

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1994, No. 32  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending August 6, 1994

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

Trans Financial Bancorp, Inc., Bowling Green,  
Kentucky -- to acquire FGC Holding Company,  
Martin, Kentucky, and First Guaranty National Bank.  
Approved, August 1, 1994.

**BOARD OPERATIONS**

Budget -- mid-year adjustments.  
Approved, August 2, 1994.

Division of International Finance -- appointment of  
Thomas A. Connors as an Assistant Director.  
Approved, August 2, 1994.

Division of International Finance -- appointment of  
Catherine L. Mann as an Assistant Director.  
Approved, August 2, 1994.

Division of Reserve Bank Operations and Payment  
Systems -- appointment of Louise Roseman as  
Associate Director.  
Approved, August 3, 1994.

**RESERVE BANK OPERATIONS**

Federal Reserve Bank of Richmond -- to upgrade  
emergency electrical systems at the Baltimore  
Branch.  
Approved, August 1, 1994.

Federal Reserve Bank of Richmond -- to renovate the  
19th and 20th floors of the Head Office building.  
Approved, August 1, 1994.

**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**

St. Louis	Bank of Cairo and Moberly, Moberly, Missouri -- to establish an ATM at the Texaco Convenience Store, 1730 South Moberly. Approved, August 3, 1994.
New York	Bank of New York, New York, New York -- to establish limited-service branches at 440 Mamaroneck Avenue, Harrison, New York, and at 296 Temple Hill Road, New Windsor, New York. Approved, August 1, 1994.
New York	Chemical Bank, New York, New York -- to establish branches at Brooklyn College, Plaza Building, 2900 Bedford Avenue, Brooklyn, New York, and at Prudential Securities, One New York Plaza, New York, New York. Approved, August 3, 1994.
Chicago	Comerica Bank, Detroit, Michigan -- to establish an off-site electronic facility at 2600 Evergreen Road, Southfield Civic Center, Southfield, Michigan. Approved, August 4, 1994.
Chicago	Community State Bank, Avilla, Indiana -- to establish an ATM at 4134 West County Road 100 South, Wolf Lake, Indiana. Approved, August 5, 1994.
Richmond	FCNB Bank, Frederick, Maryland -- to establish an electronic funds transfer facility at West Seventh Street and Military Road. Approved, August 4, 1994.
St. Louis	First Bank of Arkansas, Russellville, Arkansas -- to establish a branch at 1100 Rogers Street, Clarksville, Arkansas. Approved, August 5, 1994.

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

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**BANK BRANCHES, DOMESTIC**

Cleveland	Integra Bank/North, Titusville, Pennsylvania -- to establish a CBCT facility at Grove City Factory Outlet, Interstate 79 and Route 208, Springfield Township, Pennsylvania. Approved, August 5, 1994.
Cleveland	Integra Bank/South, Uniontown, Pennsylvania -- to establish a CBCT facility at Sheetz Convenience Store, Route 119 and 962, Connelville, Pennsylvania. Approved, August 5, 1994.
Richmond	Mellon Bank (MD), Rockville, Maryland -- to establish a branch at 5418 Wisconsin Avenue, Chevy Chase, Maryland. Approved, August 5, 1994.
Kansas City	OMNIBANK Southeast, Denver, Colorado -- to establish a branch in Englewood, Colorado. Approved, August 4, 1994.
Secretary	Signet Bank/Virginia, Richmond, Virginia -- establishment of an off-site electronic facility at 8007 Discovery Drive. Approved, August 4, 1994.
Atlanta	Trust Company Bank, Atlanta, Georgia -- to establish a branch at 2000 East West Connector, Austell, Georgia. Approved, August 5, 1994.
Secretary	West One Bank, Boise, Idaho -- to establish a branch at 1314 South Blaine Street, Moscow, Idaho. Approved, August 2, 1994.

**BANK HOLDING COMPANIES**

Atlanta	Allied Bankshares, Inc., Thomson, Georgia -- to acquire Citizens Bank & Trust, Evans, Georgia. Approved, August 5, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANK HOLDING COMPANIES**

Atlanta	Allied Bankshares, Inc., Thomson, Georgia -- to acquire, through Allied Bank of Georgia, certain assets and assume certain liabilities of First Savings Bank, F.S.B. Approved, August 5, 1994.
Atlanta	Allied Bankshares, Inc., Thomson, Georgia -- to merge with Jefferson Bankshares, Inc., Louisville, Georgia, and acquire Bank of Jefferson County. Approved, August 5, 1994.
Atlanta	Bank Investors Limited Partnership, Lafayette, Louisiana -- to acquire Royal Bankgroup of Acadiana, Inc., and Bank of Lafayette. Approved, August 5, 1994.
Minneapolis	Big Sky Holding Company, Stanford, Montana -- to acquire Basin State Bank. Approved, August 5, 1994.
Dallas	Central Texas Bankshare Holdings, Inc., Columbus, Texas -- to acquire 17.7 percent of the voting shares of Hill Bancshares Holdings, Inc., Weimar, Texas, and Hill Bank & Trust Co. Approved, August 5, 1994.
Atlanta	Chance Investments, Inc., Lafayette, Louisiana -- to acquire shares of Bank Investors Limited Partnership, Lafayette, Louisiana, and Royal Bankgroup of Acadiana. Approved, August 5, 1994.
San Francisco	Charter Bancorporation, Inc., Newport, Minnesota -- to acquire First Buffalo Holding Company, Scottsdale, Arizona. Approved, August 5, 1994.
Dallas	Citizens State Bank Employee Stock Ownership Plan, Buffalo, Texas -- to acquire shares of Citizens State Bank. Approved, August 5, 1994.

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

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**BANK HOLDING COMPANIES**

Chicago	Country Bank Shares Corporation, Mount Horeb, Wisconsin -- to acquire Belleville Bancshares Corporation, Belleville, Wisconsin, and Belleville State Bank. Returned, August 1, 1994.
San Francisco	D.L. Evans Bancorp, Burley, Idaho -- to acquire D.L. Evans Bank. Approved, August 5, 1994.
Secretary	First Bank System, Inc., Minneapolis, Minnesota -- determination that filing an application by FBS to acquire First Dakota Financial Corporation, Bismarck, North Dakota, is not required. Granted, August 3, 1994.
Chicago	First National Bancorp, Farragut, Iowa -- to acquire First National Bank of Farragut. Approved, August 5, 1994.
Chicago	First of America Bank Corporation, Kalamazoo, Michigan, and First of America Acquisition Company, Park Ridge, Illinois -- to acquire First Park Ridge Corporation, Chicago, Illinois; Bank of Buffalo Grove, Buffalo Grove, Illinois; First State Bank and Trust Company of Park Ridge, Park Ridge, Illinois; and First State Bank of Gurnee, Gurnee, Illinois. Approved, August 3, 1994.
Chicago	GreatBanc, Inc., Aurora, Illinois -- to acquire shares of GreatBank, Algonquin, Illinois. Returned, August 2, 1994.
San Francisco	Heritage Oaks Bancorp, Paso Robles, California -- to acquire Heritage Oaks Bank. Approved, August 5, 1994.
Chicago	How-Win Development Company, Cresco, Illinois -- to engage de novo in lending activities through Cresco Insurance Agency, Inc. Permitted, August 5, 1994.

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

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**BANK HOLDING COMPANIES**

Dallas	Jones Partners, Ltd., La Feria, Texas -- to acquire Lower Rio Grande Valley Bancs, Inc., and First National Bank of La Feria. Approved, August 5, 1994.
Boston	Maine Bank Corp., Portland, Maine -- to acquire Maine Bank & Trust Co. Approved, August 5, 1994.
Dallas	Mission-Heights Management Company, Ltd., Houston, Texas; Independent Bancorp, Inc., Channelview, Texas; and IBID, Inc., Wilmington, Delaware -- to acquire through Channelview Bank, Channelview, Texas, nine branches of First Heights Bank, F.S.B., Houston, Texas. Approved, August 5, 1994.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota; Norwest Financial Services, Inc., Des Moines, Iowa; and Norwest Financial, Inc., Des Moines, Iowa -- to engage de novo in consumer lending and general insurance activities through Norwest Financial Guam, Inc., Guam. Permitted, August 4, 1994.
Chicago	Old Kent Financial Corporation, Grand Rapids, Michigan -- to acquire an interest in Michigan Capital Fund for Housing Limited Partnership I, Lansing, Michigan. Permitted, August 2, 1994.
Chicago	Peotone Bancorp, Inc., Peotone, Illinois, and Southwest Bancorp, Inc., Worth, Illinois -- to engage de novo in data processing services. Permitted, August 5, 1994.
Atlanta	Royal Bankgroup of Acadiana, Inc., Lafayette, Louisiana -- to acquire Bank of Lafayette. Approved, August 5, 1994.

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

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**BANK HOLDING COMPANIES**

New York	Saban, S.A., Panama City, Panama; RNYC Holdings Limited, Marina Bay, Gibraltar; and Republic New York Corporation, New York, New York -- to engage de novo through Republic New York Securities Corporation in investment advisory activities with respect to the purchase and sale of futures contracts and options on futures contracts. Permitted, August 2, 1994.
Secretary	Signet Banking Corporation, Richmond, Virginia -- to acquire Signet Credit Card Bank. Approved, August 4, 1994.
San Francisco	Union International Financial, South Pasadena, California -- to acquire Pacific Business Bank, Carson, California. Returned, August 3, 1994.

**BANK MERGERS**

Kansas City	OMNIBANK Southeast, Denver, Colorado -- to merge with OMNIBANK Arapahoe, Englewood, Colorado. Approved, August 4, 1994.
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**BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS**

Richmond	Key Federal Savings Bank, Owings Mills, Maryland -- registration statement. Withdrawn, August 2, 1994.
Director, BS&R	Worthern Trust Company, Inc., Little Rock, Arkansas -- transfer agent registration. Approved, August 4, 1994.

**CAPITAL STOCK**

Secretary	Signet Bank/Virginia, Richmond, Virginia -- redemption of shares. Approved, August 4, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**CHANGE IN BANK CONTROL**

Kansas City	Cedar Bancorp, Hartington, Nebraska -- change in bank control. Permitted, August 5, 1994.
Chicago	Community Illinois Corporation, Rock Falls, Illinois -- change in bank control. Returned, August 4, 1994.
Minneapolis	Hubbard Bancshares, Inc., Park Rapids, Minnesota -- change in bank control. Permitted, August 5, 1994.
Dallas	Texas Bancshares, Inc., San Antonio, Texas -- change in bank control. Permitted, August 5, 1994.

**COMPETITIVE FACTORS REPORTS**

Atlanta	AmSouth Bancorporation, Birmingham, Alabama, proposed acquisition of Community Federal Savings Bank, Fort Oglethorpe, Georgia, and proposed merger of the bank into AmSouth Bank of Georgia, Summerville, Georgia, through AmSouth Interim Federal Savings Bank -- report on competitive factors. Submitted, August 5, 1994.
Atlanta	AmSouth Bank of Georgia, Summerville, Georgia, proposed merger with Community Federal Savings Bank, Fort Oglethorpe, Georgia -- report on competitive factors. Submitted, August 1, 1994.
Kansas City	Bank of Oklahoma, N.A., Tulsa, Oklahoma, proposed merger with Northwest Bank of Enid, Enid, Oklahoma -- report on competitive factors. Submitted, August 3, 1994.
Dallas	Boatmen's First National Bank of Amarillo, Amarillo, Texas, proposed merger with Citizens State Bank of Dalhart, Dalhart, Texas -- report on competitive factors. Submitted, August 3, 1994.



**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**COMPETITIVE FACTORS REPORTS**

**Philadelphia**      CoreStates Bank, National Association, Philadelphia, Pennsylvania, proposed merger with Third National Bank and Trust Company, Scranton, Pennsylvania; Lehigh Valley Bank, Bethlehem, Pennsylvania; Cheltenham Bank, Rockledge, Pennsylvania; and Bucks County Bank and Trust Co., Perkasie, Pennsylvania -- report on competitive factors.  
Submitted, August 5, 1994.

**Minneapolis**      First American Bank Wisconsin, Amery, Wisconsin, proposed merger with Bank of Menomonie, Menomonie, Wisconsin -- report on competitive factors.  
Submitted, August 1, 1994.

**Atlanta**            First Liberty Financial Corporation and First Liberty Bank, Macon, Georgia, proposed acquisition of Central Banking Company, Swainsboro, Georgia, and The Central Bank -- report on competitive factors.  
Submitted, August 1, 1994.

**Chicago**            First of America Bank - Northeast Illinois, National Association, Libertyville, Illinois, proposed merger with First State Bank & Trust Company of Park Ridge, Park Ridge, Illinois; Bank of Buffalo Grove, Buffalo Grove, Illinois; and First State Bank of Gurnee, Gurnee, Illinois -- report on competitive factors.  
Submitted, August 3, 1994.

**Richmond**          First Union National Bank of D.C., Washington, D.C., proposed merger with Home Federal Savings Bank -- report on competitive factors.  
Submitted, August 5, 1994.

**Dallas**             Heritage Bank, Wharton, Texas, proposed purchase of the Liberty, Texas, branch of Texas Commerce Bank, N.A., Houston, Texas -- report on competitive factors.  
Submitted, August 3, 1994.

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

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**COMPETITIVE FACTORS REPORTS**

- San Francisco Home Savings of America, FSB, Irwindale, California, proposed purchase of certain assets and assumption of certain liabilities of five branches of Hawthorne Savings and Loan Association, Hawthorne, California -- amended report on competitive factors.  
Submitted, August 2, 1994.
- San Francisco Home Savings of America, FSB, Irwindale, California, proposed purchase of certain assets and assumption of certain liabilities of nine branches of Fidelity Federal Bank, FSB, Glendale, California -- report on competitive factors.  
Submitted, August 3, 1994.
- Atlanta Intercontinental Bank, Miami, Florida, proposed merger with Boca Bancorp, Inc., Boca Raton, Florida, and Boca Bank -- report on competitive factors.  
Submitted, August 1, 1994.
- Kansas City Interim National Bank & Trust Co., Chickasha, Oklahoma, proposed merger with First National Bank of Alex, Alex, Oklahoma, and First National Bank and Trust Co., Chickasha, Oklahoma -- report on competitive factors.  
Submitted, August 4, 1994.
- Minneapolis First Federal Savings and Loan Association of Montana, Missoula, Montana, proposed merger with First Federal Interim Savings Association -- report on competitive factors.  
Submitted, August 5, 1994.
- Richmond Lexington State Bank, Lexington, South Carolina, proposed merger with The Community Bank of South Carolina, Varnville, South Carolina -- report on competitive factors.  
Submitted, August 3, 1994.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
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**COMPETITIVE FACTORS REPORTS**

Richmond	Lexington State Bank, Lexington, South Carolina, proposed merger with Branch Banking and Trust Company of South Carolina, Greenville, South Carolina -- report on competitive factors. Submitted, August 3, 1994.
Kansas City	New El Pueblo Bank, Santa Fe, New Mexico, proposed merger with El Pueblo State Bank, Espanola, New Mexico -- report on competitive factors. Submitted, August 3, 1994.
New York	Northfield Savings Bank, Staten Island, New York, proposed acquisition of certain assets and assumption of liability to pay deposits made in two branches of Crossland Federal Savings Bank, Brooklyn, New York -- report on competitive factors. Submitted, August 3, 1994.
Dallas	Norwest Interim Bank Kerrville, N.A., Kerrville, Texas, proposed merger with First National Bank of Kerrville -- report on competitive factors. Submitted, August 4, 1994.
St. Louis	Peoples Bank and Trust of the Cumberland, Cookeville, Tennessee, proposed purchase of six branches of Trans Financial Bank of Tennessee, F.S.B., Tullahoma, Tennessee -- report on competitive factors. Submitted, August 5, 1994.
Richmond	Southern Bank and Trust Company, Mount Olive, North Carolina, proposed purchase of certain assets and assumption of certain liabilities of the Scotland Neck, North Carolina, branch of First-Citizens Bank and Trust Company, Raleigh, North Carolina -- report on competitive factors. Submitted, August 5, 1994.
Richmond	Union Federal Savings Bank, Union, South Carolina, proposed merger with Union Federal Interim Savings Bank -- report on competitive factors. Submitted, August 1, 1994.

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

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**COMPETITIVE FACTORS REPORTS**

Richmond            Wesbanco Bank Fairmount, Inc., Fairmount, West Virginia, proposed merger with Wesbanco Bank Morgantown, Inc., Morgantown, West Virginia -- report on competitive factors.  
Submitted, August 4, 1994.

**MEMBERSHIP**

Secretary           Signet Credit Card Bank, Richmond, Virginia -- to become a member of the Federal Reserve System.  
Approved, August 4, 1994.

St. Louis            Southern Commercial Bank, St. Louis, Missouri -- to become a member of the Federal Reserve System.  
Approved, August 5, 1994.

**REGULATIONS AND POLICIES**

Director, C&CA      Regulation DD -- issuance of an official staff commentary that applies and interprets the requirements of the regulation (Docket R-0824).  
Approved, August 3, 1994.

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

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**BANK HOLDING COMPANIES**

Chicago Baylake Corp., Sturgeon Bay, Wisconsin -- to acquire Kewaunee County Banc-Shares, Inc., Kewaunee, Wisconsin, and State Bank of Kewaunee. Approved, July 29, 1994.

Chicago First National Bancorp, Inc., Joliet, Illinois -- to acquire Plano Bancshares, Inc., Plano, Illinois, and Community Bank of Plano. Returned, July 29, 1994.

**BANKS. STATE MEMBER**

Director, BS&R First Bank, Strasburg, Virginia -- transfer agent registration. Approved, July 28, 1994.

**COMPETITIVE FACTORS REPORTS**

Dallas First State Bank, National Association, Abilene, Texas, proposed merger with First National Bank in Stamford, Stamford, Texas, and Winters State Bank, Winters, Texas -- report on competitive factors. Submitted, March 3, 1994.

Kansas City Independent Bank of Kersey, Kersey, Colorado, proposed merger with The First State Bank of Wiggins, Wiggins, Colorado -- report on competitive factors. Submitted, July 29, 1994.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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>
	NONE

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Fleet Financial Group, Inc., Providence, Rhode Island, BayBanks, Inc., Boston, Massachusetts, Shawmut National Corporation, Hartford, Connecticut, Bank of Boston Corporation, Boston, Massachusetts and 6 Second District bank holding companies and 1 Third District bank holding company - 4(c)(8) application to engage in data processing and data transmission services through the joint ownership of Infinet Payment Services, Inc., the entity which would result from the proposed merger of the NYCE and Yankee 24 ATM networks	<u>Federal Register</u> Not Yet Established

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

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

\*Subject to CRA.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

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

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

United Jersey Bank, Hackensack, New Jersey ("UJB") to merge with Valley Savings Bank, Closter, New Jersey ("VSB") under the title and charter of UJB and to establish branches; both UJB and VSB are wholly-owned subsidiaries of UJB Financial Corp., Princeton, New Jersey. 1/ 9/1/94

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

First Empire State Corporation, Buffalo, New York, ("First Empire") to acquire all of the voting shares of Ithaca Bancorp, Inc., Ithaca, New York ("Bancorp"), and thereby acquire Citizens Savings Bank F.S.B., Ithaca, New York ("Savings Bank"), the federally-chartered savings bank subsidiary of Bancorp, and under certain circumstances to exercise an option to acquire up to 16.7 percent fo the voting shares of Bancorp, and Manufacturers and Traders Trust Company, Buffalo, New York, the commercial bank subsidiary of First Empire, to merge with Citizens Savings and Loan Association, the successor to Savings Bank upon its conversion to a state-chartered savings and loan association. 1/ 8/26/94 2/

North Fork Bancorporation, Inc., Mattituck, New York, to merge with Metro Bancshares, Inc., Jericho, New York ("Metro"), and thereby to indirectly acquire Metro's wholly-owned savings bank subsidiary, Bayside Federal Savings Bank, Jericho, New York, ("Bayside") and to merge Bayside, a federally-chartered savings bank, with and into North Fork Bank, Mattituck, New York, Applicant's wholly-owned state-chartered bank subsidiary. 1/ 9/2/94 2/

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

J.P. Morgan & Co., Incorporated, New York, New York through its wholly-owned subsidiary, J.P. Morgan Community Development Corporation to acquire a 20 percent interest in Times Square Investment Limited Partnership and thereby engage in community development activities. 8/15/94

Dresdner Bank AG, Frankfurt, Germany, to engage de novo through its 65.8426 percent owned subsidiary, Oechsle International Advisors, L.P. Boston, Massachusetts in providing foreign exchange advisory services, including currency overlay activities and providing investment advice on financial futures and options on futures as a commodity trading advisor. N/A



SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only), con't.

Credit Lyonnais S.A., Paris, France, indirectly through its wholly-owned subsidiary, Credit Lyonnais International Asset Management USA, San Francisco, California, to act as an investment adviser to registered investment companies, including sponsoring, organizing, and managing a closed-end investment company and to provide portfolio investment advice and management services to institutions and high-net worth individuals.

8/30/94

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 August 6, 1994

NAME OF BANK

RATING

EXAMINATION DATE

None.

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- 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**

None

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

Guaranty Bancshares Corp., Shamokin, PA - Change in Bank Control Notice filed by Jack and Maureen Moran to acquire up to 24.9% of common shares.

Federal Register comment period expires: N.Avail  
Newspaper comment period expires: N.Avail

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

First Fidelity Bancorporation, Newark, New Jersey to engage in data processing activities as a result of its pending acquisition of 8.021% of the Class B Common Stock of InfiNet Payment Services, Hackensack, New Jersey, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(7) of Regulation Y.

Federal Regist. comment period expires: N. Avail (\*Not yet published)

**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 August 5, 1994.

**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.

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
Johnstown Bank & Trust Co 532-34 Main Street Doylestown, PA., 18901	4/4/94	Satisfactory

**FEDERAL RESERVE BANK  
OF CLEVELAND**

P. O. BOX 6387  
CLEVELAND, OHIO 44101-1387

**APPLICATIONS BULLETIN  
(For the week ending August 6, 1994)**

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

Received OAKAR application from CoBancorp, Inc., Elyria, Ohio, on July 27, 1994, to acquire the Avon and Sheffield Lake offices of Charter One, FSB, Cleveland, Ohio. \*Not Yet Known#

Received Section 18(c) application from PremierBank and Trust, Elyria, Ohio, on July 27, 1994, to acquire the Avon and Sheffield Lake offices of Charter One, FSB, Cleveland, Ohio. \*Not Yet Known#

Received expedited notice from The Ohio Bank, Findlay, Ohio, on July 29, 1994, of its intent to establish a branch facility at Fishinger Boulevard and Mill Run Drive, Columbus, Ohio. \*Not Yet Known#

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

Received Section 3(a)(1) application from Gillmor Financial Services, Inc., Old Fort, Ohio, on July 27, 1994, to acquire Old Fort Banking Company, Old Fort, Ohio. \*Not Yet Known#

Received Section 3(a)(1) application from AMH Holding Company, Morehead, Kentucky, on July 25, 1994, to acquire 66.93 percent of The Citizens Bancorp of Morehead, Inc., Morehead, Kentucky. \*N: August 22, 1994

Received Section 3(a)(5) application from The Citizens Bancorp of Morehead, Inc., Morehead, Kentucky, on July 25, 1994, to acquire AMH Holding Company, Morehead, Kentucky. \*N: August 22, 1994

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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

## - Expected to end approximately 18 days from date of application's receipt

**FEDERAL RESERVE BANK  
OF CLEVELAND**

P. O. BOX 6387  
CLEVELAND, OHIO 44101-1387

**APPLICATIONS BULLETIN  
(For the week ending August 6, 1994)**

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

Received Section 3(a)(1) application from Victory Bancshares, Inc., Mt. Victory, Ohio, on July 25, 1994, to acquire The Mt. Victory State Bank, Mt. Victory, Ohio. \*F: August 26, 1994

Received Section 3(a)(3) application from Pikeville National Corporation, Pikeville, Kentucky, on August 5, 1994, to acquire Community Bank of Lexington, Inc., Lexington, Kentucky. \*F: September 8, 1994

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

Received Section 4(c)(8) applications from Banc One, Corporation, Columbus, Ohio; KeyCorp, Cleveland, Ohio; National City Corporation, Cleveland, Ohio; PNC Bank Corp., Pittsburgh, Pennsylvania; and Mellon Bank Corporation, Pittsburgh, Pennsylvania, on June 23, 1994, of their intent to acquire equal 16.67 percent share interests in Electronic Payment Services, Inc., Wilmington, Delaware. Not Yet Known

Received Section 4(c)(8) application from Gilmor Financial Services, Inc., Old Fort, Ohio, to acquire Old Fort Real Estate Company, Old Fort, Ohio. Not Yet Known#

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

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

## - Expected to end approximately 18 days from date of application's receipt

**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(August 5, 1994)

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 August 5, 1994. 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>
Fairfax Bank & Trust Company, Fairfax, Virginia, to establish a branch at 12220 Fairfax Towne Center, Fairfax, Virginia.*	8-26-94
First Citizens BancShares, Inc., Raleigh, North Carolina, to have it subsidiary, First-Citizens Bank & Trust Company, Raleigh, North Carolina, merge with First Republic Savings Bank, FSB, Roanoke Rapids, North Carolina.*	8-28-94
First Community Bank, Princeton, West Virginia, to merge with The Flat Top National Bank, Bluefield, West Virginia; Peoples Bank of Bluewell, Bluewell, West Virginia; and First Federal Savings Bank, Bluefield, West Virginia.*	8-29-94

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

<u>Application</u>	<u>Comment Period Ending Date</u>
NationsBank Corporation, Charlotte, North Carolina, for prior approval to merge with RHNB Corporation, Rock Hill, South Carolina.*	8-29-94
The First National Bank of Keystone Employee Stock Ownership Plan, Keystone, West Virginia, to become a bank holding company through the acquisition of The First National Bank of Keystone, Keystone, West Virginia.*	9-2-94**
City Holding Company, Charleston, West Virginia, to acquire Hinton Financial Corporation, Hinton, West Virginia.*	Not yet available.

\*Application is subject to CRA requirements.

\*\*Expiration of comment period specified in the Federal Register.



Federal Reserve Bank of Richmond--contd.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Summit Financial Corporation, Greenville,  
South Carolina, to engage de novo in  
consumer finance activities through Freedom  
Finance, Inc., Greenville, South Carolina.

8-29-94\*\*

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

None.

\*\*Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending August 5, 1994

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.

	<u>Examination Date</u>	<u>Rating</u>
F & M Bank-Broadway 153 North Main Street Broadway, Virginia 22815	5-9-94	Satisfactory
Bank of Isle of Wight 1803 Church Street Smithfield, Virginia 23430-1819	5-16-94	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 5, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Peoples Bank & Trust Company Selma, Alabama To establish a branch located at 801 Alabama Avenue, Selma, Alabama.	08-12-94*
Equitable Bank North Miami Beach, Florida To establish a branch located at One North University Drive, Plantation, Florida, to be known as Equitable Bank Plantation Banking Center.	08-04-94*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Alabama Bancorp Birmingham, Alabama After-the-fact change in control notice by Elton B. Stephens Charitable Lead Annuity Trust, to retain 36.6 percent of the outstanding shares of Alabama Bancorp, Birmingham, Alabama.	07-15-94* Newspaper
Brantley Bancorp, Inc. Brantley, Alabama Change in control notice by James Hubert Hollis, Jr., to acquire an additional 5.06 percent of the outstanding shares of Brantley Bancorp, Inc., Brantley, Alabama. Total ownership will equal 25.77 percent.	08-30-94* Federal Register
Citizens Gwinnett Bankshares, Inc. Duluth, Georgia 1-BHC formation, Citizens Bank of Gwinnett, Duluth, Georgia.	Not yet available*
Community Bankshares, Inc. Cornelia, Georgia To acquire The Bank of Troup County, LaGrange, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	08-06-94* Federal Register
CB&T Holding Corporation New Orleans, Louisiana 1-BHC formation, City Bank & Trust, New Orleans, Louisiana.	08-26-94* Newspaper

\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 5, 1994

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Bank Shares of the South East, Inc. Alma, Georgia To acquire Full Service Financial, Inc., Nicholls, Georgia (a consumer finance company that offers credit-related insurance), pursuant to Sections 225.25(b)(1)(i) and 225.25(b)(8) of Regulation Y.	09-02-94
Synovus Financial Corp. Columbus, Georgia Through its subsidiary, Synovus Securities, Inc., Columbus, Georgia, to engage <b>de novo</b> in providing securities brokerage services, related securities, pursuant to Section 225.25(b)(15) of Regulation Y.	Not yet available*
First Commerce Corporation New Orleans, Louisiana To acquire Wolcott Mortgage Group, Inc., Metairie, Louisiana, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1) of Regulation Y.	Not yet available*

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

Application

AmTrade International Bank of Georgia  
Atlanta, Georgia  
Commitment waiver request.

First Liberty Financial Corp.  
Doraville, Georgia  
Request for waiver of the application requirement of Section 3(a)(1) of the Bank Holding Company Act for the proposal to acquire Central Banking Company, Swainsboro, Georgia.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 5, 1994

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.

Examination

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
Commercial Bank of Florida 1550 S.W. 57 Avenue Miami, FL 33144 (305)267-1200	Satisfactory	04-04-94
Citizens Trust Bank Post Office Box 4485 Atlanta, Georgia 30302 (404)659-5959	Outstanding	04-18-94

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	Grayling State Bank Grayling, Michigan S. E. Corner at Main Street (M-32) and Central Avenue Gaylord, Michigan	N - 8-8-94
Oakar	Shoreline Bank Benton Harbor, Michigan South Haven Branch of Great Lakes Bancorp South Haven, Michigan	N - **
Branch	Liberty Bank Milwaukee, Wisconsin Southeast corner of North Port Washington Road & Green Tree Road Glendale, Wisconsin	N - 8-6-94
Reg K	First Chicago Corporation Chicago, Illinois First Chicago Bank (Mexico) S.A., Mexico City, Mexico	N - **
Branch	Comerica Bank Detroit, Michigan 1965 Baldwin Jenison, Michigan 2900 Burlingame, S.W. Wyoming, Michigan 3960 44th Street, S.W. Grandville, Michigan 515 10 Mile Road, N.E. Rockford, Michigan	N - 8-8-94
Branch	The Rock Island Bank Rock Island, Illinois 42nd Avenue & 7th Street East Moline, Illinois	N - 8-1-94
Oakar	Firstbank Corporation Alma, Michigan St. Charles Branch of Standard Federal Bank, F.S.B. Troy, Michigan	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only  
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Oakar	Associated Banc-Corp. Green Bay, Wisconsin North Shore Bank, F.S.B. Brookfield, Wisconsin	N - **
Merger	First Bank North Freeport, Illinois DeKalb, Illinois branch of Home Federal Savings & Loan Association Elgin, Illinois	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	F & M Bancorporation, Inc. Kaukauna, Wisconsin Union State Bank Wautoma, Wisconsin*	FR - 8-12-94 NP - 8-15-94
Y-2	Greatbanc, Inc. Aurora, Illinois Greatbank Algonquin, Illinois*	FR - 8-18-94 NP - **
Y-2	First Citizens of Paris, Inc. Paris, Illinois Oakland National Bank Oakland, Illinois*	FR - 7-21-94 N - 8-08-94
CoC	Worthington Bancorporation Worthington, Iowa Joseph Daly, Nancy Dunkel, Donald Kout, Donald Schrage & Wilma Bunn	FR - 8-17-94 N - **
Y-1	Village Investment Company Libertyville, Iowa Libertyville Savings Bank Libertyville, Iowa*	FR - 8-18-94 N - 8-15-94
Y-1	First Ozaukee Capital Corp. Cedarburg, Wisconsin First Ozaukee Savings Bank Cedarburg, Wisconsin*	FR - 7-25-94 N - 8-13-94
Y-2	Panhandle Aviation, Inc. Clarinda, Iowa Bank of Altoona (in organization) Altoona, Iowa*	FR - 8-6-94 N - 7-16-94
Y-1	H S B, Inc. Hedrick, Iowa Hedrick Savings Bank Hedrick, Iowa*	FR - 8-1-94 N - 8-1-94
CoC-HC	North Linn Corporation Coggon, Iowa by Rufus Sisler	FR - 8-17-94 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>
CoC-HC	North Salem State Bancorporation North Salem, Indiana Robert G. Porter, William R. Jones and Elizabeth J. Jones	FR - 8-2-94 N - 7-15-94
CoC-HC	North Bank Corporation Hale, Michigan North Bank Employee Stock Ownership Plan & Trust Hale, Michigan	FR - 8-3-94 N - **
Y-1	Philipps Investment Company Limited Partnership Spring Hill, Florida Gratiot Bancshares, Inc. Gratiot, Wisconsin Gratiot State Bank Gratiot, Wisconsin*	FR - 8-6-94 N - **
Y-2	Country Bank Shares Corporation Mount Horeb, Wisconsin Belleville Bancshares Corporation Belleville, Wisconsin Belleville State Bank Belleville, Wisconsin*	FR - 8-22-94 NP - 8-17-94
Y-2	Ames National Corporation Ames, Iowa Randall-Story Bancshares, Inc. Story City, Iowa Randall-Story State Bank Story City, Iowa*	FR - 9-1-94 NP - 8-12-94
Y-2	First National Bancorp, Inc. Joliet, Illinois Plano Bancshares, Inc. Plano, Illinois Community Bank of Plano Plano, Illinois*	FR - 8-6-94 N - 8-2-94

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-2	Peotone Bancorp, Inc. Peotone, Illinois Minooka Bancorp, Inc. Minooka, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Westbanco, Inc. Westville, Illinois*	FR - 8-6-94 N - 8-8-94
Y-2	Southwest Bancorp, Inc. Worth, Illinois Minooka Bancorp, Inc. Minooka, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Westbanco, Inc. Westville, Illinois*	FR - 8-6-94 N - 8-8-94
CoC	Lena Bancorp, Inc. Lena, Illinois by John Bollman	FR - 8-23-94 N - 8-10-94
Y-2	Associated Banc-Corp. Green Bay, Wisconsin Spencer Bancorporation, Inc. Spencer, Wisconsin & Spencer State Bank Spencer, Wisconsin*	FR - 8-29-94 N - **
CoC-HC	Dysart Bancshares, Inc. Dysart, Iowa Michael D. Griffin & Debra K. Kever as Executor of Gordon H. Griffin Estate	FR - 7-13-94 N - 7-21-94
Y-1	St. Francis Capital Corporation Milwaukee, Wisconsin Valley Bank, East Central Kewaskum, Wisconsin*	FR - 9-2-94 N - 7-4-94
Y-1	West Town Bancorp, Inc. Cicero, Illinois West Town Savings Bank Cicero, Illinois*	FR - ** N - **
Y-2	Citizens Central Bancorp, Inc. Macomb, Illinois Roseville State Bank Roseville, Illinois*	FR - ** N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	Charter National Bancorp, Inc. Taylor, Michigan Robert M. Taylor	FR - ** N - 8-18-94
Y-1	MBT Corp. Forest City, Iowa Manufacturers Bank & Trust Company Forest City, Iowa*	FR - ** 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	Amcore Financial Inc. Rockford, Illinois Professional American Collections, Inc. North Aurora, Illinois	FR - 8-9-94
Y-4	Amcore Financial Inc. Rockford, Illinois A/R Management, Ltd. Oconomowoc, Wisconsin	FR - 8-9-94
4(c)(8)	MBT Bancorp West Harrison, Indiana Whitewater Agency, Inc. West Harrison, Indiana	FR - 8-15-94
Y-4	Johnson International, Inc. Racine, Wisconsin Seaboard Savings Bank, F.S.B. Stuart, Florida	FR - 8-12-94 NP - 8-11-94
Y-4	Republic Bancorp, Inc. Owosso, Michigan Home Funding, Inc. Hopewell Junction, New York	FR - 8-16-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan First of America Securities, Inc. Kalamazoo, Michigan--acting as riskless principal for and privately placing all types of securities, underwriting and dealings	FR - 8-3-94
4(c)(8)	First Midwest Corporation of Delaware Elmwood Park, Illinois Midwest One Mortgage Services, Inc. Melrose Park, Illinois	FR - 6-6-94
4(c)(8)	Ambank Company, Inc. Sioux Center, Iowa Continue to engage in its insurance agency activities	N - 9-1-94

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>
4(c)(8)	Alpha Financial Group, Inc. Minonk, Illinois CDC--River Valley Community Development Corporation Springfield, Illinois	FR - 8-26-94
4(c)(8)	St. Francis Capital Corporation Milwaukee, Wisconsin Engage in making and servicing of loans	FR - 9-2-94
Y-4	St. Francis Capital Corporation Milwaukee, Wisconsin St. Francis Bank, F.S.B. Milwaukee, Wisconsin	FR - 9-2-94
Y-4	St. Francis Capital Corporation Milwaukee, Wisconsin St. Francis Equity Properties, Inc. Milwaukee, Wisconsin	FR - 9-2-94
4(c)(8)	West Town Bancorp, Inc. Cicero, Illinois Engage <u>de novo</u> in making and servicing of loans	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Worthington Bancorporation Worthington, Iowa to redeem 6,875 shares of its common stock

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 August 5, 1994. 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.

### BANK NAME/LOCATION

### EXAMINATION DATE

### RATINGS

-The First Commercial Bank  
6945 North Clark Street  
Chicago, Illinois 60626-3298  
(312) 761-4300

4/25/94

S

**FEDERAL RESERVE BANK OF ST. LOUIS**  
FOR THE WEEK ENDING AUGUST 5, 1994

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

\*Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee, to acquire a 100% interest in Mid South Bancshares, Inc., Paragould, Arkansas.

Newspaper: 9-4-94

\*Section 3(a)(3) application by Community First Financial Group, Inc., English, Indiana, to acquire a 38.66% interest in Peninsula National Bank, Rolling Hills Estates, California.

Newspaper: 9-6-94

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.

\*This Application is subject to CRA.



**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 August 5, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section I - Applications Subject to  
Newspaper Notice Only

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Western Bank of Wolf Point, Inc. Wolf Point, MT To become a member of the Federal Reserve System	Not yet available

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Norwest Corporation Minneapolis, MN To acquire 100% of the voting shares of the First National Bank of Kerrville, Kerrville, TX*	August 22, 1994 (Federal Register)
B & E Investments, Inc. (State Bank of Arcadia) Employee Stock Ownership Plan and Trust Arcadia, WI To acquire 30.09% of the voting shares of B & E Investments, Inc., Arcadia, WI, which owns 81.25% of State Bank of Arcadia, Arcadia, WI*	August 29, 1994 (Federal Register)
Norwest Corporation Minneapolis, MN To acquire 100% of the voting shares of Alexandria Securities and Investment Company, Alexandria, MN*	September 2, 1994 (Federal Register)
Norwest Corporation Minneapolis, MN To acquire 100% of the voting shares of Texas National Bancshares, Inc., Midland, TX*	September 2, 1994 (Federal Register)
First Community Bancorporation, Inc. Glasgow, MT To acquire 90% of the voting shares of First Community Bank, Glasgow, MT*	Not yet available
Pequot Area Bancorporation, Inc. Pequot Lakes, MN To acquire 100% of the voting shares of Pequot Lakes State Bank, Pequot, MN*	Not yet available

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

Application (Continued)

Comment Period  
Ending Date

Angelo Medure, Midwest Minnesota  
Community Development Corporation,  
Inc., and CDC Investment, Inc.,  
Detroit Lakes, MN  
To acquire 90.2% of the voting  
shares of Waubun Bancshares, Inc.,  
Waubun, MN\*

August 30, 1994  
(Federal Register)

\*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section III - Applications Subject  
to Federal Register Notice Only

Application

Comment Period  
Ending Date

Norwest Corporation  
Minneapolis, MN  
To engage in discount  
brokerage activities through  
the acquisition of the discount  
brokerage business of Community  
State Bank, Alexandria, MN

September 2, 1994

FEDERAL RESERVE BANK OF MINNEAPOLIS  
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 August 5, 1994

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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.

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BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
Ronan State Bank P.O. Box B Ronan, MT 59864-0069 (406) 676-4600	May 2, 1994	Outstanding

*Federal Reserve Bank of Kansas City*

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Lafayette State Bank, Lafayette, Colorado, for prior approval to establish branch facilities in Louisville, and Boulder, Colorado.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Stephen B. and Pamela Holton, Poteau, Oklahoma, for prior approval to acquire an additional 6.03 percent, for a total of 26.45 percent, of the voting shares of Central Bancshares of Poteau, Inc., Poteau, Oklahoma.*	August 25, 1994
F & M State Bancorporation, Inc., Cawker City, Kansas, for prior approval to become a bank holding company through the acquisition of 92.5 percent of the voting shares of Farmers & Merchants State Bank, Cawker City, Kansas.*	Not Available
FirstTier Financial, Inc., Omaha, Nebraska, for prior approval to merge with Cornerstone Bank Group, Inc., Council Bluffs, Iowa.*	Not Available
First Summerfield Corporation, Summerfield, Kansas, for prior approval to become a bank holding company through the acquisition of 90.40 percent of the voting shares of The First National Bank of Summerfield, Summerfield, Kansas.*	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
BOK Financial Corporation, Tulsa, Oklahoma, for prior approval to engage in nonbanking activities through the acquisition of 33 percent of the voting shares of Digisource, Inc., Fayetteville, Arkansas.	Not Available

Colt Investments, Inc., Leawood,  
Kansas, for prior approval to engage  
**de novo** in the nonbanking activity of  
making and servicing loans.

Not Available

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

**APPLICATION**

None.

**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**

*Federal Reserve Bank of Kansas City*

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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>
None.			

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 1, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 5(d)(3) Oakar transaction by Heritage Texas Group, Inc., Employee Stock Ownership Plan, Pittsburg, TX (Pittsburg National Bank, Pittsburg, TX), to acquire the Marshall Branch of Pacific Southwest Bank, F.S.B., Corpus Christi, TX (Branch is located at 400 S. Alamo Blvd., Marshall, TX) (Previously reported during the week of 7-18-94)	94/08/13
*Section 5(d)(3) Oakar transaction by Heritage Texas Group, Inc., Pittsburg, TX (Pittsburg National Bank, Pittsburg, TX), to acquire the Marshall Branch of Pacific Southwest Bank, F.S.B., Corpus Christi, TX (Branch is located at 400 S. Alamo Blvd., Marshall, TX) (Previously reported during the week of 7-18-94)	94/08/13
*Section 5(d)(3) Oakar transaction by Heritage Delaware Corporation, Dover, DE (Pittsburg National Bank, Pittsburg, TX), to acquire the Marshall Branch of Pacific Southwest Bank, F.S.B., Corpus Christi, TX (Branch is located at 400 S. Alamo Blvd., Marshall, TX) (Previously reported during the week of 7-18-94)	94/08/13

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(1) application by Heritage Texas Group, Inc. Employee Stock Ownership Plan, Pittsburg, TX, to acquire Heritage Texas Group, Inc., Pittsburg, TX, Heritage Delaware Corporation, Dover, DE, and Pittsburg National Bank, Pittsburg, TX (Previously reported during the week of 7-11-94)	94/08/13
*Section 3(a)(1) application by Heritage Texas Group, Inc., Pittsburg, TX, to acquire Heritage Delaware Corporation, Dover, DE, and Pittsburg National Bank, Pittsburg, TX (Previously reported during the week of 7-11-94)	94/08/13



*Section 3(a)(1) application by Heritage Delaware Corporation, Dover, DE, to acquire Pittsburg National Bank, Pittsburg, TX (Previously reported during the week of 7-11-94)	94/08/13
*Section 3(a)(1) application by Mesa Financial Corporation, Sweetwater, TX, to acquire Texas Delaware Bancshares, Inc., Dover, DE, and Texas National Bank, Sweetwater, TX ( <u>de novo</u> )	N/A
*Section 3(a)(1) application by Texas Delaware Bancshares, Inc., Dover, DE, to acquire Texas National Bank, Sweetwater, TX ( <u>de novo</u> )	N/A
*Section 3(a)(1) application by Pioneer Bankshares, Inc., Fredericksburg, TX, to acquire Pioneer II Bankshares, Inc., Dover, DE, and Pioneer National Bank, Fredericksburg, TX	N/A
*Section 3(a)(1) application by Pioneer II Bankshares, Inc., Dover, DE, to acquire Pioneer National Bank, Fredericksburg, TX	N/A

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

**APPLICATION**

**NOTICE EXP**

None.

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

**APPLICATION**

Section 9 application received from  
The State Bank of Texas, Houston, TX  
(currently Antoine National Bank),  
to become a member of the Federal Reserve System

\* 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 AUGUST 1, 1994**

**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>
Alief Alamo Bank P. O. Box 721680 12300 Bellaire Blvd. Houston, TX 77272	94/04/25	Satisfactory
First Bank of Snook P. O. Drawer 39 FM Loop 2155 Snook, TX 77878	94/04/25	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/05/94

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
West One Bank, Idaho, Boise, Idaho, to establish an automatic teller machine at the Twin Falls, Idaho County Fair, Main and Fair Avenues, Filer, Idaho. *	<u>Newspaper:</u> Not available
West One Bank, Idaho, Boise, Idaho, to establish a branch office at Albertson's Supermarket, 20 East Fairview Avenue, Meridian, Idaho. *	<u>Newspaper:</u> Not available

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

None

Section III - Applications Subject to Federal Register Notice Only

BankAmerica Corporation, San Francisco, California, to engage <u>de novo</u> in underwriting and dealing to a limited extent in all types of debt and equity securities through BA Securities, Inc., New York, New York.	<u>Fed. Reg.:</u> Not yet published
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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 8/05/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending August 5, 1994. 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>
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None

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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.

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.