

ANNOUNCEMENT

H.2, 1994, No. 38

RESEARCH LIBRARY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
the Week Ending September 17, 1994

OCT 6 9 42 AM '94

FEDERAL RESERVE BANK  
ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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**BANK HOLDING COMPANIES**

FCFT, Inc., Princeton, West Virginia -- to acquire Hinton Financial Corporation, Hinton, West Virginia, and The First National Bank of Hinton. Approved, September 12, 1994.

Keweenaw Financial Corporation, Hancock, Michigan -- to acquire Commercial National Bank of L'Anse, L'Anse, Michigan. Approved, September 12, 1994.

OmniBanc Corporation, River Rouge, Michigan -- to acquire Indecorp, Inc., Chicago, Illinois; Independence Bank of Chicago; Drexel Holding Co.; and Drexel National Bank. Approved, September 14, 1994.

Toronto-Dominion Bank, Toronto, Canada -- to engage de novo in securities-related activities, including underwriting and dealing in all types of debt and equity securities on a limited basis through Toronto Dominion Securities (USA) Inc., New York, New York. Permitted, September 14, 1994.

**BANK MERGERS**

Bank of Lancaster, Kilmarnock, Virginia -- to acquire the Kilmarnock, Virginia, branch of TideMark Bank, Newport News, Virginia. Approved, September 12, 1994.

**ENFORCEMENT**

National Bank of Greece, Athens, Greece, and its branches in Boston and Chicago -- written agreement dated August 18, 1994, with the Federal Reserve Banks of New York, Boston, and Chicago, the Commissioner of Banks for the Commonwealth of Massachusetts, and the Federal Deposit Insurance Corporation. Announced, September 14, 1994.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Regulation CC -- amendments to Appendices A and B-2 incorporating Buffalo check processing routing numbers into the Utica check processing region. Approved, September 16, 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**

Philadelphia	Berks County Bank, Reading, Pennsylvania -- to establish a branch at the northeast corner of Wilson and High Streets, Pottstown, Pennsylvania. Approved, September 16, 1994.
Chicago	Comerica Bank, Detroit, Michigan -- to establish an offsite electronic facility at Henry Ford Health Systems, 1 Ford Place, Detroit, Michigan. Approved, September 14, 1994.
Kansas City	First State Bank of Taos, Taos, New Mexico -- to establish a branch at 201 Washington Avenue, Santa Fe, New Mexico. Approved, September 16, 1994.
Atlanta	Metro Bank of Dade County, Coral Gables, Florida -- to establish a branch at 14499 South Dixie Highway. Approved, September 16, 1994.
Cleveland	Ohio Bank, Findlay, Ohio -- to establish a branch at the northwest corner of Fishinger Boulevard and Mill Run Drive, Columbus, Ohio. Approved, September 14, 1994.
New York	United Jersey Bank, Hackensack, New Jersey -- to establish two offsite electronic facilities at the Port Authority of New York and New Jersey, Newark International Airport, Terminal B, Upper and Lower Levels, Newark, New Jersey. Approved, September 12, 1994.

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

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**BANK HOLDING COMPANIES**

Richmond	Allied Irish Banks, Limited plc, Dublin, Ireland, and First Maryland Bancorp, Baltimore, Maryland -- proposal that First National Bank of Maryland acquire five branches of Second National Savings Association, Salisbury, Maryland. Approved, September 16, 1994.
Cleveland	AMH Holding Company, Morehead, Kentucky -- to acquire The Citizens Bancorp of Morehead, Inc. Approved, September 12, 1994.
Boston	BankNorth Group, Inc., Burlington, Vermont -- to acquire North American Bank Corporation, Farmington, New Hampshire. Approved, September 13, 1994.
Richmond	Century Bancshares, Inc., Washington, D.C. -- proposal that Century National Bank acquire a branch of Second National Federal Savings Association, Salisbury, Maryland. Approved, September 16, 1994.
St. Louis	Citizens Bancorp of Hickman, Inc., Hickman, Kentucky -- proposal that The Citizens Bank of Hickman purchase certain assets and assume the liabilities of the Hickman, Kentucky, branch of Security Trust Federal Savings and Loan Association, Knoxville, Tennessee. Approved, September 16, 1994.
Richmond	City Holding Company, Charleston, West Virginia -- to engage in lending activities. Approved, September 12, 1994.

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

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**BANK HOLDING COMPANIES**

Kansas City	Colt Investments, Inc., Overland Park, Kansas -- to engage de novo in lending activities. Permitted, September 15, 1994.
Atlanta	Community Bancshares, Inc., Cornelia, Georgia -- to acquire The Bank of Troup County, LaGrange, Georgia. Approved, September 16, 1994.
San Francisco	Cupertino Bancorp, Cupertino, California -- to engage in extensions of credit by purchasing loan participations from Cupertino National Bank. Permitted, September 16, 1994.
Chicago	D & TC, New Hampton, Iowa -- to engage de novo in lending activities. Returned, September 15, 1994.
Minneapolis	First Community Bancorp, Inc., Glasgow, Montana -- to acquire First Community Bank. Approved, September 12, 1994.
Richmond	First United Bancorporation, Anderson, South Carolina -- to engage in tax preparation services. Approved, September 15, 1994.
Chicago	Grant Park Bancshares, Inc., Grant Park, Illinois -- to acquire First National Bank of Grant Park. Approved, September 16, 1994.
Richmond	Harbor Bankshares Corporation, Baltimore, Maryland -- proposal that Harbor Bank of Maryland acquire a branch of Second National Federal Savings Association, Salisbury, Maryland. Approved, September 12, 1994.
Secretary	Keystone Financial, Inc., Harrisburg, Pennsylvania -- proposal that Pennsylvania National Bank, Pottsville; merge with American Savings Bank, Tamaqua, Pennsylvania. Approved, September 15, 1994.

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

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**BANK HOLDING COMPANIES**

Chicago Maple Park Bancshares, Inc., Maple Park, Illinois --  
to engage de novo in servicing mortgage loans.  
Returned, September 16, 1994.

Cleveland Mellon Bank Corporation, Pittsburgh, Pennsylvania --  
to acquire Second National Federal Savings  
Association, Salisbury, Maryland.  
Approved, September 16, 1994.

Richmond Mercantile Bankshares Corporation, Baltimore,  
Maryland -- proposal that The Chestertown Bank of  
Maryland, Chestertown, acquire a branch of Second  
National Federal Savings Association, Salisbury,  
Maryland.  
Approved, September 16, 1994.

Chicago Mid Illinois Bancorp, Inc. Employee Stock Ownership  
Plan -- change in bank control.  
Returned, September 14, 1994.

Chicago Peotone Bancorp, Inc., Peotone, Illinois -- proposal  
that Southwest Bancorp, Inc., Worth, Illinois,  
acquire Minooka Bancorp, Inc., Minooka, Illinois,  
Tri-County Bank of Minooka; Westbanco, Inc.,  
Westville, Illinois, First National Bank of  
Westville; and for Southwest Bancorp, Inc., Worth,  
Illinois, to acquire 4.71 percent of Founders  
Bancorp, Inc., Scottsdale, Arizona, and 4.71  
percent of Founders Bank of Arizona.  
Approved, September 15, 1994.

Director, BS&R Pinellas Bancshares Corporation, St. Petersburg,  
Florida -- request for relief from commitment made  
in connection with application of United Pinellas  
Corporation to acquire Pinellas Bancshares  
Corporation.  
Granted, September 12, 1994.

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

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**BANK HOLDING COMPANIES**

Dallas	Pioneer Bankshares, Inc., Fredericksburg, Texas -- to acquire Pioneer II Bankshares, Inc, Dover, Delaware, and Pioneer National Bank, Fredericksburg, Texas. Approved, September 14, 1994.
Dallas	Pioneer II Bancshares, Inc., Dover, Delaware -- to acquire Pioneer National Bank, Fredericksburg, Texas. Approved, September 14, 1994.
Cleveland	Second Bancorp, Inc., Warren, Ohio -- to acquire TransOhio Federal Savings Bank, Cleveland, Ohio. Approved, September 16, 1994.
Director, BS&R	Shawmut National Corporation, Hartford, Connecticut - - request for relief from commitments in connection with application to acquire Hartford National Corporation, Hartford, Connecticut, and Shawmut Corporation, Boston, Massachusetts. Granted, September 15, 1994.
Chicago	St. Francis Capital Corporation, Milwaukee, Wisconsin -- to acquire St. Francis Insurance Corp., and engage in the sale of credit life and disability insurance. Returned, September 16, 1994.
Cleveland	Star Bancorporation, Cincinnati, Ohio -- to acquire TransOhio Federal Savings Bank, Cleveland, Ohio. Approved, September 16, 1994.
Cleveland	UNB Corporation, Canton, Ohio -- to acquire TransOhio Federal Savings Bank, Cleveland, Ohio, Approved, September 17, 1994.
Secretary	Union Planters Corporation, Memphis, Tennessee -- to acquire Commercial Bancorp, Inc., Obion, Tennessee, and The Commercial Bank. Approved, September 13, 1994.
Chicago	Village Investment Company, Libertyville, Iowa -- to acquire Libertyville Savings Bank. Approved, September 16, 1994.



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

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**COMPETITIVE FACTORS REPORTS**

Chicago	Bank of Pecatonica, Pecatonica, Illinois, proposed merger with State Bank of Freeport, Freeport; and First State Bank and Trust Company, Rockford, Illinois -- report on competitive factors. Submitted, September 12, 1994.
San Francisco	Business & Professional Bank, Woodland, California, proposed merger with Sacramento First National Bank, Sacramento, California -- report on competitive factors. Submitted, September 16, 1994.
Kansas City	Commerce Bank, N.A., Lenexa, Kansas, proposed merger with Twin City State Bank, Kansas City, Kansas -- report on competitive factors. Submitted, September 13, 1994.
Kansas City	Farmers State Bank in Sterling, Sterling, Kansas, proposed merger with First National Bank -- report on competitive factors. Submitted, September 13, 1994.
Boston	First Federal Bank, Waterbury, Connecticut, proposed merger with Shoreline Bank and Trust Company, Madison, Connecticut -- report on competitive factors. Submitted, September 16, 1994.
Richmond	First Federal Savings and Loan Association, Charleston, West Virginia, proposed purchase of certain assets and assumption of certain liabilities of the Pawleys Island, South Carolina, branch of Peoples Federal Savings and Loan Association, Conway, South Carolina -- report on competitive factors. Submitted, September 14, 1994.
Atlanta	First Union National Bank of Florida, Jacksonville, Florida, proposed acquisition of the Florida offices of Great Western Bank, FSB, Chatsworth, California -- report on competitive factors. Submitted, September 13, 1994.



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

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**COMPETITIVE FACTORS REPORTS**

Chicago	Firststar Bank Milwaukee, National Association, Milwaukee, Wisconsin, proposed merger with Firststar Bank Lake Geneva, National Association, Elkhorn, Wisconsin -- report on competitive factors. Submitted, September 12, 1994.
Chicago	Firststar Bank West, National Association, Naperville, Illinois, proposed merger with Firststar Bank Park Forest, Park Forest; First Bank North Shore, Deerfield; and Firststar Bank DuPage, Glen Ellyn, Illinois -- report on competitive factors. Submitted, September 13, 1994.
Chicago	LaSalle Talman Bank, FSB, Chicago, Illinois, proposed purchase of 26 Illinois branches of Home Savings of America, FSB, Irwindale, California -- report on competitive factors. Submitted, September 16, 1994.
Minneapolis	Marquette Bank, Hutchinson, N.A., Hutchinson, Minnesota, proposed merger with Marquette Bank Brookdale, Brooklyn Center; Marquette Bank Brooklyn Park, Brooklyn Park; Marquette Bank Monticello, Monticello; Marquette Bank, Mound; Marquette Bank New Hope, New Hope; Marquette Bank New Prague, New Prague; and Marquette Bank Shakopee, Shakopee, Minnesota -- report on competitive factors. Submitted, September 14, 1994.
Richmond	NationsBank of South Carolina, N.A., Columbia, South Carolina, proposed merger with Rock Hill National Bank, Rock Hill, South Carolina -- report on competitive factors. Submitted, September 12, 1994.
Atlanta	NBD Bank, F.S.B., Venice, Florida, proposed merger with NBD Trust Company of Florida, N.A. North Palm Beach, Florida -- report on competitive factors. Submitted, September 12, 1994.

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

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**COMPETITIVE FACTORS REPORTS**

Atlanta           Peachtree National Bank, Peachtree City, Georgia,  
                  proposed purchase of the assets and assumption of  
                  the liabilities of Peach State Bank, Riverdale,  
                  Georgia -- report on competitive factors.  
                  Submitted, September 16, 1994.

Chicago           Raritan State Bank, Raritan, Illinois, proposed  
                  merger with R S B Interim Bank -- report on  
                  competitive factors.  
                  Submitted, September 12, 1994.

New York          Skaneateles Savings Bank, Skaneateles, New York,  
                  proposed assumption of liability to pay deposits  
                  and purchase of certain assets of the Shop City  
                  office at Syracuse, New York, of First National  
                  Bank of Rochester, Rochester, New York -- report on  
                  competitive factors.  
                  Submitted, September 16, 1994.

Atlanta           Union National Bank of Florida, Jacksonville,  
                  Florida, proposed purchase of certain assets and  
                  assumption of certain liabilities of the Florida  
                  branches of Great Western Bank, FSB, Chatsworth,  
                  California -- report on competitive factors.  
                  Submitted, September 13, 1994.

St. Louis         Wedge Bank, Alton, Illinois, proposed merger with  
                  Mercantile Bank of Alton, Alton, Illinois -- report  
                  on competitive factors.  
                  Submitted, September 16, 1994.

**EXTENSIONS OF TIME**

San Francisco    BankAmerica Corporation, San Francisco, California --  
                  extension to divest certain property.  
                  Granted, September 15, 1994.

Atlanta          Barnett Banks, Inc., Jacksonville, Florida --  
                  extension to December 23, 1994, to engage de novo  
                  in acting as an agent in private placement of  
                  securities through Barnett Securities, Inc.  
                  Granted, September 15, 1994.

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

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**EXTENSIONS OF TIME**

Kansas City	Employee Stock Ownership Plan for Employees of Payne County Bank, Perkins, Oklahoma -- extension to October 19, 1994, to acquire Payne County Bancshares, Inc. Granted, September 16, 1994.
St. Louis	First Banks, Inc., St. Louis, Missouri -- extension to November 14, 1994, to acquire St. Charles Federal Bancshares, Inc., St. Charles, Missouri, and St. Charles Federal Savings and Loan Association. Granted, September 13, 1994.
Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- extension to January 25, 1995, to establish a branch at 6450 South Cedar, Lansing, Michigan. Granted, September 13, 1994.
Secretary	Priced services -- extension for thirty days of the comment period on proposed modification of the method for calculating imputed clearing balance income. Granted, September 14, 1994.
Chicago	Valley Financial Corp., Caro, Michigan -- extension to December 12, 1994, to engage de novo in the sale of general insurance. Granted, September 13, 1994.

**INTERNATIONAL OPERATIONS**

Minneapolis	Norwest Bank Wyoming, N.A. Casper, Wyoming -- to establish a foreign branch in Grand Cayman, Cayman Islands, British West Indies. Approved, September 16, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**MEMBERSHIP**

Dallas                      State Bank of Texas, Houston, Texas -- to become a  
                                 member of the Federal Reserve System.  
                                 Approved, September 12, 1994.

**RESERVE BANK SERVICES**

Director, FRBO            Federal Reserve Bank of Minneapolis -- to offer on-us  
                                 processing services to depository institutions  
                                 using electronic presentment services.  
                                 Approved, September 12, 1994.

Director, BS&R            Federal Reserve Bank of San Francisco -- to implement  
                                 a Canadian check clearing service with forward  
                                 collection items to be initially handled by the  
                                 Seattle Branch.  
                                 Approved, September 14, 1994.

**BOARD OPERATIONS**

**Chairman**

**Bank for International Settlements -- appointment of  
William J. McDonough, President of the Federal  
Reserve Bank of New York as the appointed U.S.  
director on the Board of Directors of the Bank for  
International Settlements.  
Approved, September 9, 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>Newspaper</u>	<u>Comment Period Ending Date</u>
Home Port Bancorp, Inc., Nantucket, Massachusetts - Change in Control notification filed by Karl L. Meyer to acquire up to 13.85% of Home Port	Newspaper  <u>Federal Register</u>	Not Yet Established  09-08-94

## 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 OR NEWSPAPER NOTICE

<u>Application</u>
NONE

## SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
State Street Bank and Trust Company 225 Franklin Street PO Box 351 Boston, Massachusetts 02101  Telephone: 617-786-3000	04-04-94	"S"

\*Subject to CRA.

\*\*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

Chemical Bank, New York, New York, to establish an off-site electronic facility at Lenox Hill Hospital, 100 East 77th Street, New York, New York. 1/

10/13/94

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

None.

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 September 17, 1994

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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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**

CoreStates Financial Corp., Philadelphia, PA to acquire and merge Germantown Savings Bank, Bala Cynwyd, PA with and into its subsidiary bank, CoreStates Bank, N.A., Philadelphia, PA, pursuant to Section 5(d)(3) ("the Oakar Amendment") of the FDI Act. (Note: Applicant has also filed an application with the OCC under the Bank Merger Act to seek approval for the merger of these two banks.)

Newspaper comment period expires: N. Avail

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

None

**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.

Fed. Reg. comment period expires: N. Avail (\*Not yet published)

First Fidelity Bancorporation, Lawrenceville, New Jersey, to acquire Baltimore Bancorp, Baltimore, Maryland, a savings and loan holding company, (and indirectly to acquire its subsidiary, The Bank of Baltimore Interim Federal Savings Bank), pursuant to Section 4(c)(8) of the BHCA and Section 225.25(b)(9) of Regulation Y.

Fed. Reg. comment period expires: N. Avail

First Fidelity Bancorporation, Lawrenceville, New Jersey, to acquire Atlantic Independent Insurance Agency, Inc., Bel Air, MD, and thereby act as insurance agent for various insurance products for consumer and commercial customers of the bank, pursuant to Section 4(c)(8) of the BHCA and Section 225.25(b)(8) of Regulation Y.

Fed. Reg. comment period expires: N. Avail

Baltimore Bancorp, Baltimore, Maryland, to acquire The Bank of Baltimore Interim Federal Savings Bank, Baltimore, Maryland, pursuant to Section 4(c)(8) of the BHC Act and Section 225.25(b)(9) of Regulation Y.

Fed. Reg. comment period expires: N. Avail

First Fidelity Bancorporation, Lawrenceville, New Jersey, to acquire Atlantic Residential Mortgage Corporation, Baltimore, MD, and thereby engage in originating, purchasing, packaging, selling and servicing residential mortgage loans for the secondary market, itself and the bank and provide fully secured financing to other mortgage banking companies to assist them in the acquisition of servicing rights in residential mortgages, pursuant to Section 4(c)(8) of the BHCA and Section 225.25(b)(1) of Regulation Y.

Fed. Reg. comment period expires: N. Avail

First Fidelity Bancorporation, Lawrenceville, New Jersey, to acquire Baltimore Bancorp Investment Services, Inc., Baltimore, MD, and thereby act as a discount broker, pursuant to Section 4(c)(8) of the BHCA and Sections 225.25(b)(15) and (b)(16).

Fed. Reg. Comment period expires: N. Avail

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

First Fidelity Bancorporation, Lawrenceville, New Jersey, to acquire Baltimore Bancorp Leasing & Financial, Inc., Baltimore, MD, and thereby act as an equipment finance and leasing company, pursuant to Section 4(c)(8) of the BHCA and Sections 225.25(b)(1) and (b)(5) of Regulation Y.

Fed. Reg. comment period expires: N. Avail

**SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE OF 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 September 16, 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>
None	None	None

**FEDERAL RESERVE BANK  
OF CLEVELAND**

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

**APPLICATIONS BULLETIN  
(For the week ending September 17, 1994)**

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

- Received application from Summit Bank, Fairlawn, Ohio, on September 7, 1994, to become a member of the Federal Reserve System. \* Not Yet Known #
- Received OAKAR application from National City Corporation, Cleveland, Ohio, on August 30, 1994, to acquire Central Indiana Bancorp, Kokomo, Indiana. \* September 30, 1994
- Received OAKAR application from American Bancorporation, Wheeling, West Virginia, on August 29, 1994, to acquire the St. Clairsville and Steubenville, Ohio, branch offices of Buckeye Savings Bank, Bellaire, Ohio. \* Not Yet Known #
- Received OAKAR application from PNC Bank Corp. Pittsburgh, Pennsylvania, on September 1, 1994, to acquire Brentwood Financial Corporation, Cincinnati, Ohio. \* September 28, 1994
- Received applications from The Fifth Third Bank of Columbus, Columbus, Ohio; The Fifth Third Bank of Southern Ohio, Hillsboro, Ohio; and The Fifth Third Bank of Northern Kentucky, Inc., Covington, Kentucky, on September 16, 1994, for permission to become members of the Federal Reserve System. \* Not Yet Known #
- Received OAKAR application from Fifth Third Bancorp, Cincinnati, Ohio, on September 16, 1994, to merge with Mutual Federal Savings Bank of Miamisburg, Miamisburg, Ohio. \* Not Yet Known #

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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 September 17, 1994)**

**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. \*F: September 30, 1994

Received Section 4(c)(8) application from PNC Bank Corp., Pittsburgh, Pennsylvania, on September 1, 1994, to acquire Brentwood Financial Corporation, Cincinnati, Ohio. \*F: October 7, 1994

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

Received Section 4(c)(8) application from Pikeville National Corporation, Lexington, Kentucky, on August 30, 1994, to acquire KenTrust Capital Management Inc., Lexington, Kentucky. \* September 30, 1994

Received Section 4(c)(8) application from Gilmore 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**  
(September 16, 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 September 16, 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>
Crestar Bank, Richmond, Virginia, to merge with Independent Bank, Manassas, Virginia.*	10-13-94

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

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

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

None.

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending September 16, 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>
The Bank of Marion 102 West Main Street Marion, Virginia 24354	6-27-94	Satisfactory



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 16, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First American Bank of Indian River County Vero Beach, Florida To establish a branch located at the intersection of U.S. Highway #1 and Eighth Street.	10-14-94*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Florida First City Banks, Inc. Fort Walton Beach, Florida Change in control notice by Mr. John Chancey McGee and Ms. Kathrine Chancey McGee, to acquire an additional 30.60 percent of the outstanding shares of Florida First City Banks, Inc., Fort Walton Beach, Florida. Together, the total ownership will equal 56.90 percent.	Not yet available*
Gulf West Banks, Inc. St. Petersburg, Florida 1-BHC formation, Mercantile Bank, St. Petersburg, Florida.	Not yet available*
Colony Bankcorp, Inc. Fitzgerald, Georgia After-the-fact change in control by Mr. R. Sidney Ross to retain stock options that would increase his ownership of Colony Bankcorp, Inc., Fitzgerald, Georgia, by 2.04 percent. Total ownership will equal 10.47 percent.	10-10-94* Newspaper
Fairbanco Holding Company, Inc., ESOP Fairburn, Georgia 1-BHC formation, Fairbanco Holding Company, Inc., Fairburn, Georgia, and thereby acquire Fairburn Banking Company, Fairburn, Georgia.	10-14-94* Federal Register
First American Bancorp Athens, Georgia Change in control notice by Mr. John D. McLanahan and Ms. Valerie McLanahan Goetz, to acquire an additional 26.37 percent of First American Bancorp, Athens, Georgia. Total acquisition will equal 35.90 percent.	10-17-94* Federal Register

\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 16, 1994

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Southeast Switch, Inc. Maitland, Florida Pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(7) of Regulation Y, Applicants propose to expand the activities of their subsidiary company, Southeast Switch, Inc., Maitland, Florida, to provide card production and related services to entities that are not members of the company's HONOR ATM network, including nonfinancial institutions. This would include the production of stored value cards, but not the development or operating of a stored value card system, or the accounting, settlement, reconciliation, or funds collection functions in connection with stored value cards payment transactions. Applicants are as follows: Bank South Corporation, Atlanta, Georgia; Barnett Banks, Inc., Jacksonville, Florida; First Citizens BancShares, Inc., Raleigh, North Carolina; First Union Corporation, Charlotte, North Carolina; NationsBank Corporation, Charlotte, North Carolina; Southern National Corporation, Lumberton, North Carolina; SunTrust Banks, Inc., Orlando, Florida; Synovus Financial Corp., Columbus, Georgia, TB&C Bancshares, Inc., Columbus, Georgia and Wachovia Corporation, Winston-Salem, North Carolina.	Not yet available
Southern National Banks, Inc. Fort Walton Beach, Florida To acquire First Appraisal Corporation, Fort Walton Beach, Florida, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	10-17-94
Liberty Shares, Inc. Hinesville, Georgia To engage <i>de novo</i> in consumer finance activities, pursuant to Section 225.25(b)(1)(i) of Regulation Y, and to engage in insurance agency activities, pursuant to Section 225.25(8)(i) and 225.25(8)(ii) of Regulation Y.	10-06-94
SunTrust Banks, Inc. Atlanta, Georgia For its subsidiary, Trust Company Bank of South Georgia, N.A., Albany, Georgia, to increase its ownership of SunTrust Service Corporation, Atlanta, Georgia, an affiliate bank service corporation engaged in data processing, to .55 percent, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	Not yet available

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 16, 1994

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SunTrust Banks, Inc. Atlanta, Georgia For its subsidiary, Sun Bank/Tallahassee, N.A., Tallahassee, Florida, to increase its ownership of SunTrust Service Corporation, Atlanta, Georgia, an affiliate bank service corporation engaged in data processing, to .63 percent, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	Not yet available
SunTrust Banks, Inc. Atlanta, Georgia For its subsidiary, Trust Company Bank of North Georgia, Gainesville, Georgia, to increase its ownership of SunTrust Service Corporation, Atlanta, Georgia, an affiliate bank service corporation engaged in data processing, to .11 percent, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	Not yet available
SunTrust Banks, Inc. Atlanta, Georgia For its subsidiary, The First National Bank of Florence, Florence, Alabama, to increase its ownership of SunTrust Service Corporation, Atlanta, Georgia, an affiliate bank service corporation engaged in data processing, to .12 percent, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	Not yet available
SunTrust Banks, Inc. Atlanta, Georgia For its subsidiary, Sun Bank/Gulf Coast, Sarasota, Florida, to increase its ownership of SunTrust Service Corporation, Atlanta, Georgia, an affiliate bank service corporation engaged in data processing, to 2.14 percent, pursuant to Section 225.25(b)(7) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	Not yet available
Trustmark Corporation Jackson, Mississippi To acquire Deville 1991 Limited Partnership, Vicksburg, Mississippi, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	09-29-94

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 16, 1994

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

Application

Synovus Financial Corp.

Columbus, Georgia

Request for waiver for the application requirement of Section 3(a)(3) of the Bank Holding Company Act for the proposal to acquire Peach State Bank, Riverdale, Georgia.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 16, 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.

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
City First Bank 4904 W. Cypress Street Tampa, Florida 33622 (813)289-3333	Satisfactory	06-06-94
Southern Security Bank of Hollywood 3475 Sheridan Street Hollywood, Florida 33081 (305)985-3900	Satisfactory	02-22-94

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>
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 - 9-7-94
Branch	Millbrook-Newark Bank Newark, Illinois Fox River Road and Whitfield Road Millbrook, Illinois	N - 9-19-94
Oakar	Hawkeye Bancorporation Des Moines, Iowa Boone, Iowa branch of Midland Savings Bank, FSB Des Moines, Iowa	N - 9-23-94
Branch relocation	First of America Bank-North Michigan Grand Traverse, Michigan from 401 Bay Street to 212 Mitchell Street Petoskey, Michigan	N - **
Branch	Northern Trust Company Chicago, Illinois 7801 South State Street Chicago, Illinois	N - 9-22-94
Branch	Lake Forest Bank and Trust Company Lake Forest, Illinois 310 East Scranton Lake Bluff, Illinois	N - 9-26-94
Branch	First of America Bank-West Michigan Grand Rapids, Michigan 347 South Division Avenue Grand Rapids, 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>
Branch relocation	First of America Bank - West Michigan Grand Rapids, Michigan from 5455 Clyde Park S.W. to 5381 Clyde Park S.W. Wyoming, Michigan	N - **
Oakar	NBD Bancorp, Inc. Detroit, Michigan Amerifed Bank, FSB Joliet, Illinois	N - **
Oakar	NBD Illinois, Inc. Park Ridge, Illinois Amerifed Bank, FSB Joliet, Illinois	N - **
EFT	Bankers Trust Company Des Moines, Iowa 150 East Euclid Des Moines, Iowa	N - 9-15-94
Membership	Fifth Third Bank of Central Indiana Indianapolis, Indiana to become a member of the Federal Reserve System	N - **
Membership	Fifth Third Bank of Southeastern Indiana Batesville, Indiana to become a member of the Federal Reserve System	N - **
Branch	First Bank of Berne Berne, Indiana 102 W. Main Street Berne, Indiana	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-1	Vincent Bancorporation Vincent, Iowa Farmers Savings Bank Vincent, Iowa*	FR - 9-16-94 NP - 9-21-94
CoC-HC	North Linn Corporation Coggon, Iowa by Serge Sisler	FR - 9-15-94 NP - **
Y-1	N.S. Bancorp, Inc Chicago, Illinois Northwestern Savings Bank Chicago, Illinois*	FR - 9-27-94 NP - **
Y-2	First Mid-Illinois Bancshares, Inc. Mattoon, Illinois Heartland Federal Savings and Loan Assoc. Mattoon, Illinois - convert to a Bank*	FR - 9-27-94 NP - **
Y-2	Marshall & Ilsley Corporation Milwaukee, Wisconsin Bank of Burlington Burlington, Wisconsin*	FR - 9-30-94 NP - **
CoC-HC	Lamoine Bancorp, Inc. LaHarpe, Illinois by Charles W. Morrison	FR - 10-5-94 NP - **
CoC-HC	State Center Financial, Inc. State Center, Iowa by Craig H. Haesemeyer	FR - 10-17-94 NP - **
Y-1	Bellevue State Bank Employee Stock Ownership Plan Bellevue, Iowa Bellevue Service Company Bellevue, Iowa*	FR - 10-21-94 NP - **
CoC-HC	Dysart Bancshares, Inc. Dysart, Iowa by Gordon H. Griffin estate, to increase control	FR - 7-13-94 NP - 7-21-94
Y-2	Principal National Bancorp, Inc. Pontiac, Illinois Home Guaranty Savings Association Piper City, Illinois*	FR - ** NP - **



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	MBT Corp. Forest City, Iowa Manufacturers Bank & Trust Company Forest City, Iowa*	FR - 9-8-94 NP - 8-31-94
Y-1	Maddox Financial, Inc. Hartford City, Indiana City Savings Bank Hartford City, Indiana*	FR - 9-19-94 NP - 9-11-94
Y-2	Town Financial Corporation Hartford City, Indiana Maddox Financial, Inc. Hartford City, Indiana City Savings Bank Hartford City, Indiana*	FR - 9-19-94 NP - 9-11-94
CoC-HC	Munter Agency, Inc. Strawberry Point, Iowa by Raymond J. Schirmer, Richard J. Foust & Robert L. Foust	FR - 9-22-94 NP - **
Y-1	Raritan State Bancorp, Inc. Raritan, Illinois Raritan State Bank Raritan, Illinois*	FR - ** NP - **
CoC-HC	Mid Illinois Bancorp, Inc. Peoria, Illinois Mid Illinois Bancorp, Inc. Employee Stock Ownership Plan Peoria, Illinois	FR - 10-5-94 NP - 8-31-94

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	F & M Bancorporation, Inc. Kaukauna, Wisconsin Engage in making & servicing of loans	FR - 9-19-94
Y-4	N.S. Bancorp, Inc. Chicago, Illinois Engage in making & servicing of loans	FR - 9-27-94
Y-4	N.S. Bancorp, Inc. Chicago, Illinois Firstfed Bancshares, Des Plaines, Illinois First Federal For Savings	FR - 9-27-94
Y-4	First Busey Corporation Urbana, Illinois First Busey Securities, Inc. Urbana, Illinois	FR - 9-30-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan F & C Bancshares, Inc. Murdock, Florida First Federal Savings Bank of Charlotte County Murdock, Florida	FR - 10-7-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan First of America Securities, Inc. Kalamazoo, Michigan	FR - 10-3-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan Presidential Holding Corporation & Sarasota, Florida Presidential Bank, FSB Sarasota, Florida	FR - 10-21-94
SMB-OT	First Bank North Freeport, Illinois to become a limited partner in a community development project for low/moderate income housing	FR - **
Y-4	Johnson International, Inc. Racine, Wisconsin Seaboard Savings Bank, F.S.B. Stuart, Florida	FR - 8-12-94 NP - 8-11-94

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Bellevue State Bank Employee Stock Ownership Plan Bellevue, Iowa to engage in insurance activities thru Bellevue insurance agency	FR - 10-21-94
Y-4	St. Francis Capital Corporation Milwaukee, Wisconsin St. Francis Insurance Corp Milwaukee, Wisconsin Engage in the sale of credit life and Disability Insurance	FR - 9-30-94
4c8	D & TC, Inc. New Hampton, Iowa to engage <u>de novo</u> in making and servicing of loans	FR - 10-4-94
4c8	Maple Park Bancshares, Inc. Maple Park, Illinois to engage <u>de novo</u> in the servicing of mortgage loans	FR - 10-6-94

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Munter Agency, Inc. Strawberry Point, Iowa to redeem 3,879 shares of existing voting common stock
RoS	State Center Financial, Inc. State Center, Iowa to redeem 19,300 shares of its common stock from Susan & James Jorgensen
RoS	Citizens Corporation Corydon, Iowa to redeem 142 shares of its common stock & 1,724 shares of its preferred 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 September 16, 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.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
-State Bank of Freeport 50 West Douglas Street Freeport, Illinois 61032 (815) 235-5151	6/6/94	S
-Kansas State Bank 218 Buena Vista Kansas, Illinois 61933 (217) 948-5191	6/13/94	S
-Hawkeye Bank 431 Locust Street Des Moines, Iowa 50309 (515) 248-7700	6/13/94	O

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING September 16, 1994

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
None.	

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(3) application by Truman Bancorp, Inc., St. Louis, Missouri, to increase its ownership interest in U.S. National Bank of Clayton, St. Louis, Missouri (from 32.9% to 54.1%)	Newspaper: 10/2/94
*Section 4(c)(8) application by First Banks, Inc., St. Louis, Missouri, to acquire River Valley Holdings, Inc., Chicago, Illinois (parent of River Valley Savings Bank, FSB, Peoria, Illinois)	Newspaper: 10/15/94

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
None.	

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

<u>Application</u>	<u>End of Comment Period</u>
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 September 16, 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 Ending Date</u>
Citizens State Bank, Arlington, South Dakota, to establish a branch in Castlewood, South Dakota	October 10, 1994

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Conrad Company, Minneapolis, MN To acquire 98% of the voting shares of the Bank of Santa Fe, Santa Fe, NM*	October 17, 1994 (Federal Register)
Pequot Area Bancorporation, Inc. Pequot Lakes, MN, to acquire 100% of the voting shares of Pequot Lakes State Bank, Pequot Lakes, MN*	October 17, 1994 (Federal Register)
Riverside Acquisition Corporation, Inc. Minneapolis, MN, to acquire 100% of the voting shares of Riverside Bancshares Corporation, Minneapolis, MN*	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>
Stearns Financial Services, Inc. Employee Stock Ownership Plan Albany, MN to engage in general insurance agency activities through the acquisition of Stearns Financial Services, Inc., Albany, MN	Not yet available
Q Bancorp, Inc., Geraldine, MT To engage <u>de novo</u> in making and servicing loans	October 6, 1994



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

Application

Comment Period  
Ending Date

Otto Bremer Foundation, St. Paul  
MN and Bremer Financial  
Corporation, St. Paul, MN, to  
engage de novo in making and  
servicing loans and leasing  
personal and real property

October 11, 1994

Norwest Corporation, Minneapolis,  
MN, to engage in Mortgage servicing  
lending through Norwest Mortgage,  
Inc. by acquiring through NMI  
certain mortgage servicing rights  
or Michigan National Bank and its  
wholly owned subsidiary Independence  
One Mortgage Corporation, both of  
Southfield, Michigan

September 16, 1994

Norwest Corporation, Minneapolis,  
MN, to engage de novo in agri-  
cultural credit activities

Not yet available

**FEDERAL RESERVE BANK OF MINNEAPOLIS**  
Section IV - Applications Not Subject to  
Federal Register Notice or Newspaper Notice

Application

Riverside Bancshares Corporation  
Minneapolis, MN  
To redeem 75% of its voting shares.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section V - Availability of

CRA Public Evaluations

week ending September 16, 1994

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.

<b>BANK(S) EXAMINED</b>	<b>DATE OF EXAMINATION</b>	<b>CRA RATING</b>
Yellowstone Bank Billings, Montana P. O. Box 81010 Billings, MT 59108-1010 (406) 652-4100	May 31, 1994	Satisfactory

**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

FirstBank Holding Company of Colorado  
Employee Stock Ownership Plan,  
Lakewood, Colorado, for prior  
approval to increase its ownership  
interests to 27.4 percent of the  
voting shares of FirstBank Holding  
Company of Colorado, Lakewood,  
Colorado.\*

Not Available

Tilden Bankshares, Inc., Tilden,  
Nebraska, for prior approval to  
become a bank holding company through  
the acquisition of 100 percent of the  
voting shares of The Tilden Bank,  
Tilden, Nebraska.\*

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

**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**

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>
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None.

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 12, 1994

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

\*\* NOTICE EXP

Change in Control Notice by  
Georgia Baker, Granbury, TX, to acquire an interest in  
Community Bankers, Inc., Granbury, TX  
(Previously reported during the week of 7-25-94)

94/09/12

Change in Control Notice by  
Robert L. Lydick and Arthena Lydick, Clovis, NM, to  
acquire an interest in Western Bancshares of Clovis,  
Inc., Carlsbad, NM  
(Previously reported during the week of 7-25-94)

94/09/23

\*Section 3(a)(1) application by  
Hemisphere Financial, Ltd., Road Town, Tortola,  
British Virgin Islands, to acquire Mercantile Financial  
Enterprises, Inc., Wilmington, DE, and Mercantile Bank,  
N.A., Brownsville, TX  
(Previously reported during the week of 8-29-94)

94/09/26

\*Section 3(a)(1) application by  
Mercantile Financial Enterprises, Inc., Wilmington, DE,  
to acquire Mercantile Bank, N.A., Brownsville, TX  
(Previously reported during the week of 8-29-94)

94/09/26

\*Section 3(a)(3) application by  
Texas Financial Bancorporation, Inc., Minneapolis, MN,  
to acquire Kaufman Bancshares, Inc., Kaufman, TX, and  
Farmers and Merchants National Bank, Kaufman, TX

N/A

\*Section 3(a)(3) application by  
First Bancorp, Inc., Denton, TX, to acquire Kaufman  
Bancshares, Inc., Kaufman, TX, and Farmers and  
Merchants National Bank, Kaufman, TX

N/A

\*Section 3(a)(3) application by  
First Delaware Bancorp, Inc., Dover, DE, to acquire  
Kaufman Bancshares, Inc., Kaufman, TX, and  
Farmers and Merchants National Bank, Kaufman, TX

N/A

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

**APPLICATION**

**NOTICE EXP**

Section 4(c)(8) application by  
Stratford Bancshares, Inc., Stratford, TX, to acquire  
Panhandle Management Corporation, Dumas, TX  
(Previously reported during the week of 9-5-94)

94/10/21

Section 4(c)(8) application by  
Stratford Bancshares of Delaware, Inc., Dover, DE, to  
acquire Panhandle Management Corporation, Dumas, TX  
(Previously reported during the week of 9-5-94)

94/10/21

**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 SEPTEMBER 12, 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>
McFarland Brothers Bank 102 E. Main St. P. O. Box 1248 Tucumcari, NM 88401-1248	94/06/06	Satisfactory



FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/16/94

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
San Benito Bank, Hollister, California, to establish a branch office in San Juan Bautista, California. *	<u>Newspaper:</u> 10/07/94
Bank of America Nevada, Las Vegas, Nevada, to establish an ATM at 2500 W. Spring Mountain Road, Las Vegas, Nevada. *	<u>Newspaper:</u> Not available
Bank of America Nevada, Las Vegas, Nevada, to establish 7 ATM's at Raley's Drug Centers located at 1441 Mayberry Drive, 4047 So. Virginia Street, 701 Keystone Avenue, 1075 N. Hills Boulevard, Unit 270, all of Reno, Nevada; 2050 Pyramid Way, Sparks, Nevada; 3701 S. Carson Street, Carson City, Nevada; and 2511 Mountain City Highway, Elko, Nevada. *	<u>Newspaper:</u> Not available
Bank of America Nevada, Las Vegas, Nevada, to establish ATM's at Meadows Mall, Las Vegas, Nevada; and Piper's Casino, Silver Springs, Nevada. *	<u>Newspaper:</u> Not available
ValliWide Bank, Fresno, California, to merge with Bank One, Fresno, National Association, Fresno, California. *	<u>Newspaper:</u> 10/10/94
San Benito Bank, Hollister, California, to establish a branch office in the vicinity of the intersection of San Benito and Fourth Streets, Hollister, California. *	<u>Newspaper:</u> Not available
First Interstate Bank of California, Los Angeles, California, to merge with Bank of A. Levy, Ventura, California. *	<u>Newspaper:</u> 10/12/94

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

First Interstate Bancorp, Los Angeles, California, to acquire Levy Bancorp, Ventura, California. *	<u>Newspaper:</u> 10/12/94
	<u>Fed. Reg.:</u> 10/14/94
California Bancshares, Inc., San Ramon, California, to acquire Bank of Livermore, Livermore, California. *	<u>Newspaper:</u> 10/09/94
	<u>Fed. Reg.:</u> 10/17/94

Section III - Applications Subject to Federal Register Notice Only

None

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\* Subject to CRA.

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

Week Ending 9/16/94

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

None

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending September 16, 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>
Farmers & Merchant-WA	North 25 Mullen Road P.O. Box 14917 Spokane, WA 99214-0917 (509) 928-9600	6/06/94	Outstanding
First Indo-American	180 Sansome Street San Francisco, CA 94104 (415) 434-2265	6/06/94	Satisfactory
Valley Commercial Bank	P.O. Box 766 Forest Grove, OR 97116 (503) 359-4495	7/29/94	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.