ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 12
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending March 25, 1995

## ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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### ADVISORY COUNCILS

Consumer Advisory Council.
Convened, March 23, 1995.

### BANKS, FOREIGN

Standard Bank of South Africa Limited, Johannesburg, South Africa -- to establish a representative office in New York, New York.
Approved, March 22, 1995.

### REGULATIONS AND POLICIES

"Mutual Funds: Understand the Risks" -- Federal Reserve to begin a nationwide education campaign about the sale of mutual funds and annuities at banks.
Announced, March 20, 1995.

Federal Open Market Committee -- availability to the public of transcripts of eight meetings and six telephone conference calls held during 1989.
Announced, March 21, 1995.

Internal appeals process -- guidelines for institutions wishing to appeal an adverse material supervisory determination (Docket R-0867).
Approved, March 22, 1995.

Regulation Y -- request for public comment on proposed amendment concerning "no control" determinations under the Bank Holding Company Act (Docket R-0872).
Approved, March 22, 1995.

Regulation Z -- report to Congress on right of rescission.
Approved, March 22, 1995.

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**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**

| | |
|---|---|
| Chicago | Bank of Illinois in Normal, Normal, Illinois -- to establish a branch at 502 North Prospect Road.<br>Approved, March 22, 1995. |
| Cleveland | Fifth Third Bank of Columbus, Columbus, Ohio -- to establish a CBCT facility at the Ohio State University Fawcett Center.<br>Approved, March 22, 1995. |
| Minneapolis | First American Bank Valley, Grand Forks, North Dakota -- to establish a branch at 200 Riverboat Road.<br>Approved, March 22, 1995. |
| Philadelphia | First Commercial Bank, Philadelphia, Pennsylvania -- to establish a branch at 6908-10 Market Street, Upper Darby, Pennsylvania.<br>Approved, March 21, 1995. |
| San Francisco | Oregon Pacific Banking Company, Florence, Oregon -- to establish a branch in the Safeway Grocery Store at 700 Highway 101.<br>Approved, March 24, 1995. |
| Richmond | Peninsula Trust Bank, Incorporated, Gloucester, Virginia -- to establish a branch at 832 Newport Square Shopping Center, Newport News, Virginia.<br>Approved, March 24, 1995. |
| Chicago | Quad City Bank and Trust Company, Bettendorf, Iowa -- to establish a branch at 4540 Brady Street, Davenport, Iowa.<br>Approved, March 24, 1995. |
| Minneapolis | State Bank of Ewen, Ewen, Michigan -- to establish a branch in Bergland, Michigan.<br>Approved, March 24, 1995. |

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

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**BANK HOLDING COMPANIES**

| | |
|---|---|
| Chicago | Capital Bancorp, Ltd., Lansing, Michigan -- to acquire Grand Haven Bank, Grand Haven, Michigan. Approved, March 22, 1995. |
| Chicago | Castle BancGroup, Inc., DeKalb, Illinois -- to acquire the assets of Premier Home Financing, Inc., Oak Brook, Illinois. Approved, March 23, 1995. |
| Director, BS&R | Fort Wayne National Corporation, Fort Wayne, Indiana -- request for relief from certain commitments. Granted, March 20, 1995. |
| Minneapolis | Frandsen Financial Corporation, Forest Lake, Minnesota -- to acquire Minnesota Banc Holding Company, Plymouth, Minnesota. Approved, March 24, 1995. |
| St. Louis | Gainesville Bancshares, Inc., Gainesville, Missouri -- to acquire Douglas County Bancshares, Inc., Ava, Missouri, and Douglas County National Bank. Approved, March 22, 1995 |
| Dallas | Gulf Southwest Bancorp, Inc., Houston, Texas, and Gulf Southwest Nevada Bancorp, Inc., Reno, Nevada -- to acquire Texas Gulf Coast Bancorp, Inc , Houston, Texas; First Bank Mainland, La Marque, Texas; First Bank Pearland, Pearland, Texas: and Texas City Bank, Texas City, Texas. Approved, March 24, 1995. |
| Richmond | Harrison Bankshares, Inc , Lost Creek, West Virginia -- to organize Harrison Mortgages, Inc., and engage in originating mortgage loans to be sold on the secondary market. Approved, March 22, 1995. |
| Minneapolis | Kootenai Bancorp, Inc., Libby, Montana -- to acquire First National Bank of Montana, Butte, Montana. Approved, March 21, 1995 |
| Kansas City | Overland Bancorp, Inc., Belton, Missouri -- to acquire shares of Bank of Belton. Approved, March 20, 1995 |

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

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**BANK HOLDING COMPANIES**

| | |
|---|---|
| GC | Park National Corporation, Newark, Ohio -- request that J. Gilbert Reese be permitted to continue to serve as a management official at the corporation and The Park National Bank while serving as a management official at First Federal Savings and Loan Association of Newark.<br>Granted, March 23, 1995. |

**BANK MERGERS**

| | |
|---|---|
| San Francisco | Bank of San Ramon Valley, San Ramon, California -- to acquire certain assets and assume certain deposit liabilities of a branch of Alameda First National Bank, Alameda, California, at 12111 Alcosta Boulevard, San Ramon, California, and to establish a branch at that location.<br>Approved, March 22, 1995. |
| San Francisco | Commercial Bank of Fremont, Fremont, California -- to acquire certain assets and assume certain deposit liabilities of two branches of Alameda First National Bank, Alameda, California, at 4501 Eggers Drive and 40015 Mission Boulevard, Fremont, California, and to establish branches at those locations.<br>Approved, March 22, 1995. |
| San Francisco | Concord Commercial Bank, Concord, California -- to acquire certain assets and assume certain deposit liabilities of a branch of Alameda First National Bank, Alameda, California, at 6443 Clayton Road, Concord, California, and to establish a branch at that location.<br>Approved, March 22, 1995. |
| Richmond | Premier Bank - North, Haysi, Virginia -- to acquire the assets and assume the deposit liabilities of the Coeburn and Big Stone Gap, Virginia, branches of NationsBank, N.A., Richmond, Virginia.<br>Approved, March 23, 1995. |

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

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**BANKS, STATE MEMBER**

| | |
|---|---|
| Chicago | Central State Bank, Muscatine, Iowa -- payment of a dividend.<br>Approved, March 21, 1995. |

**CAPITAL STOCK**

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|---|---|
| Kansas City | Union State Bancshares, Inc., Clinton, Missouri -- redemption of shares.<br>Approved, March 21, 1995. |

**CHANGE IN BANK CONTROL**

| | |
|---|---|
| Dallas | First Burkburnett Bancshares, Inc., Burkburnett, Texas -- change in bank control.<br>Permitted, March 24, 1995. |
| Minneapolis | Milan Agency, Inc., Milan, Minnesota -- change in bank control.<br>Returned, March 22, 1995. |

**COMPETITIVE FACTORS REPORTS**

| | |
|---|---|
| Chicago | Ackley State Bank, Ackley, Iowa, proposed purchase of certain assets and assumption of the deposit liabilities of the Ackley branch of First Bank, FSB, Fargo, North Dakota -- report on competitive factors.<br>Submitted, March 23, 1995. |
| Atlanta | American Savings Bank, F.S.B., Miami, Florida, proposed merger with First Union National Bank of Florida, Jacksonville, Florida -- report on competitive factors.<br>Submitted, March 22, 1995. |
| New York | Chase Manhattan Bank, N.A., New York, New York, proposed merger with Chase Savings Bank, -- report on competitive factors.<br>Submitted, March 21, 1995. |
| New York | Chase Savings Bank, New York, New York, proposed merger with The Chase Manhattan Bank of Connecticut, N.A., Bridgeport, Connecticut -- report on competitive factors.<br>Submitted, March 21, 1995. |

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

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**COMPETITIVE FACTORS REPORTS**

| | |
|---|---|
| Chicago | Citizens Bank, FSB, Normal, Illinois, proposed merger with Faribury Federal Savings and Loan Association, Fairbury, Illinois -- report on competitive factors.<br>Submitted, March 23, 1995. |
| Atlanta | Coral Gables Federal Savings and Loan Association, Coral Gables, Florida, proposed merger with First Union National Bank of Florida, Jacksonville, Florida -- report on competitive factors.<br>Submitted, March 22, 1995. |
| Atlanta | First Bank, Wadley, Alabama, proposed merger with Randolph Bancshares, Inc. -- report on competitive factors.<br>Submitted, March 20, 1995. |
| Dallas | First National Bank, Athens, Texas, proposed purchase of the assets and assumption of the liabilities of two branches of Bank One, Texas, N.A., Dallas, Texas, located in Athens and Canton, Texas -- report on competitive factors.<br>Submitted, March 20, 1995. |
| Richmond | First National Bank, Orangeburg, South Carolina, proposed purchase of certain assets and assumption of the liabilities of two Walterboro, South Carolina, branches of NationsBank, N.A. (Carolinas), Charlotte, North Carolina -- report on competitive factors.<br>Submitted, March 21, 1995. |
| St. Louis | First National Bank of Effingham, Effingham, Illinois, proposed merger with The Harrisburg National Bank, Harrisburg, Illinois -- report on competitive factors.<br>Submitted, March 21, 1995. |
| Minneapolis | First State Bank, FSB, Beresford, South Dakota, proposed acquisition of the Flandreau, South Dakota, branch of First Bank, FSB, Fargo, North Dakota -- report on competitive factors.<br>Submitted, March 21, 1995. |

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

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**COMPETITIVE FACTORS REPORTS**

| | |
|---|---|
| Chicago | Firstar Bank Quad Cities, N.A., Davenport, Iowa, proposed merger with Firstar Bank Davenport, N.A. -- report on competitive factors.<br>Submitted, March 21, 1995. |
| Chicago | Grand Haven Bank, Grand Haven, Michigan, proposed purchase of assets and assumption of liabilities of the Grand Haven branch of Paragon Bank & Trust, Holland, Michigan -- report on competitive factors.<br>Submitted, March 22, 1995. |
| Richmond | Jefferson National Bank, Charlottesville, Virginia, proposed purchase of certain assets and assumption of certain liabilities of the Waynesboro, Virginia, branch of First Union National Bank of Virginia, Roanoke, Virginia -- report on competitive factors.<br>Submitted, March 21, 1995. |
| Boston | Kennebec Savings Bank, Augusta, Maine, proposed merger with Waterville Savings and Loan Association, Waterville, Maine -- report on competitive factors.<br>Submitted, March 24, 1995. |
| Kansas City | Lakewood State Bank, Lakewood, Colorado, proposed merger with Thirty Second Avenue Corporation -- report on competitive factors.<br>Submitted, March 24, 1995. |
| Chicago | Northwest Federal Savings Bank, Spencer, Iowa, proposed purchase of the assets and assumption of the liabilities of the Belmond, Charles City, Lake Mills, and Osage, Iowa, branches of First Bank, FSB, Fargo, North Dakota -- report on competitive factors.<br>Submitted, March 24, 1995. |
| Kansas City | Norwest Bank Colorado, N.A., Denver, Colorado, proposed merger with First National Bank of Parker, Parker, Colorado -- report on competitive factors.<br>Submitted, March 22, 1995. |

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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 | Railroad Savings Bank, FSB, Wichita, Kansas, proposed acquisition of seven branches of First Bank, FSB, Fargo, North Dakota -- report on competitive factors.<br>Submitted, March 20, 1995. |
| Boston | Savings Bank of Manchester, Manshester, Connecticut, proposed acquisition of assets and assumption of certain liabilities of two branches of Centerbank, Waterbury, Connecticut -- report on competitive factors.<br>Submitted, March 24, 1995. |
| San Francisco | Washington Federal Savings and Loan Association, Seattle, Washington, proposed purchase of assets and assumption of liabilities of West Coast Mutual Savings Bank, Centralia, Washington -- report on competitive factors.<br>Submitted, March 24, 1995. |
| Kansas City | Western Bank, Gallup, New Mexico, proposed merger with Western Bank, Farmington, New Mexico -- report on competitive factors.<br>Submitted, March 21, 1995. |

**EXTENSIONS OF TIME**

| | |
|---|---|
| Chicago | Bank of Montreal, Toronto, Canada, and Bankmont Financial Corp., New York, New York -- extension to retain certain subsidiaries.<br>Granted, March 22, 1995. |
| San Francisco | BankAmerica Corporation, San Francisco, California -- extension to divest certain stock.<br>Granted, March 22, 1995. |
| Cleveland | Community First BancShares, Inc., Forest, Ohio -- extension to July 5, 1995, to acquire Community First Bank, N.A.<br>Granted, March 23, 1995. |
| San Francisco | Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan -- extension to divest certain property.<br>Granted, March 22, 1995. |

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

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**EXTENSIONS OF TIME**

| | |
|---|---|
| Richmond | First Community Bank, Inc., Princeton, New Jersey -- extension to June 22, 1995, to merge with Ameribank, Inc., Welch, West Virginia. Granted, March 21, 1995. |
| Minneapolis | First Interstate Bank of Commerce, Billings, Montana -- extension to May 12, 1995, to merge with First Citizens Bank of Bozeman, Bozeman, Montana. Granted, March 22, 1995. |
| Richmond | NationsBank, N.A. (Carolinas), Charlotte, North Carolina -- extension to October 8, 1995, to establish a branch in Hong Kong. Granted, March 23, 1995. |
| Richmond | NationsBank Corporation, Charlotte, North Carolina -- extension to June 26, 1995, for NationsBanc-CRT Energy (UK), Ltd., London, England, to engage in certain futures commission merchant activities. Granted, March 21, 1995. |
| Atlanta | Smyrna Bank and Trust Co., Smyrna, Georgia -- extension to June 6, 1995, to establish a branch facility at 1755 Powder Springs Road, Marietta, Georgia. Granted, March 23, 1995. |

**MEMBERSHIP**

| | |
|---|---|
| New York | Interchange State Bank, Saddle Brook, New Jersey -- to become a member of the Federal Reserve System. Approved, March 22, 1995. |

**RESERVE BANK OPERATIONS**

| | |
|---|---|
| Director, FRBO | Federal Reserve Bank of Richmond -- to acquire reader/sorters and related microfilmer equipment. Approved, March 20, 1995. |
| Director, FRBO | Federal Reserve Bank of St. Louis -- to acquire check image equipment and software. Approved, March 20, 1995. |

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**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

F&M Bancorp, Frederick, Maryland -- request that H. Deets Warfield, Jr., be permitted to continue to serve as a management official at F&M Bancorp and Farmers and Mechanics National Bank while serving as a management official at First Citizens Financial Corporation and Citizens Savings Bank F.S.B., Silver Spring, Maryland.
Granted, March 17, 1995.

Fourth First Bancorp, Huntingburg, Indiana -- request that Edgar Mulzer be permitted to continue to serve as a management official at Fourth First Bancorp and First Bank of Huntingburg while serving as a management official at Lincolnland Bank, Dale, Indiana.
Granted, March 17, 1995.

Mulvane Bankshares, Inc., Mulvane, Kansas -- request that Frank Carson, Jr., be permitted to continue to serve as a management official at Mulvane Bankshares and Mulvane State Bank while serving as a management official at Intrust Financial Corporation and Intrust Bank, N.A., Wichita, Kansas.
Granted, March 17, 1995.

TransWorld Bancorp, Sherman Oaks, California -- request that Louis J. Galen be permitted to continue to serve as a management official at TransWorld Bancorp and TransWorld Bank while serving as a management official at Golden West Financial Corporation and World Savings and Loan Association, Oakland, California.
Granted, March 17, 1995.

Trustmark Corporation, Jackson, Mississippi -- request that Frank R. Day and T. H. Kendall, III, be permitted to continue to serve as management officials at Trustmark Corporation and Trustmark National Bank while serving as management officials at other affiliated institutions.
Granted, March 17, 1995.

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ADDITIONS AND CORRECTIONS

## ACTIONS TAKEN BY THE BOARD OF GOVERNORS

### REGULATIONS AND POLICIES

Regulation L -- extension of certain grandfathered management interlocks until November 10, 1998, and delegation of authority to the General Counsel to approve such requests.
Approved, March 17, 1995.

ADDITIONS AND CORRECTIONS

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

### BANK BRANCHES, DOMESTIC

| | |
|---|---|
| Cleveland | Commerce Exchange Bank, Beachwood, Ohio -- to establish a CBCT facility at the Beachwood Place Mall.<br>Approved, March 14, 1995. |

### CHANGE IN BANK CONTROL

| | |
|---|---|
| Chicago | Rudolph Bancshares, Inc., Rudolph, Wisconsin -- change in bank control.<br>Returned, March 16, 1995. |

### COMPETITIVE FACTORS REPORTS

| | |
|---|---|
| Kansas City | Harlan County, Alma, Nebraska, proposed merger with York State Bank and Trust Company, York, Nebraska -- report on competitive factors.<br>Submitted, March 16, 1995. |
| Secretary | Savings Bank of Mendocino County, Ukiah, California, proposed acquisition of the Ukiah branch of U.S. Bank of California, Sacramento, California -- report on competitive factors.<br>Submitted, March 16, 1995. |

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# 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** |
|---|---|---|
| Fleet Bank - NH<br>One Indian Head Plaza<br>Nashua, New Hampshire 03060<br>Phone: (603) 594-5000 | 8/8/94 | "O" |
| Fleet Bank of Maine<br>One City Center<br>Portland, Maine 04104<br>Phone: (207) 874-5000 | 8/8/94 | "O" |

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

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Federal Reserve Bank of New York

Comment Period
Ending Date

## SECTION I

### Applications Subject to Newspaper Notice Only

The HongKong and Shanghai Banking Corporation Limited, Hong Kong, to establish a representative office in Dallas, Texas. N/A

## SECTION II

### Applications Subject to Both Newspaper and Federal Register Notice

The Chase Manhattan Corporation, New York, New York, (1) to merge with U.S. Trust Corporation, New York, New York ("USTC"), and thereby to acquire USTC's wholly-owned subsidiary, United States Trust Company of New York, New York, New York; and (2) to acquire: (i) USTC's wholly-owned direct subsidiaries, Mutual Funds Services Company, Boston, Massachusetts, and U.S. Trust Company of Wyoming, Cody, Wyoming, and (ii) certain assets and liabilities associated with certain custodial relationships from the U.S. Trust Company of California, N.A., Los Angeles, California. 1/ 4/23/95 3/

## SECTION III

### Nonbanking Applications (subject to Federal Register Notice Only)

National Bank of Greece, Athens, Greece ("Applicant"), to continue to engage, through Applicant's wholly-owned subsidiary, Worthington Limited Partnership, New York, New York, in (i) making and servicing loans, and (ii) leasing activities, consistent with Sections 225.25(b)(1) and (5) of Regulation Y, respectively. N/A

## SECTION IV

### Applications Not Involving Public Comment

None.

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1/ Subject to the provisions of the Community Reinvestment Act.

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## 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 an 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 March 24, 1995

| NAME OF BANK | RATING | EXAMINATION DATE |
|---|---|---|
| First State Bank<br>3 Main Street<br>Canisteo, New York 14719 | Outstanding | November 7, 1994 |

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 Availables

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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.**

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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 March 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.

| Bank/Location | Examination Date | CRA Rating |
|---|---|---|
| NONE | | |

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FEDERAL RESERVE BANK
OF CLEVELAND
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# APPLICATIONS BULLETIN
**(For the week ending March 25, 1995)**

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

| | |
|---|---|
| Received application from Dime Bank, Marietta, Ohio, on March 8, 1995, of its intent to establish a mobile branch which will transact branching activities in the Washington County, Ohio, area. | * Not Yet Known # |
| Received application from Ohio Heritage Bank, Coshocton, Ohio, on March 8, 1995, requesting permission to become a member of the Federal Reserve System. | * April 6, 1995 |
| Received application from Apollo Trust Company, Apollo, Pennsylvania, on March 21, 1995, requesting permission to become a member of the Federal Reserve System. | * Not Yet Known # |
| Received notification from Fifth Third Bank of Southern Ohio, Hillsboro, Ohio, on March 17, 1995, of its intent to establish a branch facility at 324 Chillicothe Street, Portsmouth, Ohio. | * April 24, 1995 |
| Received notification from The Provident Bank of Ohio, Cincinnati, Ohio, on March 23, 1995, of its intent to establish a branch facility at 6005 Kenwood Road, Cincinnati, Ohio. | * April 11, 1995 |
| Received notification from Fifth Third Bank, Cincinnati, Ohio, on March 14, 1995, of its intent to establish branch facilities at 1825 Snow Road, Parma, Ohio, and 857 Graham Road, Stow, Ohio. | * Not Yet Known # |

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

| | |
|---|---|
| Received application from First Financial Bancorp, Hamilton, Ohio, on March 14, 1995, to acquire Peoples Bank and Trust Company, Sunman, Indiana, pursuant to Section 3 of the Bank Holding Company Act. | *F: April 14, 1995 |

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* - Subject to CRA
N - Newspaper Comment Period
F - Federal Register Comment Period
# - Expected to End 30 Days from Date of Receipt

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| | |
|---|---|
| Received application from Pikeville National Corporation and Pikeville Acquisition Corp., both of Pikeville, Kentucky, on March 24, 1995, to acquire Woodford Bancorp, Inc., Versailles, Kentucky, pursuant to Section 3 of the Bank Holding Company Act. | * Not Yet Known # |

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

| | |
|---|---|
| Received Section 4(c)(8) notice from KeyCorp, Cleveland, Ohio, and Key Bancshares of Wyoming, Cheyene, Wyoming, of their intent to engage in mortgage and consumer lending activities through a not-yet named subsidiary, pursuant to Section 225.25(b)(1) of Regulation Y. | 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 30 Days from Date of Receipt

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## AVAILABILITY OF CRA PUBLIC EVALUATIONS
(March 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 March 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**

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## Federal Reserve Bank of Richmond

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

| Application | Comment Period Ending Date |
|---|---|
| Haywood Bancshares, Inc., Waynesville, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Haywood Savings Bank, Inc., SSB, Waynesville, North Carolina.* | 3-28-95 |

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

| Application | Comment Period Ending Date |
|---|---|
| James River Bankshares, Inc., Suffolk, Virginia, to become a bank holding company through the acquisitions of 100% of the voting shares of Bank of Suffolk, Suffolk, Virginia, and The Bank of Waverly, Waverly, Virginia.* | 4-20-95** |
| First Community Corporation, Columbia, South Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of First Community Bank, Lexington, South Carolina (an organizing bank).* | 4-22-95 |

### Section III - Applications Subject to Federal Register Notice

| Application | Comment Period Ending Date |
|---|---|
| C & F Financial Corporation, West Point, Virginia, to engage *de novo* in providing securities brokerage services through a subsidiary to be known as C & F Investment Services, Inc., West Point, Virginia. | 4-7-95** |

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

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

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

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**Federal Reserve Bank of Richmond**

Availability of CRA Public Evaluations

Week ending March 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.

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

### Section 1 - Applications Subject to Newspaper Notice Only

| Application | Comment Period Ending Date |
|---|---|

None.

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

| Application | Comment Period Ending Date |
|---|---|

Childersburg Bancorporation — Not yet available*
Childersburg, Alabama
Change in control notice by Herbert Marvin Barnard Eula Tabor Brooks, Otha Wilson Cole, Mildred Louise Olszewski, John Vickers, Jr., and Kenneth Dean Willis, to collectively acquire 48.8 percent of outstanding common stock of Childersburg Bancorporation, Inc., Childersburg, Alabama.

FirstBancorp, Inc. — 04-14-95*
Marathon, Florida — Federal Register
To acquire Gulf Coast National Bank, Naples, Florida (in organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.

First National Bancorp — 04-06-95*
Gainesville, Georgia — Newspaper
To merge with FF Bancorp, Inc., New Smyrna Beach, Florida, and thereby directly acquire its bank holding company subsidiary, Key Bancshares, Inc., Tampa, Florida, and its bank subsidiary, The Key Bank of Florida, Tampa, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.

First National Bancorp — 04-06-95*
Gainesville, Georgia — Newspaper
To acquire FF Bancorp, Inc., New Smyrna Beach, Florida, and thereby acquire its subsidiaries, First Federal Savings Bank of New Smyrna, New Smyrna Beach, Florida, and First Federal Savings Bank of Citrus County, Inverness, Florida, pursuant to Section 225.25(b)(9) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

*Subject to the provisions of the Community Reinvestment Act.

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

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

| Application | Comment Period Ending Date |
|---|---|
| Wayne Bancorp, Inc.<br>Jesup, Georgia | 03-28-95* |

Change in control notice by John Ashley Dukes, to acquire an additional .03 percent of the outstanding shares of Wayne Bancorp, Inc., Jesup, Georgia. Total ownership will equal 10.02 percent

### Section 3 - Applications Subject to Federal Register Only

| Application | Comment Period Ending Date |
|---|---|
| Central and Southern Holding Company<br>Milledgeville, Georgia | 04-12-95* |

To acquire 5.71 percent of Nova Financial Corporation, Atlanta, Georgia, and engage in data processing activities, pursuant to Sections 4(c)(8) of the Bank Holding Company Act and 225.25(b)(7) of Regulation Y.

| | |
|---|---|
| Union Bancshares of Campbell County, Inc.<br>Jellico, Tennessee | 04-12-95 |

After-the-fact notice to retain 6.1 percent of the outstanding shares of Gem City Development Corporation, Jellico, Tennessee, pursuant to Sections 4(c)(8) of the Bank Holding Company Act and 225.25(b)(6) of Regulation Y.

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

Application

None.

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Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending March 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.

| xamination Bank | Rating | Date |
|---|---|---|

None.

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Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper Notice Only

| Type | Application | Comment Period Ending Date |
|---|---|---|
| Branch | Old Kent Bank(formerly Old Kent Bank & Trust Company)<br>Grand Rapids, Michigan<br>248 Culver<br>Saugatuck, Michigan | N - 4-1-95 |
| Merger/Branch | Bank of Oakfield<br>Oakfield, Wisconsin<br>Van Dyne branch of M&I Central State Bank<br>Ripon, Wisconsin | N - ** |
| Branch | Comerica Bank<br>Detroit, Michigan<br>4225 Breton Road, S.E.<br>Grand Rapids, Michigan | N - 4-4-95 |
| EFT | Isabella Bank and Trust<br>Mount Pleasant, Michigan<br>Wal-Mart Store, 4208 E. Bluegrass Road<br>Mount Pleasant, Michigan | N - ** |
| Membership | First Evanston Bank & Trust Co.<br>Evanston, Illinois<br>to become a member of the Federal Reserve System | NP - ** |
| Branch | DeMotte State Bank<br>DeMotte, Indiana<br>1501 South Heaton<br>Knox, Indiana | NP - 4-28-95 |

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

| Type | Application | Comment Period Ending Date |
|---|---|---|
| CoC-HC | Jefferson County Bancorp, Inc.<br>Jefferson, Wisconsin<br>Robert L. Martin and Beverly S. Martin | FR - 3-20-95<br>NP - ** |
| Y-1 | Oconomowoc Bancshares, Inc.<br>Oconomowoc, Wisconsin<br>First Bank of Oconomowoc<br>Oconomowoc, Wisconsin* | FR - 3-20-95<br>NP - 3-17-95 |
| Y-2 | Greatbanc, Inc.<br>Aurora, Illinois<br>Greatbank<br>Algonquin, Illinois* | FR - 4-7-95<br>NP - 4-16-95 |
| CoC-HC | Heritage Community Bancorporation, Inc.<br>Glenwood, Illinois (formerly Riverdale Bancorporation, Inc.)<br>John M. Saphir | FR - 3-21-95<br>NP - 3-19-95 |
| Y-2 | Citizens Financial Corporation Employee Stock Ownership Plan<br>Fort Atkinson, Wisconsin<br>Citizens Financial Corporation<br>Fort Atkinson, Wisconsin<br>Citizens State Bank<br>Fort Atkinson, Wisconsin* | FR - 3-31-95<br>NP - 3-30-95 |
| CoC-HC | Rudolph Bancshares, Inc.<br>Rudolph, Wisconsin<br>James R. Judd | FR - 4-5-95<br>NP - ** |
| Y-2 | Norton Capital Corporation<br>Morris, Illinois<br>Sheridan Bancorp, Inc.<br>Morris, Illinois<br>Sheridan State Bank<br>Sheridan, Illinois* | FR - 4-7-95<br>NP - 4-15-95 |
| Y-1 | First Mutual Bancorp, Inc.<br>Decatur, Illinois<br>First Mutual Bank, F.S.B.<br>Decatur, Illinois* | FR - 2-3-95<br>NP - 3-20-95 |
| Y-1 | PSB Holdings, Inc.<br>Wausau, Wisconsin<br>Peoples State Bank<br>Wausau, Wisconsin* | FR - **<br>NP - 3-22-95 |

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

Continued

| Type | Application | Comment P eriod Ending Date |
|---|---|---|
| Y-1 | New Central Illinois Financial Co., Inc.<br>Champaign, Illinois<br>BankIllinois Financial Corporation<br>Champaign, Illinois<br>BankIllinois<br>Champaign, Illinois<br>Central Illinois Financial Corporation<br>Champaign, Illinois<br>Champaign National Bank<br>Champaign, Illinois* | FR - 4-10-95<br>NP - ** |
| Y-1 | Sword Limited Partnership 1994<br>Horicon, Wisconsin<br>Sword Financial Corporation<br>Horicon, Wisconsin<br>Horicon State Bank<br>Horicon, Wisconsin* | FR - 4-14-95<br>NP - ** |
| Y-1 | BB&T Bancshares Corp.<br>Bloomingdale, Illinois<br>Bloomingdale Bank and Trust<br>Bloomingdale, Illinois* | FR - 4-14-95<br>NP - 4-8-95 |
| Y-1 | First Evanston Bancorp<br>Evanston, Illinois<br>First Evanton Bank & Trust Company<br>Evanston, Illinois (in organization)* | FR - **<br>NP- ** |
| Y-2 | Heartland Financial USA, Inc.<br>Dubuque, Iowa<br>Riverside Community Bank<br>Rockford, Illinois (in organization)* | FR - 4-21-95<br>NP - ** |
| Y-1 | Milton Bancshares, Inc.<br>Milton, Wisconsin<br>Bank of Milton<br>Milton, Wisconsin* | FR - **<br>NP - ** |
| Y-2 | Northern Trust Corporation<br>Chicago, Illinois<br>Tanglewood Bancshares, Inc.<br>Houston, Texas<br>Tanglewood Merger Company<br>Dallas, Texas<br>Tanglewood Bank, National Association<br>Houston, Texas* | FR - **<br>NP - ** |

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

Continued

| Type | Application | Comment P eriod Ending Date |
|---|---|---|
| Y-1 | Suburban Illinois Bancorp, Inc.<br>Elmhurst, Illinois<br>Suburban Bank of Elmhurst<br>Elmhurst, Illinois* | FR - **<br>NP - ** |
| Y-1 | S.B.C.P. Bancorp, Inc.<br>Cross Plains, Wisconsin<br>State Bank of Cross Plains<br>Cross Plains, Wisconsin* | FR - **<br>NP - ** |

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Section III - Applications Subject to Federal Register Notice Only

| Type | Application | Comment Period Ending Date |
|---|---|---|
| 4(c)(8) | NBD Bancorp, Inc.<br>Detroit, Michigan<br>Deerbank Corporation<br>Deerfield, Illinois<br>Deerfield Federal Savings & Loan Association<br>Deerfield, Illinois | FR - 3-21-95<br>NP - 4-3-95 |
| 4(c)(8) | NBD Bancorp, Inc.<br>Detroit, Michigan<br>Northern Illinois Financial Service Corp<br>Deerfield, Illinois | FR - 3-21-95<br>NP - 4-3-95 |
| 4(c)(8) | NBD Illinois, Inc.<br>Park Ridge, Illinois<br>Deerbank Corporation<br>Deerfield, Illinois<br>Deerfield Federal Savings and Loan Association<br>Deerfield, Illinois | FR - 3-21-95<br>NP - 4-3-95 |
| 4(c)(8) | NBD Illinois, Inc.<br>Park Ridge, Illinois<br>Northern Illinois Financial Service Corporation<br>Deerfield, Illinois | FR - 3-21-95<br>NP - 4-3-95 |
| 4(c)(8) | Sidell Bancorp, Inc.<br>Sidell, Illinois<br>to purchase their subsidiary's overline loans | FR - 3-20-95 |
| 4(c)(8) | Larch Bancorporation, Inc.<br>Larchwood, Iowa<br>to engage in general insurance agency activities | FR - 3-27-95 |
| 4(c)(8) | Associated Banc-Corp<br>Green Bay, Wisconsin<br>to engage in riskless principal thru its subsidiary, Associated Investment Services, Inc., Green Bay, Wisconsin | FR - ** |
| 4(c)(8) | Union Bancorporation<br>Defiance, Iowa<br>to engage in making and servicing loans | FR - 3-31-95 |
| 4(c)(8) | First National Company<br>Storm Lake, Iowa<br>to engage in the businees of abstracting | FR - ** |

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Section III - Applications Subject to Federal Register Notice Only

| Type | Application | Comment Period Ending Date |
|---|---|---|
| 4(c)(8) | First Midwest Bancorp, Inc.<br>Naperville, Illinois<br>to engage in making, acquiring or servicing of loans or other extensions of credit for the company's account or for the account of others | FR - ** |
| 4(c)(8) | Union-Calhoun Investments, LTD<br>Rockwell City, Iowa<br>to acquire the assets of Keith Insurance and thereby engage in general insurance agency | FR - ** |

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

| Type | Application |
|---|---|
| RoS | Sheridan Bancorp, Inc.<br>Morris, Illinois<br>to repurchase 103 (47.03%) of its issued and outstanding shares of stock |
| RoS | First Waukegan Corporation<br>Glenview, Illinois<br>to purchase & redeem up to 313,794 shares (49.7%)of its issued & outstanding common stock |

N - Newspaper
FR - Federal Register
* - Subject to Provisions of Community Reinvestment Act
** - Not available at this time

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## 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 March 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.

| BANK NAME/LOCATION | EXAMINATION DATE | RATINGS |
|---|---|---|
| -Community Bank of Elmhurst<br>330 West Butterfield Road<br>Elmhurst, Illinois 60126<br>(708) 782-1234 | 12/13/94 | S |

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# Federal Reserve Bank of St. Louis

## FOR THE WEEK ENDING MARCH 24, 1995

### SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

| Application | End of Comment Period |
|---|---|
| *Section 3(a)(1) notification by Mid-Missouri Holding Company, Inc., Sullivan, Missouri, to acquire The Bank of Sullivan, Sullivan, Missouri | 3/9/95 |

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

| Application | End of Comment Period |
|---|---|
| *Section 3(a)(1) application by Mountain View Bancshares, Inc., Mountain View, Arkansas, to acquire Bank of Mountain View, Mountain View, Arkansas. | Newspaper: 4/10/95 |
| *Section 4(c)(8) notification by New Era Bancorporation, Inc., Fredericktown, Missouri, to acquire 9.99 percent of St. Francois County Financial Corp., Farmington, Missouri. | Newspaper: 4/15/95 |

### SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

| Application | End of Comment Period |
|---|---|
| Section 4(c)(8) notification by Helena Bancshares, Inc., Helena, Arkansas, to engage de novo in personal property leasing through Helena National Leasing Company, Inc., Memphis, Tennessee. | Not yet available |

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

| Application | End of Comment Period |
|---|---|
| None. | |

*This application is subject to CRA.

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# 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 March 24, 1995

| Name of Bank | Bank Address | Examination Date | Examination Rating |
|---|---|---|---|
| None | | | |
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**FEDERAL RESERVE BANK OF MINNEAPOLIS**
Section I - Applications Subject to
Newspaper Notice Only

| Application | Comment Period Ending Date |
|---|---|
| American Bank, Whitefish, MT, a de novo bank, for prior approval to become a member of the Federal Reserve System | Not yet available |

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

| Application | Comment Period Ending Date |
|---|---|
| Rachel Solsrud, to acquire 100% of the voting shares of Baron Bancshares II, Incorporated, White Bear Lake, MN* | **April 7, 1995 (Federal Register)** |
| Watford City Bancshares, Inc., Watford City, ND, to acquire 100% of the voting shares of the First International Bank & Trust, Scottsdale, AZ, a de novo bank* | **April 13, 1995 (Federal Register)** |
| Windsor Bancshares, Inc., Minneapolis, MN, to acquire 100% of the voting shares of Bank Windsor II, Chisholm, MN* | **April 13, 1995 (Federal Register)** |
| Norwest Corporation, Minneapolis, MN, to acquire 100% of the voting shares of Comfort Bancshares, Inc., Comfort, TX, and thereby indirectly acquire Comfort State Bank, Comfort, TX* | **April 20, 1995 (Federal Register)** |

*Subject to CRA

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

| Application | Comment Period Ending Date |
|---|---|
| First State Bancorp, Inc., La Crosse, WI, to engage de novo in making and servicing loans | April 10, 1995 |

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

Application

NONE.

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

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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 |
|---|---|---|
| The Yellowstone Bank,<br>Laurel, MT<br>12 First Avenue<br>Laurel, MT 59404<br>(406) 628-7451 | December 19, 1994 | Satisfactory |
| Farmers State Bank,<br>Victor, MT<br>103 Main Street<br>Post Office Box 190<br>Victor, MT 59875-0190<br>(406) 642-3431 | December 5, 1994 | Satisfactory |

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## 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 |
|---|---|
| Community Financial Corporation, Topeka, Kansas, for prior approval to become a bank holding company by acquiring 100 percent of the voting shares of Community National Bank (in organization), Topeka, Kansas.* | April 21, 1995 |

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

| APPLICATION | COMMENT PERIOD ENDING DATE |
|---|---|
| First Ainsworth Company, Ainsworth, Nebraska, to engage de novo through its subsidiary First National Agency of Ainsworth, Inc., Ainsworth, Nebraska, in securities brokerage activities. | April 12, 1995 |

## 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:

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**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.

| Bank/Location | Exam Date | CRA Public Date | CRA Rating |
|---|---|---|---|
| First State Bank of Newcastle<br>P.O. Box 910<br>Newcastle, Wyoming 82701-0910 | 12-12-94 | 03-23-95 | Satisfactory |
| First United Bank<br>19201 East Main Street<br>Parker, Colorado 80134 | 12-11-94 | 03-23-95 | Satisfactory |
| Lusk State Bank<br>P.O. Box 1400<br>Lusk, Wyoming 82225-1400 | 11-28-94 | 03-22-95 | Outstanding |
| Centennial Bank<br>13700 East Arapahoe Road<br>Englewood, Colorado 80112 | 12-12-94 | 03-23-95 | Satisfactory |

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| | | | |
|---|---|---|---|
| First State Bank<br>P.O. Box 797<br>Taos, New Mexico 87571-0797 | 12-12-94 | 03-24-95 | Outstanding |

*Application is subject to CRA.

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FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 20, 1995

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

| APPLICATION | NOTICE EXP |
|---|---|
| *Section 9 application by The Bank of Livingston, Livingston, TX, to establish a branch at Hwy. 190 and Old Groveton Rd., Onalaska, TX 77360 | 95/04/11 |

## 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 First Bank, Houston, TX (Previously reported during the week of 3-6-95) | 95/04/11 |
| *Section 3(a)(3) application by Texas Financial Bancorporation, Inc., Minneapolis, MN, to acquire First Colony Bank, The Colony, TX (Previously reported during the week of 3-6-95) | 95/04/11 |
| *Section 3(a)(3) application by First Bancorp, Inc., Denton, TX, to acquire First Colony Bank, The Colony, TX (Previously reported during the week of 3-6-95) | 95/04/11 |
| *Section 3(a)(3) application by First Delaware Bancorp, Inc., Wilmington, DE, to acquire First Colony Bank, The Colony, TX (Previously reported during the week of 3-6-95) | 95/04/11 |
| Change in Control Notice by Otis Truman Arnold, and Anita Ray Arnold, Texarkana, TX, to acquire an interest in New Boston Bancshares, Inc., New Boston, TX | N/A |

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Change in Control Notice by
Richard Lee Brown, Trustee of the M. L.
Rhea Estate, Trustee of the Fred D. Thompson, Jr. Trust,
Trustee of the John A. Thompson Trust, Frederick Dickson
Thompson, Trustee of the Cleaves Rhea Thompson Trust
under Will Louise R. & Floore, Trustee of the Frederick
Dickson Thompson, Jr. Trust under Will Louise R. Floore,
Trustee of the John Andrew Thompson Trust under Will
Louise R. Floore, Frederick Dickson Thompson, Jr., John
Andrew Thompson, Kelly R. Thompson, Executor of the 3
Estates of Jimmie K. Thompson, all located in Fort Worth,
TX, and Cleaves Rhea Thompson, Santa Clara, CA, to acquire an
interest in Texas Security Bancshares, Inc., Fort Worth, TX N/A

*Section 3(a)(3) application by
First Liberty National Bancshares, Inc., Liberty, TX,
to acquire additional shares of First Liberty
National Bank, Liberty, TX 95/04/17

*Section 3(a)(1) application by
FLNB Shares, Inc., Wilmington, DE, to acquire First Liberty
National Bank, Liberty, TX 95/04/17

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

APPLICATION NOTICE EXP

Section 4(c)(8) application by
Brazosport Corporation, Freeport, TX, to acquire First
Commerce Mortgage Corporation, Corpus Christi, TX
(to engage in making, acquiring, or servicing loans for
itself or for others and engage in loan marketing and
advisory services) N/A

## 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.

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## SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS FOR THE WEEK OF MARCH 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.

| Bank | Date of Examination | CRA Rating |
|---|---|---|
| United Texas Bank<br>12222 Merit Drive, Suite 100<br>P.O. Box 515529<br>Dallas, TX 75251-5529 | 94/12/12 | Satisfactory |

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# FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 3/24/95

## Section I - Applications Subject to Newspaper Notice Only

| Application | Comment Period Ending Date |
|---|---|
| Coast Bancorp, Santa Cruz, California, to become a bank holding company by acquiring Coast Commercial Bank, Santa Cruz, California. * | Newspaper: 4/06/95 |
| Sierra Bank of Nevada, Reno, Nevada, to establish a branch at the corner of U.S. 395 and West College Parkway, Carson City, Nevada. * | Newspaper: 4/24/95 |

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

| | |
|---|---|
| James L. Ryan, Orinda, California, to increase his ownership from 8.33 percent to 10.65 percent of BWC Financial Corporation, which owns Bank of Walnut Creek, Walnut Creek, California. * | Newspaper: Not available<br>Fed Reg.: 4/11/95 |

## Section III -Applications Subject to Federal Register Only

| | |
|---|---|
| Professional Bancorp, Santa Monica, California, to engage *de novo* in extending credit directly to certain of its executive officers. | Fed. Reg.: 4/11/95 |

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

None

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* Subject to CRA.

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Week ending 3/24/95

## Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending March 24, 1995. Information about a particular institution's CRA evaluation may be obtained directly from the institution.

| Institution | Location | Examination Date | Rating* |
|---|---|---|---|
| The Sun City Bank | 10032 W. Bell Street<br>Sun City, AZ 85351-1252<br>(602) 972-2111 | 12/12/94 | Satisfactory |

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

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

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

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

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

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