouri by Charles and  
Frances Tuck

Federal Register: 1-19-93

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

## SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OR NEWSPAPER NOTICE

Application

End of Comment Period

None.

**FEDERAL RESERVE BANK OF ST. LOUIS**  
**St. Louis, Missouri**

**AVAILABILITY OF CRA PUBLIC DISCLOSURES**

**Identification of Ratings:**

***Outstanding record of meeting community credit needs***

*An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.*

***Satisfactory record of meeting community credit needs***

*An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate- income neighborhoods, in a manner consistent with its resources and capabilities.*

***Needs to improve record of meeting community credit needs***

*An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.*

***Substantial noncompliance in meeting community credit needs***

*An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.*

FOR THE WEEK ENDING January 8, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
Mid-America Bank of Louisville & Trust Co.	P. O. Box 1101 Louisville, Kentucky 40201	9-21-92	Satisfactory

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to  
Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
None.	

Section II - Applications Subject to Both  
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Mpls, MN To acquire, via merger, 100% of Financial Concepts Bancorp, Inc., Green Bay, WI*	Not yet available
Community First Bankshares, Inc. Fargo, ND To acquire, via merger, 100% of the voting shares of the Citizens Bancorp, Inc., Morris, MN, a one bank holding company owing the Citizens Bank, Morris, MN*	Not yet available
Mellette Holding Company Mellette, SD To acquire 100% of the Farmers State Bank of Mellette, Mellette, SD*	Not yet available
First Bank System, Inc. Mpls, MN & Central Bancorporation, Inc. Denver, CO To acquire, through merger, Colorado National Bankshares, Inc., Denver, CO*	Not yet available
First Bank System, Inc. Mpls, MN & Central Bancorporation, Inc. Denver, CO To continue to control Bank Western, Denver, CO, which is proposing to convert from a federal savings bank to a national bank.*	Not yet available

\* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject  
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Mpls, MN To engage in title insurance agency activities including real estate settlement service activities through the acquisition of substantially all of the assets of Community Title Guaranty Company, Lombard, IL	1-21-93
Norwest Corporation Mpls, MN To engage in mortgage servicing through the acquisition of the mortgage servicing business of University Bank, Green Bay, WI	Not yet available
Norwest Corporation Mpls, MN To engage in brokerage activities through the acquisition of the discount brokerage business of University Bank, Green Bay, WI	Not yet available
First Bank System, Inc. Mpls, MN & Central Bancorporation, Inc. Denver, CO To engage in the sale of credit life and accident and disability insurance to customers of the subsidiary banks of Colorado National Bankshares, Inc., Denver, CO, in conjunction with the purchase of credit related products from the CNB Banks through the acquisition of Colorado National Insurance Agency, Inc., Denver, CO, a subsidiary of Colorado National Bankshares, Inc.	Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject  
to Federal Register Notice Only (Continued)

<u>Application</u>	<u>Comment Period Ending Date</u>
First Bank System, Inc. Mpls, MN & Central Bancorporation, Inc. Denver, CO To engage in the reinsurance of those insurance products sold by Colorado National Insurance Agency, Inc. through the CNB Banks through the acquisition of Colorado National Life Insurance Co., Inc., Denver, CO, a subsidiary of Colorado National Bankshares, Inc.	Not yet available
Dunn County Bankshares, Inc. Menomonie, WI To engage <u>de novo</u> in making and ser- vicing a specific loan.	Not yet available

Section IV - Applications Not Subject to  
Federal Register Notice or Newspaper Notice

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section V - Availability of

CRA Public Evaluations  
week ending January 8, 1993

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ASSIGNMENT OF RATING

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section V - Availability of  
CRA Public Evaluations  
week ending January 8, 1993

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ASSIGNMENT OF RATING

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
First Valley Bank Highway 83 & Sycamore P. O. Box 720 Seeley Lake, MT 59868 (406) 677-2464	September 21, 1992	Satisfactory
First State Bank of Rushmore 103 North Thompson P. O. Box 48 Rushmore, MN 56168-0048 (507) 478-4121	September 28, 1992	Satisfactory
Crow River State Bank 710 Babcock Boulevard P. O. Box B2 Delano, MN 55328 (612) 972-3385	August 31, 1992	Outstanding

**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY**

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Citizens National Bank & Trust of Muskogee, Muskogee, Oklahoma, for prior approval to retain it's membership in the Federal Reserve System as a state chartered bank.	Not Available

**SECTION II - APPLICATIONS SUBJECT TO BOTH  
NEWSPAPER AND FEDERAL REGISTER NOTICE**

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
City Bankshares, Inc., Employee Stock Ownership Plan, Oklahoma City, Oklahoma, for prior approval to increase ownership in City Bankshares, Inc., Oklahoma City, Oklahoma, from 15.20 percent to 19.66 percent.	Not Available
Crested Butte State Bank Holding Company, Crested Butte, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Crested Butte State Bank, Crested Butte, Colorado.*	Not Available

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY**

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

**SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE  
OR NEWSPAPER NOTICE**

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Flagler Bankshares, Inc., for prior approval to redeem 3,000 shares of their outstanding common stock.	Not Available



**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**

**Identification of Ratings**

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

**Outstanding record of meeting community credit needs**

An institution in this group has an outstanding record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Satisfactory record of meeting community credit needs**

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Needs to improve record of meeting community credit needs**

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Substantial noncompliance in meeting community credit needs**

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Clayton State Bank P.O. Box 8 Clayton, Oklahoma 74536	10-19-92	01-07-93	Improvement Needed
Wahoo State Bank P.O. Box 188 Wahoo, Nebraska 68066-0188	10-19-92	01-06-93	Satisfactory

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JANUARY 4, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application by First Bank of Muleshoe, Muleshoe, TX, to establish a branch at 216 N. Broadway, Dimmitt, TX	93/01/16

SECTION II - APPLICATIONS SUBJECT TO BOTH  
NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by William Cotulla; Carl Huddleston; Daniel Kinsel III, and John Northcut, Cotulla, TX; and Andrew Lewis III, San Antonio, TX, to acquire an interest in Stockmens Financial Corporation, Cotulla, TX (Previously reported during the week of 12-14-92)	93/01/07
*Section 3(a)(3) application by Texas Financial Bancorporation, Inc., Minneapolis, MN, to acquire The Terrell State Bank, Terrell, TX	93/01/28
*Section 3(a)(3) application by First Bancorp, Inc., Denton, TX, to acquire The Terrell State Bank, Terrell, TX	93/01/28
*Section 3(a)(3) application by First Delaware Bancorp, Inc., Dover, DE, to acquire The Terrell State Bank, Terrell, TX	93/01/28

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

**SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE  
OR NEWSPAPER NOTICE**

**APPLICATION**

None.

\* SUBJECT TO CRA.  
\*\* EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.  
N/A - NOT AVAILABLE AT THIS TIME.

**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
**FOR THE WEEK OF JANUARY 4, 1993**

**Outstanding record of meeting community credit needs.**

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Satisfactory record of meeting community credit needs.**

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Needs to Improve record of meeting community credit needs.**

An institution in this group need to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Substantial Noncompliance in meeting community credit needs.**

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>Bank</u>	<u>Date of Examination</u>	<u>CRA Rating</u>
None.		

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/08/93

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None

Section II - Applications Subject to Both  
Newspaper and Federal Register Notice

Application

Comment Period Ending Date

None

Section III - Applications Subject to Federal Register Notice Only

Application

Comment Period Ending Date

Zions Bancorporation, Salt Lake City, Utah,  
to form a joint venture to sell credit life  
insurance with American Bankers Insurance  
Group, Inc., Miami, Florida.

Fed. Reg.: 2/05/93

Section IV - Applications Not Subject to Federal Register Notice  
or Newspaper Notice

None

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\* Subject to CRA

FEDERAL RESERVE BANK OF SAN FRANCISCO (cont'd.)

Week ending 1/08/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending December 31, 1992. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
Idaho State Bank	P.O. Box 909 Glenns Ferry, ID 83623 (208) 366-7492	09/28/92	Satisfactory
American Pacific Bank	112 Main Street Aumsville, OR 97325 (503) 749-1200	10/05/92	Satisfactory

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\* Under the rating system an institution's CRA performance is assigned one of the following four ratings:

**Outstanding record of meeting community credit needs:** An institution has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Satisfactory record of meeting community credit needs:** An institution has a satisfactory record of ascertaining and meeting the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Needs to improve record of meeting community credit needs:** An institution needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- to moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Substantial noncompliance in meeting community credit needs:** An institution has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- to moderate-income neighborhoods, in a manner consistent with its resources and capabilities.