

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

BANK BRANCHES, DOMESTIC

Secretary Rapides Bank and Trust Company, Alexandria, Louisiana
-- to establish a branch at 2800 MacArthur Drive.
Approved, February 24, 1995.

Chicago Security Trust & Savings Bank, Shenandoah, Iowa -- to
establish a branch at 1300 West Nishna Road.
Approved, February 23, 1995.

BANK HOLDING COMPANIES

Chicago American Community Bankshares, Inc., Wausau,
Wisconsin -- to acquire American Community Bank.
Approved, February 22, 1995.

Kansas City Baltz Family Partners, Ltd., Parker, Colorado -- to
acquire First United Bancorporation.
Approved, February 24, 1995.

Dallas Bancrecer, S.A., Mexico City, Mexico -- to acquire
United Bank & Trust, N.A., Dallas, Texas.
Returned, February 22, 1995.

Chicago B J Morgan Bancshares, Inc., Morgantown, Indiana --
to acquire First State Bank.
Approved, February 23, 1995.

San Francisco California Independent Bancorp, Yuba City, California
-- to reorganize Feather River State Bank and
become a bank holding company.
Returned, February 21, 1995.

Minneapolis Community First Bankshares, Inc., Fargo, North Dakota
-- to acquire First Community Bankshares, Inc.,
Englewood, Colorado.
Approved, February 22, 1995.

GC ComSouth Corporation, Hawkinsville, Georgia --
determination that sale of shares of MGeorgia
Bankshares, Inc. would constitute divestiture by
ComSouth.
Granted, February 21, 1995.

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

BANK HOLDING COMPANIES

Dallas	First Community Bancshares, Inc., Houston, Texas -- to engage in accounting and financial planning services. Returned, February 21, 1995.
Dallas	Grupo Financiero Bancrecer, S.A., de C.V., Mexico City, Mexico -- to acquire United Bank & Trust, N.A., Dallas, Texas. Returned, February 22, 1995.
Atlanta	ISB Financial Corporation, New Iberia, Louisiana -- to acquire Iberia Savings Bank. Approved, February 24, 1995.
Chicago	National Bancorp, Inc., Melrose Park, Illinois -- to acquire Northwest Community Bank, Prospect Heights, Illinois. Approved, February 24, 1995.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Goldenbanks of Colorado, Inc., Golden, Colorado. Approved, February 23, 1995.
Secretary	Old National Bancorp, Evansville, Indiana -- to engage in trust company activities through The ONB Trust Company, N.A., Terre Haute, Indiana; The ONB Trust Company, N.A. -- Illinois, Mt. Carmel, Illinois; and The Old National Trust Company -- Kentucky, Morganfield, Kentucky. Approved, February 24, 1995.
Director, BS&R	QNB Corp, Quakertown, Pennsylvania -- registration statement. Approved, February 23, 1995.
Secretary	Simmons First National Corporation, Pine Bluff, Arkansas -- to merge with Dumas Bancshares, Inc., Dumas, Arkansas, and acquire First State Bank, Gould, Arkansas, and Dumas State Bank, Dumas, Arkansas. Approved, February 23, 1995.

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

BANK HOLDING COMPANIES

Dallas Western Bank Las Cruces Employee Stock Ownership Plan
 -- to acquire Western Bancshares of La Cruces,
 Inc., Carlsbad, New Mexico.
 Returned, February 22, 1995.

BANK MERGERS

New York Bank of Great Neck, Great Neck, New York, proposed
 acquisition of certain assets and assumption of
 certain liabilities of the Great Neck branch of
 North Fork Bank, Mattituck, New York, and to
 establish a branch.
 Approved, February 23, 1995.

Richmond Enterprise Bank and Trust Company, Winston-Salem,
 North Carolina -- to acquire the assets and assume
 the deposit liabilities of the Danbury, North
 Carolina, branch of First Union National Bank of
 North Carolina, Charlotte, North Carolina.
 Approved, February 24, 1995.

Richmond Pace American Bank, Lawrenceville, Virginia -- to
 acquire certain assets and assume certain
 liabilities of the branch offices of NationsBank of
 Virginia, N.A., Richmond, Virginia, in Alberta,
 Bedford, Big Island, Brodnax, Chase City, Chatham,
 Crewe, Drakes Branch, and Victoria, Virginia.
 Approved, February 24, 1995.

Richmond Premier Bank-North, Haysi, Virginia -- to acquire the
 assets and assume the deposit liabilities of the
 Pound, Virginia, branch of Premier Bank-Central,
 Honaker, Virginia, and to establish a branch.
 Approved, February 22, 1995.

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

BANKS, STATE MEMBER

Director, BS&R Integra Bank / North, Titusville, Pennsylvania --
registration statement.
Withdrawn, February 24, 1995.

Director, BS&R Integra Bank / Pittsburgh, Pennsylvania --
registration statement.
Withdrawn, February 24, 1995.

Dallas Texas City Bank, Texas City, Texas -- payment of a
dividend.
Approved, February 24, 1995.

CHANGE IN BANK CONTROL

Minneapolis Lake Park Bancshares, Inc., Lake Park, Minnesota --
change in bank control.
Permitted, February 22, 1995.

Dallas Live Oak Bancshares Corporation, George West, Texas -
- change in bank control.
Permitted, February 23, 1995.

San Francisco Pend Oreille Bancorp, Newport, Washington -- change
in bank control.
Returned, February 22, 1995.

Chicago Waterford Bancshares, Inc., Waterford, Wisconsin --
change in bank control.
Permitted, February 23, 1995.

COMPETITIVE FACTORS REPORTS

Atlanta Bank of East Tennessee, Morristown, Tennessee,
proposed purchase of certain assets and assumption
of the liability to pay deposits of the Greenville,
Tennessee, and Morristown, Tennessee, branches of
Security Trust Federal Savings and Loan
Association, Knoxville, Tennessee -- report on the
competitive factors.
Submitted, February 22, 1995.

Atlanta Bank of Lafayette, Lafayette, Louisiana, proposed
merger with Royal Bankgroup of Acadiana, Inc. --
report on competitive factors.
Submitted, February 22, 1995.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Bank of Roane County, Harriman, Tennessee, proposed merger with the Kingston branch of Security Trust Federal Savings & Loan Association, Knoxville, Tennessee -- report on competitive factors. Submitted, February 22, 1995.
Philadelphia	Collective Bank, Egg Harbor, New Jersey, proposed purchase of the assets and assumption of the deposit liabilities of seven branches of Sovereign Bank, A Federal Savings Bank, Wyomissing, Pennsylvania -- report on competitive factors. Submitted, February 24, 1995.
Atlanta	Cumberland City Bank, Cumberland City, Tennessee, proposed merger with Erin Bank & Trust Company, Erin, Tennessee -- report on competitive factors. Submitted, February 22, 1995.
Kansas City	Farmers Bank of Cook, Cook, Nebraska, proposed merger with State Bank of Liberty, Liberty, Nebraska -- report on competitive factors. Submitted, February 24, 1995.
San Francisco	Feather River State Bank, Yuba City, California, proposed merger with FRSB Merger Company -- report on competitive factors. Approved, February 24, 1995.
Chicago	First of America Bank-West Michigan, National Association, Grand Rapids, Michigan, proposed merger with First of America Bank-Michigan, National Association, Kalamazoo, Michigan -- report on competitive factors. Submitted, February 23, 1995.
Minneapolis	FirstWest Bank, Billings, Montana, proposed merger with Farmers State Bank of Worden, Worden, Montana -- report on competitive factors. Submitted, February 22, 1995.
San Francisco	Frontier State Bank, Redondo Beach, California, proposed merger with FSB Interim Corp. -- report on competitive factors. Submitted, February 22, 1995.

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

COMPETITIVE FACTORS REPORTS

Minneapolis	Hurley State Bank, Sioux Falls, South Dakota, proposed acquisition of the assets and assumption of the liabilities of Tandy National Bank, Gray, Tennessee -- report on competitive factors. Submitted, February 24, 1995.
Richmond	Jackson County Bank, Inc., Ravenwood, West Virginia, proposed purchase of certain assets and assumption of the liability to pay deposits of the Ripley, West Virginia, branch of Huntington National Bank West Virginia, Morgantown, West Virginia -- report on competitive factors. Submitted, February 21, 1995.
Dallas	Lake Buchanan State Bank, Buchanan Dam, Texas, proposed merger with Texas Bank, Odessa, Texas -- report on competitive factors. Submitted, February 24, 1995.
Dallas	New Lake Buchanan State Bank, Burnet, Texas, proposed merger with Lake Buchanan State Bank, Buchanan Dam, Texas -- report on competitive factors. Submitted, February 24, 1995.
Dallas	New Organization Bank, Dallas, Texas, proposed merger with First Commercial Bank, N.A., Seguin, Texas -- report on competitive factors. Submitted, February 23, 1995.
Atlanta	SouthTrust Bank of South Mississippi, Biloxi, Mississippi, proposed merger with Citizens National Bank, Pascagoula, Mississippi -- report on competitive factors. Submitted, February 22, 1995.
St. Louis	Union Planters Bank of West Tennessee, Humboldt, Tennessee, proposed merger with Union Planters Bank, FSB, Dyersburg, Tennessee -- report on competitive factors. Submitted, February 24, 1995.

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

EXTENSIONS OF TIME

Atlanta	Colonial BancGroup, Inc., Montgomery, Alabama -- extension to May 25, 1995, to acquire Brundidge Banking Company, Inc., Brundidge, Alabama. Granted, February 22, 1995.
Secretary	Commerce Bancshares, Inc., Kansas City, Missouri, and CBI-Illinois, Inc. -- extension of time period to seek reconsideration of approval of application to require Peoples Mid-Illinois Corporation, Bloomington, Illinois, and The Peoples Bank. Denied, February 23, 1995.
St. Louis	HCB Bancorp, Palmyra, Indiana -- extension to March 31, 1995, to acquire Harrison County Bank. Granted, February 23, 1995.
Atlanta	Peoples Bank & Trust Company, Selma, Alabama -- extension to April 1, 1996, to establish a branch at the Winn Dixie Marketplace within the Mid-Town Shopping Center, 701 East Main Street, Prattville, Alabama. Granted, February 22, 1995.
San Francisco	U.S. Bancorp, Portland, Oregon -- extension to divest certain property. Granted, February 22, 1995.

RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of Boston -- upgrade of elevators. Approved, February 23, 1995.
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RESERVE BANK SERVICES

Director, FRBO	Federal Reserve Bank of Atlanta -- to implement a range of image-based commercial check products at the Birmingham Branch. Approved, February 23, 1995.
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ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Bank Holding Company Reporting Requirements
(FR Y-6) -- extension with revision of the Annual
Report of Bank Holding Companies.
Approved, February 3, 1995.

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

BANK BRANCHES, DOMESTIC

Secretary West One Bank, Idaho, Boise, Idaho -- to place an
automated teller machine on the premises of the
Petro 2 truck stop, 5350 U.S. Highway 93, Jerome,
Idaho.
Approved, February 7, 1995.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution Examination Date Rating**

NONE

*Subject to CRA.

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

SECTION I

Applications Subject to Newspaper
Notice Only

None.

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 February 25, 1995

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Bank of Millbrook Franklin Avenue Box AF Millbrook, New York 12545	Satisfactory	October 17, 1994

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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

Section I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

None

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

MNB Corporation, Bangor, PA, to form a bank holding company by acquiring 100% of the voting shares of The Merchants National Bank of Bangor, Bangor, PA, pursuant to Section 3(a)(1) of the Bank Holding Company Act. The Merchants National Bank of Bangor will merge with and into Merchants Interim National Bank in order to effect the formation.

Newspaper notice comment period expires: 02/10/95
Federal Register comment period expires: N/Avail

Royal Bancshares, Inc., Narbeth, PA has provided notice of its intention to form a bank holding company by acquiring 100% of Royal Bank of Pennsylvania, Narbeth, PA, pursuant to Section 3(a)(1) of the BHC Act. (Notice procedure)

Newspaper notice comment period expires: N/Avail
Federal Register comment period expires: 03/03/95

Susquehanna Bancshares, Inc., Lititz, Pennsylvania requests approval to acquire 100% of the voting shares of Atlanfed Bancorp, Inc., and its wholly owned subsidiary, Atlantic Federal Savings Bank, Baltimore, Maryland, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.

Newspaper notice comment period expires: 03/08/95
Federal Register comment period expires: 03/09/95

Susquehanna Bancshares, Inc., Lititz, Pennsylvania requests approval to acquire 100% of the voting shares of Reisterstown Holdings, Inc., and its wholly owned subsidiary, Reisterstown Federal Savings Bank, Reisterstown, Maryland, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(9) of Regulation Y.

Newspaper notice comment period expires: 03/08/95
Federal Register comment period expires: 03/09/95

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.

FEDERAL RESERVE BANK OF PHILADELPHIA

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 February 24, 1995.

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 February 25, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received notice from The Fifth Third Bank of Columbus, Columbus, Ohio, on February 24, 1995, of its intent to establish a CBCT facility at Ohio State Univesity Fawcett Center, Columbus, Ohio. *March 15, 1995

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

Received Change in Control Notice from Charles H. Deters, Walton, Kentucky, on February 22, 1995, of his intent to to acquire up to 50.000 percent of the outstanding shares of Commonwealth Trust Bancorp, Inc., Butler, Kentucky. *F: March 15, 1995

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received Section 4(c)(8) notification from Mellon Bank Corporation, Pittsburgh, Pennsylvania, on February 17, 1995, to establish a wholly-owned nonbank subsidiary to engage in certain securities activities. Not Yet Known

Received Section 4(c)(8) notification from Mellon Bank Corporation, Pittsburgh, Pennsylvania, on February 17, 1995, to enter into a joint venture relationship with Chemical Banking Corporation, New York, New York, to each acquire a 50 percent partnership interest in Chemical Mellon Shareholder Services and thereby engage in certain securities transfer, reecordkeeping, and other related activities. Not Yet Known

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

NONE

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS

(February 24, 1995)

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 February 24, 1995. 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>
Centura Bank, Rocky Mount, North Carolina, to merge with First Southern Savings Bank, Inc., SSB, Asheboro, North Carolina, and establish branches.*	3-13-95

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Mariner Bancorp, Towson, Maryland (formerly MarylandsBank Corp.), to become a bank holding company through the acquisition of 100% of the voting shares of First Mariner Bank, Towson, Maryland (formerly MarylandsBank, FSB).*	3-17-95**
Centura Banks, Inc., Rocky Mount, North Carolina, to merge with First Southern Bancorp, Inc., Asheboro, North Carolina.*	3-25-95**

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Harrison Bankshares, Inc., Lost Creek, West Virginia, to engage in originating mortgage loans through Harrison Mortgages Inc., Lost Creek, West Virginia.	3-15-95**

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

Bank of Ferrum, Ferrum, Virginia (successor to The First National Bank of Ferrum), for membership in the Federal Reserve System.

*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending February 24, 1995

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Examination
Date

Rating

None.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 24, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First National Bancshares of Eunice, Inc. Eunice, Louisiana After-the-fact change in control notice by Mr. Lawrence Russell Burleigh, to retain 15.4 percent of the outstanding shares of First National Bancshares of Eunice, Inc., Eunice, Louisiana.	03-11-95* Newspaper

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Farmers Bancshares, Inc. Portland, Tennessee Through its subsidiary, Tennessee Business and Industrial Development Corporation, Chattanooga, Tennessee, To engage de novo in making, acquiring and servicing loans or other extensions of credit, and in community development activities, pursuant to Sections 225.25(b)(1) and 225.25(b)(6) of Regulation Y.	Not yet available*
Sequatchie Valley Bancshares, Inc. Dunlap, Tennessee Through its subsidiary, Tennessee Business and Industrial Development Corporation, Chattanooga, Tennessee, To engage de novo in making, acquiring and servicing loans or other extensions of credit, and in community development activities, pursuant to Sections 225.25(b)(1) and 225.25(b)(6) of Regulation Y.	Not yet available*

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

Application

Republic National Bank of Miami
Miami, Florida
Request for waiver of the application requirement of Section 3(a)(1) of the Bank Holding Company Act for the proposal to acquire Plaza Bank of Miami, Miami, Florida.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 24, 1995

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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Eastside Holding Corporation Snellville, Georgia 1-BHC formation, The Eastside Bank & Trust Company, Snellville, Georgia.	03-27-95* Federal Register
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Embry Bankshares, Inc. Atlanta, Georgia After-the-fact change in control notice by The 1976 Mary Jacqueline Embry Trust to retain 13.3 percent of the outstanding shares of Embry Bancshares, Inc., Atlanta, Georgia. The trustees are Mr. O'Neal Embry, Mr. Charles Benjamin Ginden and Ms. Marlene Crowe Embry.	03-10-95* Newspaper
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Embry Bankshares, Inc. Atlanta, Georgia After-the-fact change in control notice by The 1976 Sara Elizabeth Embry Trust to retain 13.3 percent of the outstanding shares of Embry Bancshares, Inc., Atlanta, Georgia. The trustees are Mr. O'Neal Embry, Mr. Charles Benjamin Ginden and Ms. Marlene Crowe Embry.	03-10-95* Newspaper
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Habersham Bancorp Cornelia, Georgia To merge with Security Bancorp, Inc., Canton, Georgia, and thereby directly acquire Security State Bank, Canton, Georgia, pursuant to Section 3(a)(5) of the Bank Holding company Act.	03-25-95* Federal Register
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*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 24, 1995

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

Application

MidSouth Bancorp, Inc.

Lafayette, Louisiana

Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act for the proposal to merge with Sugarland Bancshares, Inc., Jeanerette, Louisiana. Prior to the merger of the holding companies, Sugarland State Bank, Jeanerette, Louisiana, a subsidiary of Sugarland Bancshares will merge into MidSouth National Bank, Lafayette, Louisiana, the sole bank subsidiary of MidSouth Bancorp, Inc.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending February 24, 1995

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</u> <u>Bank</u>	<u>Rating</u>	<u>Date</u>
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None.

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/Branch	Firststar Bank Illinois Naperville, Illinois All American Bank Chicago, Illinois Colonial Bank Chicago, Illinois Community Bank & Trust Company of Edgewater Chicago, Illinois Michigan Avenue National Bank Chicago, Illinois First Colonial Bank Southwest Burbank, Illinois First Colonial Bank of McHenry County Crystal Lake, Illinois First Colonial Bank of Downers Grove Downers Grove, Illinois York State Bank Elmhurst, Illinois Fox Lake State Bank Fox Lake, Illinois First Colonial Bank/Highwood Highwood, Illinois First Colonial Bank/Mundelein Mundelein, Illinois First Colonial Bank of DuPage County Naperville, Illinois First Colonial Bank/Northlake Northlake, Illinois Avenue Bank of Oak Park Oak Park, Illinois First Colonial Bank/Rosemont Rosemont, Illinois First Colonial Bank of Lake County Vernon Hills, Illinois First Colonial Bank Northwest Niles, Illinois and to establish 30 branches	N - **
Merger/Branch	Fifth Third Bank of Central Indiana Indianapolis, Indiana Fifth Third Bank of Southeastern Indiana Greensburg, Indiana & to establish 7 branches	N - **
Branch	Bank of Illinois in Normal Normal, Illinois 502 N. Prospect Road Normal, Illinois	N - 3-15-95

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Quad City Bank and Trust Company Bettendorf, Iowa 4540 Brady Street Davenport, Iowa	N - 3-17-95
Branch	Old Kent Bank (formerly Old Kent Bank & Trust Company) Grand Rapids, Michigan 248 Culver Saugatuck, Michigan	N - 3-5-95
Merger/Branch	Old Kent Bank (formerly Old Kent Bank & Trust Company) Grand Rapids, Michigan First National Bank in Macomb County Mount Clemens, Michigan, and to establish 15 branches	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	First National Independent Bancorp, Inc. LaGrange, Illinois F.N.B.C. of LaGrange, Inc. LaGrange, Illinois Wesco Investment Corporations LaGrange, Illinois*	FR - 11-21-94 NP - 2-27-95
Y-2	Goodenow Bancorporation Okoboji, Iowa Jackson Bancorporation, Inc. Fairmont, Minnesota Bank Midwest, Minnesota Iowa, N.A. Fairmont, Minnesota*	FR - 2-16-95 NP - 3-11-95
Y-2	Marshall & Ilsley Corporation Milwaukee, Wisconsin Citizens Bancorp of Delavan, Inc. Delavan, Wisconsin Citizens Bank of Delavan Delavan, Wisconsin Sharon State Bank Sharon, Wisconsin*	FR - 3-3-95 NP - 2-25-95
Y-2	Firststar Corporation Milwaukee, Wisconsin Firststar Credit Card Bank, N.A. Gurnee, Illinois (in organization)*	FR - 3-9-95 NP - **
Y-2	Firststar Corporation of Wisconsin Milwaukee, Wisconsin Firststar Credit Card Bank, N.A. Gurnee, Illinois (in organization)*	FR - 3-9-95 NP - **
Y-2	Amcore Financial, Inc. Rockford, Illinois NBM Bancorp, Inc. Mendota, Illinois First National Bank in Peru Peru, Illinois National Bank of Mendota Mendota, Illinois*	FR - 3-6-95 NP - 3-2-95
Y-1	Foxdale Bancorp, Inc. South Elgin, Illinois Foxdale Bank South Elgin, Illinois*	FR - 3-6-95 NP - 1-12-95

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>
CoC-HC	Iowa State Bank Holding Company Des Moines, Iowa by Marvin R. Selden, Jr., Melvin H. Nielsen, Dennis L. Gallagher, Robert McLaughlin, Carl Selden as trustees of the Hugh N. Gallagher	FR - 3-8-95 NP - **
Y-2	Capitol Bancorp, Inc. Lansing, Michigan Grand Haven Bank Grand Haven, Michigan* (in organization)	FR - 3-17-95 NP - 3-3-95
Y-1	Oconomowoc Bancshares, Inc. Oconomowoc, Wisconsin First Bank of Oconomowoc Oconomowoc, Wisconsin*	FR - 3-20-95 NP - **
Y-2	Old Second Bancorp, Inc. Aurora, Illinois Bank of Sugar Grove Sugar Grove, Illinois*	FR - 3-17-95 NP - **
CoC-HC	Jefferson County Bancorp, Inc. Jefferson, Wisconsin Robert L. Martin and Beverly S. Martin	FR - ** NP - **
Y-2	Ida Grove Bancshares, Inc. Ida Grove, Iowa American National Bank Holstein, Iowa* (in organization)	FR - 2-13-95 NP - 1-29-95

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	First Chicago Corporation Chicago, Illinois First Chicago Capital Markets, Inc. Chicago, Illinois	FR - 2-21-95
4(c)(8)	Whitewater Bancorp, Inc. Whitewater, Wisconsin to purchase loan participations and make direct loans	FR - 2-22-95
4(c)(8)	First Mutual Bancorp, Inc. Decatur, Illinois making a loan to the ESOP to purchase stock of First Mutual Bank S.B.	FR - 3-1-95
4(c)(8)	Quad City Holdings, Inc. Bettendorf, Iowa Quad City Bancard, Inc. Bettendorf, Iowa	FR - 3-7-95
4(c)(8)	Marshall & Ilsley Corporation Milwaukee, Wisconsin Newco Milwaukee, Wisconsin and to engage in additional data processing & data transmission activities	FR - 3-8-95
4(c)(8)	Ogle County Bancshares, Inc. Rochelle, Illinois to continue to engage in lending activities	FR - **
4(c)(8)	Castle Banc Group, Inc. DeKalb, Illinois Premier Home Financing, Inc. Oak Brook, Illinois	FR - **

Federal Reserve Bank of Chicago

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

Type Application

None

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 February 24, 1995. 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>
-Peoples Bank & Trust Co. Highway 101 North P.O. Box 168 Sunman Indiana 47041-0168 (812) 623-2237	11/28/94	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING FEBRUARY 24, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application **End of Comment Period**

None.

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

Application **End of Comment Period**

*Section 3(a)(3) application by Chambers Bancshares,
Inc., Danville, Arkansas, to acquire Bank of Atkins,
Atkins, Arkansas Newspaper: 3/20/95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application **End of Comment Period**

None.

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

Application **End of Comment Period**

None.

*This application is subject to CRA.

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

AVAILABILITY OF CRA PUBLIC DISCLOSURES

Identification of Ratings:

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

FOR THE WEEK ENDING February 24, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

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

Application

State Bank of Ewen, Ewen,
MT, to establish a de novo
branch in Berglund, MI

Comment Period
Ending Date

March 17, 1995

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Application

Guaranty Development Company,
Livingston, MT, to acquire 100%
of the American Bank (Whitefish),
Whitefish, MT

Comment Period
Ending Date

Not yet available

*Subject to CRA

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

Application

NONE.

Comment Period
Ending Date

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

Application

NONE.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending February 24, 1995

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.

BANK(S) EXAMINED	DATE OF EXAMINATION	CRA RATING
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NONE.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Community Bank and Trust, Neosho, Missouri, for prior approval to merge with State Bank of Seneca, Seneca, Missouri, and to establish a branch facility in Joplin, Missouri.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Community Bancshares, Inc., Neosho, Missouri, for prior approval to acquire 100 percent of the voting shares of State Bank of Seneca, Seneca, Missouri.*	Not Available
Phillip Ray and Connie Lea Key, both of Sulphur, Oklahoma, for prior approval to acquire an additional 58.55 percent of the voting shares of Sulphur Community Bancshares, Inc., Sulphur, Oklahoma.	March 13, 1995
Commerce Bancshares, Inc., and its wholly owned subsidiary, CBI-Illinois, both of Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of Chillicothe State Bancorp, Inc., Chillicothe, Illinois.*	March 23, 1995

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

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

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

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.

Federal Reserve Bank of Kansas City

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
None.			

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 20, 1995

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

None.

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 FEBRUARY 20, 1995

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to Improve record of meeting community credit needs.

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

Substantial Noncompliance in meeting community credit needs.

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

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 2/24/95

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Westamerica Bank, San Rafael, California, to merge with CapitolBank, Sacramento, California. *	<u>Newspaper:</u> 3/16/95
WSB Bancorp, Bellingham, Washington, to become a bank holding company by acquiring Watcom State Bank, Bellingham, Washington. *	<u>Newspaper:</u> 3/03/95

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

None

Section III - Applications Subject to Federal Register Only

None

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

None

* Subject to CRA.

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

Week ending 2/24/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending February 24, 1995. 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			

*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.