

RESEARCH LIBRARY

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1994, No. 43  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
FEDERAL RESERVE APPLICATIONS AND REPORTS RECEIVED  
DURING THE WEEK ENDING OCTOBER 22, 1994  
OF CLEVELAND

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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BANK HOLDING COMPANIES

Fleet Financial Group, Inc., Providence, Rhode Island  
-- request for a limited exemption from anti-tying  
provisions of Bank Holding Company Act to permit  
Fleet's subsidiary banks to package and offer a  
discount on Fleet products.  
Granted, October 19, 1994.

Fortis, Utrecht, Netherlands, and Brussels, Belgium  
-- request for exemption from certain requirements  
of the Bank Holding Company Act, and an extension  
to January 1, 1997, to conform impermissible  
activities.  
Granted, October 17, 1994.

Northwest Bancorp, MHC, Warren, Pennsylvania -- to  
acquire Northwest Savings Bank; and for Northwest  
Bancorp to acquire the direct and indirect  
subsidiaries of Northwest Savings Bank and engage  
in consumer, commercial, credit card, mortgage  
lending, trust, and community development  
activities.  
Approved, October 17, 1994.

ENFORCEMENT

BMJ Financial Corporation, Burlington, New Jersey,  
and the Bank of Mid-Jersey -- termination of  
written agreement dated December 24, 1991.  
Announced, October 19, 1994.

California Center Bank, Los Angeles, California --  
cease and desist order.  
Announced, October 17, 1994.

Farmers National Bancorp of Cynthiana, Inc.,  
Cynthiana, Kentucky -- termination of written  
agreement dated March 31, 1992.  
Announced, October 19, 1994.

Genoa Banking Company, Genoa, Ohio -- termination of  
cease and desist order dated October 14, 1992.  
Announced, October 19, 1994.

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## **ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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### **ENFORCEMENT**

Glendale Bancorporation, Voorhees, New Jersey --  
termination of written agreement dated July 7,  
1993.

Announced, October 19, 1994.

Glendale Bank of Pennsylvania, Philadelphia,  
Pennsylvania -- termination of written agreement  
dated September 15, 1992.

Announced, October 19, 1994.

### **INTERNATIONAL OPERATIONS**

Citibank, N.A., New York, New York -- to establish a  
branch in Dhaka, Bangladesh.

Permitted, October 21, 1994.

### **REGULATIONS AND POLICIES**

Regulation T, Credit by Brokers and Dealers --  
adoption of final amendments concerning settlement  
of securities purchases and the status of certain  
brokers and government securities transactions  
(Docket R-0840).

Approved, October 17, 1994.

Regulation Y -- proposal for comment of an amendment  
to the anti-tying provisions of Regulation Y to  
permit banks to offer discount arrangements (Docket  
R-0851).

Approved, October 19, 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**

Richmond	Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 164 South Washington Street. Approved, October 21, 1994.
Chicago	Cole Taylor Bank, Chicago, Illinois -- to establish a branch at Broadview Village Square Shopping Center, 17th Avenue and Cermak Road, Broadview, Illinois. Approved, October 21, 1994.
Atlanta	First American Bank of Indian River County, Vero Beach, Florida -- to establish a branch at the intersection of U.S. Highway #1 and Eighth Street. Approved, October 21, 1994.
Chicago	Northern Trust Company, Chicago, Illinois -- to establish a branch at 7801 South State Street. Approved, October 19, 1994.
Secretary	Northern Trust Company, Chicago, Illinois -- to establish a branch at 7801 South State Street. Approved, October 19, 1994.
San Francisco	San Benito Bank, Hollister, California -- to establish a branch at the intersection of San Benito and Fourth Streets. Approved, October 21, 1994.
Dallas	State Bank & Trust Company, San Marcos, Texas -- to establish a branch at 221 Wonder World Drive. Approved, October 17, 1994.

**BANK HOLDING COMPANIES**

Dallas	Brazos Bancshares, Inc., Joshua, Texas -- to acquire Metro Bancshares, Inc., Alvarado, Texas, and Alvarado State Bank. Approved, October 21, 1994.
Chicago	C.B. Bank Shares, Inc., Russiaville, Indiana -- to acquire Central National Bank of Howard County. Returned, October 18, 1994.

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

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**BANK HOLDING COMPANIES**

Atlanta	CFB Bancorp, Inc., Jacksonville, Florida -- to acquire Community First Bank. Approved, October 20, 1994.
Cleveland	Citizens Bancshares, Inc., Salineville, Ohio -- to acquire Unity Bancorp, Inc., New Waterford, Ohio. Approved, October 21, 1994.
St. Louis	Commerce Bancshares, Inc., Trenton, Tennessee -- to acquire Trenton Bancshares, Inc. Approved, October 20, 1994.
Kansas City	First Colorado Bankshares, Inc., Telluride, Colorado -- to acquire First National Bank of Telluride. Approved, October 17, 1994.
Minneapolis	First Interstate BancSystem of Montana, Inc., Billings, Montana -- to acquire Citizens Bancshares, Inc., Bozeman, Montana. Approved, October 18, 1994.
Richmond	Franklin Bancorporation, Inc., Washington, D.C. -- to acquire The George Washington Banking Corporation, Alexandria, Virginia. Approved, October 20, 1994.
Dallas	Heritage Delaware Corporation, Dover, Delaware -- to acquire Pittsburg National Bank, Pittsburg, Texas. Approved, October 20, 1994.
Dallas	Heritage Texas Group, Inc., Pittsburg, Texas -- to acquire Heritage Delaware Corporation, Dover, Delaware, and Pittsburg National Bank, Pittsburg, Texas. Approved, October 20, 1994.
Dallas	Heritage Texas Group, Inc., ESOP, Pittsburg, Texas -- to acquire Heritage Delaware Corporation, Dover, Delaware, Heritage Texas Group, Inc., Pittsburg, Texas, and Pittsburg National Bank. Approved, October 20, 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**

Director, BS&R	Hibernia Corporation, New Orleans, Louisiana -- request for relief from certain commitments made in connection with acquisition of Southwest Bancshares, Inc., Lafayette, Louisiana. Granted, October 21, 1994.
Chicago	Huxley Bancorp, Huxley, Iowa -- to engage in lending activities. Permitted, October 20, 1994.
St. Louis	Independent Southern Bancshares, Inc., Brownsville, Tennessee -- to acquire Commerce Bancshares, Inc., Trenton, Tennessee. Approved, October 20, 1994.
Kansas City	Liberty Bancorp, Inc., Oklahoma City, Oklahoma -- to acquire Rockwell Bancorp, Inc. Approved, October 17, 1994.
St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri - - to acquire Wedge Bank, Alton, Illinois. Approved, October 18, 1994.
St. Louis	National City Bancshares, Inc., Evansville, Indiana - - to engage de novo in leasing activities through NCBE Leasing Corp. Approved, October 20, 1994.
Secretary	National City Corporation, Cleveland, Ohio -- to acquire by merger Central Indiana Bancorp, Kokomo, Indiana, and First Federal Savings Bank of Kokomo. Approved, October 20, 1994.
San Francisco	Redwood Empire Bancorp, Santa Rosa, California -- waiver of application in connection with acquisition of Coddling Bank, Rohnert Park, California, by National Bank of the Redwoods, Santa Rosa, California. Granted, October 17, 1994.
Kansas City	Rockwell Bancorp, Inc., Oklahoma City, Oklahoma -- to acquire Rockwell Bank, N.A. Approved, October 17, 1994.

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

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**BANK HOLDING COMPANIES**

Chicago	St. Francis Capital Corporation, Milwaukee, Wisconsin -- to acquire St. Francis Insurance Corp., and to engage in credit life and disability insurance activities. Approved, October 17, 1994.
Chicago	Water Tower Bancorp, Inc., Chicago, Illinois -- request for determination that Water Tower is not a bank holding company. Returned, October 19, 1994.
San Francisco	Westamerica Bancorporation, San Rafael, California -- to engage de novo in planning and servicing retirement and employee benefit programs through Westcore. Permitted, October 18, 1994.

**BANK MERGERS**

St. Louis	Arkansas Banking Company, Jonesboro, Arkansas -- to acquire the Arkansas Bank; The Arkansas Bank, Walnut Ridge; and The Planters Bank, Osceola, Arkansas. Approved, October 19, 1994.
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**BANK PREMISES**

San Francisco	First Utah Bank, Salt City, Utah -- investment in bank premises. Approved, October 20, 1994.
Chicago	Tri-County Bank, Brown City, Michigan -- investment in bank premises. Returned, October 20, 1994.

**CAPITAL STOCK**

Chicago	State Center Financial, Inc., State Center, Iowa -- redemption of shares. Returned, October 19, 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**

Minneapolis	Citizens Bancshares of Hutchinson, Inc., Hutchinson, Minnesota -- change in bank control. Permitted, October 17, 1994.
Chicago	Dysart Bancshares, Inc., Dysart, Iowa -- change in bank control. Permitted, October 18, 1994.
St. Louis	Falkner Capital Corporation, Falkner, Mississippi -- change in bank control. Permitted, October 17, 1994.
Dallas	Floyd County Bancshares, Inc., Floydada, Texas -- change in bank control. Permitted, October 17, 1994.
Kansas City	Freedom Bancshares, Inc., Osage City, Kansas -- change in bank control. Permitted, October 17, 1994.
Chicago	North Salem State Bancorporation, North Salem, Indiana -- change in bank control. Permitted, October 20, 1994.
Dallas	U B & T Holding Co., Abilene, Texas -- change in bank control. Permitted, October 18, 1994.
St. Louis	Valley Capital Corporation, Rosedale, Mississippi -- change in bank control. Permitted, October 17, 1994.
Dallas	Western Bancshares of Clovis, Inc., Carlsbad, New Mexico -- change in bank control. Permitted, October 17, 1994.

**COMPETITIVE FACTORS REPORTS**

Dallas	American Bank of Texas, Sherman, Texas, proposed merger with Grayson County State Bank -- report on competitive factors. Submitted, October 19, 1994.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**COMPETITIVE FACTORS REPORTS**

Kansas City	Bank Midwest of Kansas, N.A., Kansas City, Missouri, proposed merger with Bank Midwest, N.A. -- report on competitive factors. Submitted, October 21, 1994.
Dallas	Bank United of Texas, F.S.B., Houston, Texas, proposed purchase of the assets and assumption of the liabilities of the Kingwood branch of The Bayshore National Bank -- report on competitive factors. Submitted, October 20, 1994.
Philadelphia	Blue Ball National Bank, Blue Ball, Pennsylvania, proposed purchase and assumption of deposits, loans, and branch facilities of PNC Bank, N.A., Pittsburgh, Pennsylvania -- report on competitive factors. Submitted, October 20, 1994.
Dallas	Coastal Banc, S.A.B., Houston, Texas, proposed merger with Texas Trust Savings Bank FSB, Dallas, Texas -- report on competitive factors. Submitted, October 20, 1994.
Atlanta	DeKalb County Bank & Trust Company, Alexandria, Tennessee, proposed merger with Pickett County Bank & Trust Company, Byrdstown, Tennessee -- report on competitive factors. Submitted, October 19, 1994.
Cleveland	First Federal Savings Bank, Pineville, Kentucky, proposed transfer to Mutual Federal Savings Bank, Somerset, Kentucky -- report on competitive factors. Submitted, October 20, 1994.
Cleveland	First National Bank, Orrville, Ohio, proposed purchase of certain assets and assumption of the liabilities of the Seville, Ohio, branch of Bank One, Akron, Ohio -- report on competitive factors. Submitted, October 20, 1994.



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

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**COMPETITIVE FACTORS REPORTS**

Richmond	First Palmetto Savings Bank, F.S.B., Camden, South Carolina, proposed acquisition of the Beaufort, Manning, and Lugoff, South Carolina, branches of First Union National Bank of South Carolina, Greenville, South Carolina -- report on competitive factors. Submitted, October 21, 1994.
Dallas	First State Bank of Stratford, Stratford, Texas, proposed merger with North Plains Savings and Loan Association, Dumas, Texas -- report on competitive factors. Submitted, October 20, 1994.
Kansas City	Girard National Bank, Girard, Kansas, proposed merger with Bucklin State Bank, Bucklin, Kansas -- report on competitive factors. Submitted, October 21, 1994.
St. Louis	Home Building Bancorp, Inc., Washington, Indiana, proposed acquisition of Home Building Savings Bank, FSB -- report on competitive factors Submitted, October 17, 1994.
Chicago	National City Bank, Indiana, Indianapolis, Indiana, proposed merger with First Federal Savings Bank of Kokomo, Kokomo, Indiana -- report on competitive factors. Submitted, October 20, 1994.
Dallas	New Pioneer Bank, Fredericksburg, Texas, proposed merger with Pioneer National Bank -- report on competitive factors. Submitted, October 19, 1994.
Minneapolis	Norwest State Bank, Alexandria, Minnesota, proposed merger with Community State Bank of Alexandria -- report on competitive factors. Submitted, October 20, 1994.

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

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**COMPETITIVE FACTORS REPORTS**

Kansas City	Richardson County Bank & Trust Company, Falls City, Nebraska, proposed merger with The State Bank of Stella, Stella, Nebraska -- report on competitive factors. Submitted, October 17, 1994.
Philadelphia	Sovereign Bank, a Federal Savings Bank, Wyomissing, Pennsylvania, proposed purchase of certain assets and assumption of deposit liabilities of twenty-three branches of Berkeley Federal Bank and Trust, FSB, a Federal Savings Bank, Palisades Park, New Jersey -- report on competitive factors. Submitted, October 18, 1994.
Kansas City	State Bank of Atwood, Atwood, Kansas, proposed merger with The Bank, Oberlin, Kansas -- report on competitive factors. Submitted, October 19, 1994.
Chicago	Union State Bank, Windfall, Indiana, proposed merger with First Farmers National Bank, Converse, Indiana -- report on competitive factors. Submitted, October 20, 1994.

**EXTENSIONS OF TIME**

San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, October 19, 1994.
Atlanta	Commercial Bank of Florida, Miami, Florida -- extension to November 4, 1994, to acquire certain assets and assume certain liabilities of five of the Florida East coast branches of Carteret F.S.B., Newark, New Jersey. Granted, October 20, 1994.
Chicago	Horizon Bancorp Employee Stock Ownership Plan, Michigan City, Indiana, and Horizon Bancorp, Inc. -- extension to January 3, 1995, to engage de novo in insurance activities through Horizon Insurance Group, Inc. Granted, October 17, 1994.

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

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**EXTENSIONS OF TIME**

Dallas                      State Bank & Trust Company, San Marcos, Texas --  
                                 extension to January 1, 1995, to establish a branch  
                                 in the 1100 block of Highway 80.  
                                 Granted, October 19, 1994.

**MEMBERSHIP**

Richmond                   F & M Bank-Peoples, Warrenton, Virginia -- to become  
                                 a member of the Federal Reserve System.  
                                 Approved, October 19, 1994.

**RESERVE BANK SERVICES**

Director, FRBA           Federal Reserve Bank of Cleveland -- to offer  
                                 electronic cash letter products at all Fourth  
                                 District offices and the associated per-item fees.  
                                 Approved, October 18, 1994.

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OCTOBER 17, 1994 TO OCTOBER 21, 1994  
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ADDITIONS AND CORRECTIONS

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

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**BANK BRANCHES, DOMESTIC**

New York	Chemical Bank, New York, New York -- to establish a mobile teller unit at Teleway, Inc., 1600 Stewart Avenue, Westbury, New York. Approved, October 14, 1994.
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**BANK HOLDING COMPANIES**

Cleveland	FNB Bancshares of Brooksville, Brooksville, Kentucky -- to acquire The First National Bank of Brooksville. Approved, October 15, 1994.
Dallas	International Bancshares Corporation, Laredo, Texas - - to engage de novo in lending activities. Permitted, October 10, 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>
Benjamin Franklin Bancorp, M.H.C., Franklin, Massachusetts - 3(a)(1) application to acquire Benjamin Franklin Savings Bank, Franklin, Massachusetts*	<u>Newspaper</u> 10-16-94 <u>Federal Register</u> Not Yet Established

## 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 - 4(c)(8) notification to engage <u>de novo</u> in community development activities	<u>Federal Register</u> Not Yet Established

## 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>
		NONE

\*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

None.

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

National Westminster Bank Plc, London, England,  
NatWest Holdings Inc., New York, New York, National  
Westminster Bancorp Inc., Jersey City, New Jersey,  
collectively propose to directly or indirectly acquire  
all of the shares of NatWest Bank (Delaware), a  
de novo bank.<sup>1</sup>/

11/19/94 3/

National Bank of Canada, Montreal, Quebec, Canada  
("Applicant"), to engage de novo in operating  
a federal savings bank to be known as Natbank, F.S.B.,  
Pompano Beach, Florida ("Natbank") Natbank will be  
wholly-owned by another wholly-owned subsidiary of  
Applicant known as NatBC Holding Corporation, Pompano  
Beach, Florida ("NatBC").<sup>1</sup>/

11/04/94 3/

SECTION III

Nonbanking Applications  
(subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving  
Public Comment

Republic International Bank of New York, Miami, Florida,  
to make an indirect additional investment in Republic New York  
(UK) Limited, London, England.

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 October 22, 1994

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
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None.

- 
- 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**

**NONE**

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

**NONE**

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

**NONE**

1/ Subject to provisions of Community Reinvestment Act.

\* N/A - not yet available.



FEDERAL RESERVE BANK OF PHILADELPHIA

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SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending October 21, 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 October 23, 1994)**

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

Received 45 Section 9(c) applications to establish CBCT branch offices at various United Dairy Farmer Convenience store locations from the Provident Bank, Cincinnati, Ohio, on October 19, 1994. \* November 10, 1994

Received 2 Section 9(c) applications to establish CBCT branch offices at various United Dairy Farmer Convenience store locations from the Provident Bank of Northern Kentucky, Alexandria, Kentucky, on October 19, 1994. \* November 10, 1994

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

Received Section 3(a)(3) application from Mid Am., Inc., Bowling Green, Ohio, on September 22, 1994, to acquire ASB Bankcorp, Inc., Adrian, Michigan. \* Not Yet Known #

Received Section 18(c) application from Integra Bank/North, Titusville, Pennsylvania, to acquire the Bradford, PA branch office from Bucktail Bank and Trust Company, Emporium, PA, on October 18, 1994. \* Not Yet Known #

Received Section 4(c)(8) application from First Bancorporation of Ohio, Akron, Ohio to acquire Civista Corporation and its wholly-owned subsidiary, Citizens Savings Bank of Canton, Canton, Ohio, on October 17, 1994. \* November 18, 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 October 23, 1994)**

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

Received Section 4(c)(8) application from  
Mid Am, Inc., Bowling Green, Ohio on  
October 12, 1994, to acquire Lucas County Credit  
Bureau, Inc., d.b.a. International Credit  
Service, Toledo, Ohio.

\* Not Yet Known #

Received Section 4(c)(8) application from  
Citizens Bancshares, Inc., Salineville, Ohio,  
to engage de novo in permissible comic activities  
through Freedom Express, Inc., Salineville, 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

(October 22, 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 October 22, 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.

The Oakwood Deposit Bank Co.

P.O. Box 207

Oakwood, Ohio 46873

(419) 594-3399

Rating: Outstanding

Exam Date: July 25, 1994

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Virginia Bank, Falls Church, Virginia, to establish a branch at the southeast corner of the intersection of Prince William Parkway and Minnieville Road, Woodbridge, Virginia.*	11-14-94
First Virginia Bank, Falls Church, Virginia, to establish a branch at the intersection of River Ridge Boulevard and Jefferson Davis Highway (Route 1), Woodbridge, Virginia.*	11-14-94

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>
NationsBank Corporation, Charlotte, North Carolina, to engage in making equity and debt investments in corporations or projects designed primarily to promote community welfare, such as the economic rehabilitation and development of low-income areas by providing housing, services, or jobs for residents, through its subsidiary, Greyrock Capital Group, Inc., Stamford, Connecticut.	Not yet available.

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 October 21, 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>
Premier Bank, Inc. 170 East Main Street Wytheville, Virginia 24382	8-1-94	Satisfactory
Miners and Merchants Bank and Trust Company P. O. Box 1010 Grundy, Virginia 24614-1010	8-4-94	Outstanding

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending October 21, 1994

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Western Bank Cooper City, Florida To establish a branch located at the northwestern corner of the intersection of Pines Boulevard and 184th Avenue, Pembroke Pines, Florida.	Not yet available*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Regions Corporation Birmingham, Alabama 1-BHC formation, Bank of Louisiana, Baton Rouge, Louisiana.	10-21-94* Federal Register
Regions Financial Corporation Birmingham, Alabama Along with its subsidiary, Regions Corporation, Birmingham, Alabama, to acquire Regions Bank of Louisiana, Baton Rouge, Louisiana, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	10-21-94* Federal Register
Florida Gulfcoast Bancorp, Inc. Sarasota, Florida 1-BHC formation, Enterprise National Bank of Sarasota, Sarasota, Florida.	Not yet available*
First Security Bankshares, Inc. Lavonia, Georgia To acquire Braselton Banking Company, Braselton, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
Summerville/Trion Bancshares, Inc. Trion, Georgia To acquire at least 51 percent of the shares of Adairsville Bancshares, Inc., Adairsville, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
Whitney Holding Corporation New Orleans, Louisiana To acquire Whitney Bank of Alabama, Mobile, Alabama (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*

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\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending October 21, 1994

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Hancock Holding Company Gulfport, Mississippi	11-21-94* Federal Register

To merge with First Denham Bancshares, Inc., Denham Springs, Louisiana, and thereby directly acquire The First National Bank of Denham Springs, Denham Springs, Louisiana, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

Section 3 - Applications Subject to Federal Register Only

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

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

Application

Gulf Bank  
Orange Beach, Alabama  
To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.

Alabama Exchange Bank  
Tuskegee, Alabama  
To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.

Citizens Bank of Talladega  
Talladega, Alabama  
To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.

Bank of Dadeville  
Dadeville, Alabama  
To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending October 21, 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>
First Independence Bank of Florida 16780 San Carlos Boulevard SW Fort Myers, Florida 33908 (813)466-7500	Satisfactory	07-11-94

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>
Merger	First Bank North Freeport, Illinois DeKalb, Illinois branch of Home Federal Savings & Loan Association Elgin, Illinois	N - 10-24-94
Branch	First of America Bank-West Michigan Grand Rapids, Michigan 347 South Division Avenue Grand Rapids, Michigan	N - **
Branch	First Bank of Berne Berne, Indiana 102 W. Main Street Berne, Indiana	N - 10-20-94
Branch	Wayne Bank and Trust Company Cambridge City, Indiana 2260 National Road West Richmond, Indiana	N - 10-1-94
Branch	Harris Trust and Savings Bank Chicago, Illinois 901 East 47th Street Chicago, Illinois*	N - 10-22-94
Merger	First of America Bank - West Michigan Grand Rapids, Michigan Grand Rapids, Michigan branch of Great Lakes Bancorp, A Federal Savings Bank Ann Arbor, Michigan*	N - **
Membership	Foxdale Bank (in organization) South Elgin, Illinois To become a member of the Federal Reserve System*	N - 10-26-94

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only  
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Branch	Cole Taylor Bank Chicago, Illinois Broadview Village Square Shopping Center 17th Avenue & Cermak Road Broadview, Illinois*	N - 10-14-94
Merger	Bank of Oakfield Oakfield, Wisconsin Van Dyne Branch of M&I Central State Bank Ripon, Wisconsin*	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	N.S. Bancorp, Inc Chicago, Illinois Northwestern Savings Bank Chicago, Illinois*	FR - 9-27-94 NP - 9-23-94
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 - 10-15-94
Y-2	Bellevue Service Company Bellevue, Iowa Bellevue State Bank Bellevue, Iowa*	FR - 10-21-94 NP - 10-15-94
Y-2	Principal National Bancorp, Inc. Pontiac, Illinois Home Guaranty Savings Association Piper City, Illinois*	FR - 10-17-94 NP - 10-13-94
Y-1	Raritan State Bancorp, Inc. Raritan, Illinois Raritan State Bank Raritan, Illinois*	FR - 10-20-94 NP - 10-14-94
Y-2	Pinnacle Banc Group, Inc. Oak Brook, Illinois Acorn Financial Corp. Oak Park, Illinois Suburban Trust & Savings Bank Oak Park, Illinois*	FR - 10-24-94 NP - 10-8-94
Y-2	Amcore Financial, Inc Rockford, Illinois NBA Holding Company Aledo, Illinois Bank of Aledo Aledo, Illinois*	FR - 10-24-94 NP - 10-20-94

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</u> <u>Ending Date</u>
Y-1	C.B. Bank Shares, Inc. Russiaville, Indiana Central Bank (formerly Central National Bank of Howard County) Russiaville, Indiana*	FR - 11-4-94 N - 10-26-94
CoC-HC	Easter Enterprises, Inc. Altoona, Iowa Jack Easter	FR - ** N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Firststar Corporation Milwaukee, Wisconsin First Colonial Bankshares Corporation Chicago, Illinois Hi-Bancorp, Inc. Highwood, Illinois GNP Bancorp, Inc. Mundelein, Illinois First Colonial/York, Inc. Chicago, Illinois All American Bank of Chicago Chicago, Illinois Avenue Bank of Oak Park Oak Park, Illinois Colonial Bank Chicago, Illinois Community Bank and Trust Company of Edgewater Chicago, Illinois First Colonial Bank of Downers Grove Downers Grove, Illinois First Colonial Bank of Dupage County Naperville, Illinois First Colonial Bank of Lake County Vernon Hills, Illinois First Colonial Bank of McHenry County Crystal Lake, Illinois First Colonial Bank Northwest Niles, Illinois First Colonial Bank/Rosemont Rosemont, Illinois First Colonial Bank Southwest Burbank, Illinois Fox Lake State Bank Fox Lake, Illinois Michigan Avenue National Bank of Chicago Chicago, Illinois Northlake Bank Northlake, Illinois York State Bank Elmhurst, Illinois First Colonial Bank-Mundelein Mundelein, Illinois First Colonial Bank-Highwood Highwood, Illinois*	FR - 10-31-94 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>
Y-2	Firststar Corporation of Illinois Milwaukee, Wisconsin	FR - 10-31-94 N - **
	First Colonial Bankshares Corporation Chicago, Illinois	
	Hi-Bancorp, Inc. Highwood, Illinois	
	GNP Bancorp, Inc. Mundelein, Illinois	
	First Colonial/York, Inc. Chicago, Illinois	
	All American Bank of Chicago Chicago, Illinois	
	Avenue Bank of Oak Park Oak Park, Illinois	
	Colonial Bank Chicago, Illinois	
	Community Bank and Trust Company of Edgewater Chicago, Illinois	
	First Colonial Bank of Downers Grove Downers Grove, Illinois	
	First Colonial Bank of Dupage County Naperville, Illinois	
	First Colonial Bank of Lake County Vernon Hills, Illinois	
	First Colonial Bank of McHenry County Crystal Lake, Illinois	
	First Colonial Bank Northwest Niles, Illinois	
	First Colonial Bank/Rosemont Rosemont, Illinois	
	First Colonial Bank Southwest Burbank, Illinois	
	Fox Lake State Bank Fox Lake, Illinois	
	Michigan Avenue National Bank of Chicago Chicago, Illinois	
	Northlake Bank Northlake, Illinois	
	York State Bank Elmhurst, Illinois	
	First Colonial Bank-Mundelein Mundelein, Illinois	
	First Colonial Bank-Highwood Highwood, Illinois*	

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	Raddatz Family Limited Partnership Chicago, Illinois East Side Financial, Inc. Chicago, Illinois East Side Savings Bank Chicago, Illinois*	FR - 10-19-94 N - 10-26-94
Y-1	Foxdale Bancorp, Inc. South Elgin, Illinois Foxdale Bank (in organization) South Elgin, Illinois*	FR - 10-31-94 N - 10-26-94
Y-2	Greatbank, Inc. Aurora, Illinois Greatbank Algonquin, Illinois--to reactivate a charter*	FR - 10-28-94 N - **
Y-1	Ogden Bancshares, Inc. Ogden, Iowa City State Bank Ogden, Iowa*	FR - 11-11-94 N - **
Y-2	FBOP Corporation Oak Park, Illinois Citizens National Bank Teague, Texas*	FR - 11-11-94 N - 10-23-94
CoC-HC	Mid-America National Bancorp, Inc. Chicago, Illinois Harold P. O'Connell, Jr.	FR - 10-31-94 N - **
Y-2	Coal City Corporation Coal City, Illinois Peterson Bank Chicago, Illinois*	FR - 11-13-94 N - **
Y-2	Manufacturers National Corporation Chicago, Illinois Peterson Bank Chicago, Illinois*	FR - 11-13-94 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>
Y-1	Mediapolis Bancorporation Mediapolis, Iowa Mediapolis Savings Bank Mediapolis, Iowa*	FR - 11-11-94 N - 10-31-94
CoC-HC	Citizens Central Bancorp, Inc. Macomb, Illinois Mary Eleanor Satter	FR - 11-9-94 N - **
CoC-HC	WFC, Inc. Waukon, Iowa James E. Sweeney and Margo Sweeney	FR - 11-8-94 N - **
Y-2	Firststar Corporation Milwaukee, Wisconsin First Moline Financial Corp. Moline, Illinois First Moline Moline, Illinois First Federal Savings Bank of Moline Moline, Illinois First Moline Real Estate Corp. Moline, Illinois FFM-CMO, Inc. Moline, Illinois*	FR - 11-14-94 N - **
Y-2	Firststar Corporation of Iowa Des Moines, Iowa First Moline Financial Corp. Moline, Illinois First Moline Moline, Illinois First Federal Savings Bank of Moline Moline, Illinois First Moline Real Estate Corp. Moline, Illinois FFM-CMO, Inc. Moline, Illinois*	FR - 11-14-94 N - **
Y-2	Royal Bankshares, Inc. Elroy, Wisconsin Iowa-Grant Bankshares, Inc. Cobb, Wisconsin Cobb State Bank Cobb, Wisconsin*	FR - ** N - 11-7-94

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-2	San Jose Banco, Inc. Fremont, Indiana First National Bank of Fremont Fremont, Indiana*	FR - ** N - **
Y-2	Oak Bancorporation Oakland, Iowa Security Bancorp Stanton, Iowa Security State Bank Stanton, Iowa*	FR - ** N - 11-6-94
CoC-HC	Community Illinois Corporation Rock Falls, Illinois Louis F. Pignatelli	FR - ** N - 9-21-94
CoC-HC	Community Bancshares, Inc. Noblesville, Indiana Richard J. Irving	FR - ** N - **
Y-1	First National Independent Bancorp, Inc. La Grange, Illinois F.N.B.C. of La Grange La Grange, Illinois First National Bank of La Grange La Grange, Illinois Mokena State Bank Mokena, Illinois Wesco Investment Corporation La Grange, Illinois West Chicago State Bank West Chicago, Illinois*	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</u> <u>Ending Date</u>
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 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 N - 10-17-94
Y-4	First of America Bank Corporation Kalamazoo, Michigan Presidential Holding Corporation Sarasota, Florida Presidential Bank, FSB Sarasota, Florida	FR - 10-21-94 N - 10-17-94
Y-4	Bellevue State Bank Employee Stock Ownership Plan Bellevue, Iowa to engage in insurance activities thru Bellevue insurance agency	FR - 10-21-94
4c8	IBT Bancorp, Inc. Mt. Pleasant, Michigan IBT Financial Services, Inc. Mt. Pleasant, Michigan to engage <u>de novo</u> in securities brokerage services	FR - 10-17-94
4c8	Northern Bankshares, Inc. McFarland, Wisconsin intends to participate in overline loans by expanding its scope in the activity of making & servicing loans	FR - 10-17-94

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>
4c8	Huxley Bancorp Huxley, Iowa making & servicing loans through participation in a one year revolving line of credit overline with its subsidiary, First State Bank	FR - 10-18-94
Y-4	NBD Bancorp, Inc. Detroit, Michigan Amerifed Financial Corp. Joliet, Illinois Amerifed Bank, F.S.B. Joliet, Illinois	FR - 10-20-94 N - 10-5-94
Y-4	NBD Illinois, Inc. Detroit, Michigan Amerifed Financial Corp. Joliet, Illinois Amerifed Bank, F.S.B. Joliet, Illinois	FR 10-20-94 N 10-5-94
Y-4	Firststar Corporation Milwaukee, Wisconsin Bankerstech, Inc. Chicago, Illinois First Colonial Mortgage Corporation Elmhurst, Illinois First Colonial Trust Company Oak Park, Illinois Midstates Financial Corporation Schaumburg, Illinois	FR - 10-31-94

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Ending Date</u>
Y-4	Firststar Corporation of Illinois Milwaukee, Wisconsin Bankerstech, Inc. Chicago, Illinois First Colonial Mortgage Corporation Elmhurst, Illinois First Colonial Trust Company Oak Park, Illinois Midstates Financial Corporation Schaumburg, Illinois	FR - 10-31-94
4(c)(8)	Old Kent Financial Corporation Grand Rapids, Michigan CDC--to invest in low income housing projects	FR - 10-31-94
Y-4	Chadwick Bancshares, Inc. Chadwick, Illinois Community Insurance, Inc. Miles, Iowa	FR - 11-13-94
Y-4	Northwest Financial Corp. Spencer, Iowa James Mortgage Corporation Des Moines, Iowa	FR - 10-31-94
Y-4	Castle BancGroup, Inc. DeKalb, Illinois To acquire direct control and ownership of Data Processing from First National Bank in DeKalb, DeKalb, Illinois	FR - 11-8-94
4(c)(8)	Alpha Financial Group, Inc. Minonk, Illinois Alpha Financial Insurance Services, Inc. Toluca, Illinois--to engage in brokerage activities in the sale of mutual funds	FR - 11-8-94
Y-4	SBC, Inc. Countryside, Illinois Secure Holdings, Inc. Countryside, Illinois Secure Savings Bank, FSB Fontana, California	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	State Center Financial, Inc. State Center, Iowa to redeem 19,300 shares of its common stock from Susan & James Jorgensen
RoS	Easter Enterprises, Inc. Altoona, Iowa to redeem 4,616 shares of its common stock
RoS	Community Illinois Corporation Rock Falls, Illinois to purchase an additional 7.5 percent of its outstanding shares

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-day business day period the bank has to make the evaluation public has lapsed during the week ending October 21, 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>
-St. Ansgar State Bank 237 West 4th Street St. Ansgar, Iowa 50472-1314 (515) 736-4501	7/25/94	S
-Security Trust and Savings Bank 601 Lake Avenue Storm Lake, Iowa 50588-1851 (712) 732-3022	7/27/94	S

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING October 21, 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)(1) application by American Bancshares, Inc., Highland, Illinois, to acquire American Bank of Illinois in Highland, Highland, Illinois.

Newspaper: 11/17/94

\*Section 3(a)(1) application by Diamond Bancorp, Inc., Washington, Missouri, to acquire Bank of Washington, Washington, Missouri.

Newspaper: 11/18/94

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

Section 4(c)(8) application by Boatmen's Bancshares, Inc., St. Louis, Missouri, to acquire National Mortgage Company, Memphis, Tennessee, and to engage in the activities of making and servicing loans; insurance sales and underwriting; and financial advice and appraisal services (previously reported during week ending 10/7/94).

11/13/94

Section 4(c)(8) applications by Boatmen's Bancshares, Inc., St. Louis, Missouri to acquire Worthen Trust Company, Little Rock, Arkansas, and Consumer Protective Life Insurance Company, Little Rock, Arkansas, and engage, respectively, in trust and insurance activities (previously reported during week ending 10/7/94).

11/13/94

## 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   October 21, 1994

Name of Bank	Bank Address	Examination Date	Examination Rating
Southern Commercial Bank	5515 South Grand St. Louis, Missouri 63111	6-27-94	Satisfactory

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

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

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 Independent Bancorp of Arizona, Inc., Phoenix, AZ*	November 13, 1994 (Federal Register)
C.J. Browne and Jeffrey Browne each propose to increase their ownership in Wadena Bankshares, Inc., Wadena, MN, from 0.8% to 46.04% of its outstanding voting stock	November 8, 1994 (Federal Register)
Dutton Bancorporation, Inc., Dutton, MT, to acquire 90% of Dutton State Bank, Dutton, MT*	Not yet available
Minnesota Valley Bancshares, Inc., Minnetonka, MN, to acquire 100% of Minnwest Incorporated, Minnetonka, MN*	Not yet available
Wade Schmidt and James Massee, Appleton, MN, to each acquire 50% of MPS Investment Company, Appleton, MN*	Not yet available
Dakota Community Banshares, Hebron, ND, to acquire 100% of the voting shares of Hebron Banshares, Inc., Hebron, ND, and 100% of the voting shares of First State Bank, New Leipzig, ND*	Not yet available

\*Subject to CRA

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

Application

Comment Period  
Ending Date

BNCCORP, Inc., Bismarck, ND, to engage  
in data processing activities through  
the acquisition of JMS Systems, Inc.,  
Bismarck, ND

Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

MPS Investment Company,  
Appleton, MN, to redeem  
83.55% of its voting shares

FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section V - Availability of  
CRA Public Evaluations  
week ending October 21, 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
Famrers & Merchants Bank P.O. Box 848 Huron, SD 57350-0848 (605) 352-6444	July 18, 1994	Satisfactory

*Federal Reserve Bank of Kansas City*

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SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Berlau Bancshares, Inc., Prairie Village, Kansas, for prior approval to become a bank holding company through the acquisition of Brooke State Bank, Jewell, Kansas.\*

Not Available

Bankers Bank of the West Bancorp, Inc., Denver, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of Banker's Bank of the West, Denver, Colorado.\*

Not Available

Byron State, Inc., Byron, Nebraska, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of Byron State Bank, Byron, Nebraska.\*

Not Available

Jean A. Bein, Arvada, Colorado, for prior approval to acquire 66 percent of the voting stock of Berthoud Bancorp, Inc., Berthoud, Colorado.

Not Available

Community Bankshares, Inc., Denver, Colorado, for prior approval to acquire 100 percent of the voting shares of Plains State Financial Corporation, Walsenburg, Colorado.\*

Not Available

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

Byron State, Inc., Byron, Nebraska,  
for prior approval to engage in the  
non-banking activities of making or  
acquiring, for its own account or for  
the account of other, loans and other  
extensions of credit and issuing  
letters or credit and accepting  
drafts; and to act as agent, broker,  
or advisor in leasing such property;  
and to act as an insurance agent or  
broker.\*

Not Available

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**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>
OMNIBANK Iliff 13693 East Iliff Avenue Aurora, Colorado 80014-1318	07-11-94	10-13-94	Satisfactory
First State Bank P.O. Box 427 Fairfax, Oklahoma 74637-0427	05-23-94	10-13-94	Satisfactory

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 17, 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

\*Section 3(a)(3) application by  
Texas Financial Bancorporation, Inc., Minneapolis, MN,  
to acquire Fulton State Bank, Fulton, IL, Monmouth  
Trust and Savings Bank, Monmouth, IL, Monmouth Financial  
Services, Inc., Minneapolis, MN, and First National Bank  
of Rosenberg, Rosenberg, 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

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 OCTOBER 17, 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>
The State Bank of Texas (formerly Antoine National Bank) 3330 Antoine P. O. Box 920978 Houston, TX 77292	94/07/11	Satisfactory

**FEDERAL RESERVE BANK OF SAN FRANCISCO**

Week ending 10/21/94

**Section I - Applications Subject to Newspaper Notice Only**

<b><u>Application</u></b>	<b><u>Comment Period Ending Date</u></b>
Humboldt Bank, Eureka, California, to establish a mobile branch office in the Eureka, California, trade area. *	<b><u>Newspaper:</u></b> 10/16/94

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

Westamerica Bancorporation, San Rafael, California, to acquire PV Financial, Modesto, California. *	<b><u>Newspaper:</u></b> 11/09/94
	<b><u>Fed. Reg.:</u></b> 11/14/94
Investors Banking Corporation, Salem, Oregon, to acquire BKLA Banking Corporation, West Hollywood, California. * (Refiled application.)	<b><u>Newspaper:</u></b> 09/16/94
	<b><u>Fed. Reg.:</u></b> 09/17/94

**Section III - Applications Subject to Federal Register Notice Only**

None

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

None

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\* Subject to CRA.

Week Ending 10/21/94

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending October 21, 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>
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.