

ANNOUNCEMENT

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 25  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending June 24, 1995

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

First Commerce Corporation, New Orleans, Louisiana --  
to acquire Lakeside Bancshares, Inc., Lake Charles,  
Louisiana, and Lakeside National Bank of Lake  
Charles.

Approved, June 19, 1995.

Hemisphere Financial, Ltd., Road Town, Tortola,  
British Virgin Islands, and Mercantile Financial  
Enterprises, Inc., Wilmington, Delaware -- to  
acquire Mercantile Bank, N.A., Brownsville, Texas.

Approved, June 19, 1995.

Northern Trust Corporation, Chicago, Illinois -- to  
acquire Tanglewood Bancshares, Inc., Houston,  
Texas, and Tanglewood Bank, National Association.

Approved, June 19, 1995.

Ogden Bancshares, Inc., Ogden, Iowa -- request for  
reconsideration of Board's approval of the  
application to acquire City State Bank.

Denied, June 19, 1995.

**REGULATIONS AND POLICIES**

Regulation T -- publication for comment of revisions  
to the regulation (Docket R-0772).

Approved, June 21, 1995.

Regulation Z -- publication for comment on possible  
modification to rules for credit advertising  
(Docket R-0883).

Approved, June 21, 1995.

**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**

Cleveland	Bank / South, Uniontown, Pennsylvania -- to establish a branch at Canonsburg Shop n' Save, 594 West Pike Street, Canonsburg, Pennsylvania. Approved, June 22, 1995.
San Francisco	Bank of Casa Grande Valley, Casa Grande, Arizona -- to establish a branch at 121 West Second Street. Approved, June 23, 1995.
Atlanta	Barnett Bank of the Treasure Coast, Port St. Lucie, Florida -- to establish a branch at the northwest corner of St. Lucie West Boulevard and Northwest Country Club Drive. Approved, June 19, 1995.
Atlanta	Barnett Bank of Volusia County, DeLand, Florida -- to establish a branch at Taylor Road and South Williamson Boulevard, Port Orange, Florida. Approved, June 20, 1995.
Chicago	Fort Madison Bank & Trust Company, Fort Madison, Iowa -- to establish a branch at Hy-Vee Food Store, 2606 Avenue L, Fort Madison, Iowa. Approved, June 23, 1995.
New York	Manufacturers and Traders Trust Company, Buffalo, New York -- to continue to operate offsite electronic facilities at the Terminal Building of the Tompkins County Airport, 1 Culligan Drive, Village of Lansing; Noyes Student Center at George Jessup Road, Ithaca; Noyes Student Center at Cornell University, 635 Stewart Avenue; Robert Purcell Union at Cornell University, George Jessup Road; Egbert Union at Ithaca College, 953 Danby Road; and Center Ithaca on Ithaca Commons. Approved, June 22, 1995.
Chicago	NBD Bank, Detroit, Michigan -- to establish a branch at Southfield-Outer Drive, 8000 West Outer Drive. Approved, June 23, 1995.

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

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**BANK BRANCHES, DOMESTIC**

Secretary Northern Trust Company, Chicago, Illinois -- to establish an automatic teller machine facility at Shepard Hall, Northwestern University, Evanston, Illinois.  
Approved, June 20, 1995.

Atlanta United American Bank of Central Florida, Orlando, Florida -- to establish a branch at 5404 Silver Star Road.  
Approved, June 22, 1995.

**BANK HOLDING COMPANIES**

Minneapolis AmeriGroup Incorporated, Minnetonka, Minnesota -- to engage de novo in lending activities.  
Withdrawn, June 19, 1995.

Dallas A.N.B. Holding Company, Ltd., Terrell, Texas -- to acquire American National Bank of Terrell.  
Approved, June 22, 1995.

Cleveland Banc One Corporation, Columbus, Ohio -- request for waiver of requirement to file applications concerning the proposed merger of LBN Acquisition Corp., and CSB Bancshares, Inc. with Banc One Kentucky Corporation.  
Approved, June 23, 1995.

Dallas Berens Corporation, Houston, Texas -- to engage de novo in mortgage leasing activities, commercial finance, and leasing activities through Berens Credit Corporation.  
Returned, June 20, 1995.

Dallas Berens Corporation, Houston, Texas -- to acquire Berens Delaware, Inc., Wilmington, Delaware, and First National Bank of Dayton, Dayton, Texas.  
Returned, June 20, 1995.

Dallas Berens Delaware, Inc., Wilmington, Delaware -- to acquire First National Bank of Dayton, Dayton, Texas.  
Returned, June 20, 1995.

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

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**BANK HOLDING COMPANIES**

Minneapolis	BNCCORP, Inc., Bismarck, North Dakota (a Delaware corporation) -- request for waiver of requirement to file an application to acquire BNCCORP, Inc., Bismarck, North Dakota (a North Dakota corporation). Approved, June 20, 1995.
Kansas City	Charter Bancorporation, Englewood, Colorado -- to acquire Charter Bank and Trust. Approved, June 19, 1995.
Cleveland	Commonwealth Holdings, LLC., Burlington, Kentucky -- to acquire Heritage Bancorp, Inc. Approved, June 19, 1995.
Richmond	First Mariner Bancorp, Towson, Maryland -- to engage de novo in mortgage lending through First Mariner Mortgage Corporation, Baltimore, Maryland. Permitted, June 21, 1995.
Richmond	First Union Corporation, Charlotte, North Carolina -- to acquire STATCO, Inc., Rome, Georgia, and Home Federal Savings Bank. Approved, June 22, 1995.
Atlanta	Georgia Bancshares, Inc., Tucker, Georgia -- to acquire DeKalb State Bank, Tucker, Georgia. Approved, June 21, 1995.
Dallas	MAB Bancshares of Delaware, Inc., Wilmington, Delaware -- to acquire Midland American Bank. Approved, June 21, 1995.
Dallas	Midland American Bancshares, Inc., Midland, Texas -- to acquire MAB Bancshares of Delaware, Inc., Wilmington, Delaware, and Midland American Bank, Midland, Texas. Approved, June 21, 1995.
Atlanta	Moundville Bancshares, Inc., Moundville, Alabama -- to acquire Bank of Moundville. Approved, June 23, 1995.

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

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**BANK HOLDING COMPANIES**

San Francisco Palm Desert Investments, Palm Desert, California --  
to engage de novo in data processing activities  
through Palm Desert Mortgage Company.  
Returned, June 21, 1995.

Chicago Panhandle Aviation, Inc., Clarinda, Iowa -- to  
acquire Essex Iowa Bancorporation, Inc., Essex,  
Iowa, and First National Bank of Essex.  
Approved, June 22, 1995.

Richmond Peoples Bankshares, Incorporated, Montross,  
Virginia -- to acquire Peoples Bank of Montross.  
Approved, June 20, 1995.

Chicago State Banco, Ltd., Spirit Lake, Iowa -- to engage in  
lending activities.  
Permitted, June 22, 1995.

St. Louis Sunwest Texas, Inc., Albuquerque, New Mexico -- to  
acquire Sunwest Bank of El Paso, El Paso, Texas.  
Approved, June 20, 1995.

**BANK MERGERS**

Richmond First-Citizens Bank & Trust Company, Lawrenceville,  
Virginia -- to acquire certain assets and assume  
certain liabilities of the Clifton Forge, Virginia,  
branch of Crestar Bank, Richmond, Virginia.  
Approved, June 21, 1995.

Chicago 1st Source Bank, South Bend, Indiana -- to merge with  
1st Source Bank of Starke County, Hamlet, Indiana,  
and establish a branch at 19 West Davis Street; and  
1904 S. Heaton, Knox, Indiana.  
Approved, June 19, 1995.

San Francisco WestAmerica Bank, San Rafael, California -- to merge  
with Novato National Bank, Novato, California, and  
to temporarily establish three branches.  
Approved, June 21, 1995.

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

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**BANKS, STATE MEMBER**

Atlanta	Barnett Bank of Southwest Florida, Sarasota, Florida -- request for waiver to retain certain properties. Approved, June 23, 1995.
Kansas City	WestStar Bank, Bartlesville, Oklahoma -- payment of a dividend. Approved, June 21, 1995.

**CHANGE IN BANK CONTROL**

St. Louis	Capital Bancorporation, Inc., Cape Girardeau, Missouri -- change in bank control. Permitted, June 23, 1995.
Dallas	Crowell Bancshares, Inc., Crowell, Texas -- change in bank control. Approved, June 22, 1995.
Dallas	Lost Pines Bancshares, Inc., Smithville, Texas -- change in bank control. Returned, June 19, 1995.
San Francisco	Valley Bancorporation, Sumner, Washington -- change in bank control. Permitted, June 20, 1995.

**COMPETITIVE FACTORS REPORTS**

San Francisco	America Investment Security, Inc., Federal Savings Bank, Monterey Park, California, proposed merger with Trust Savings Bank, Federal Savings Bank -- report on competitive factors. Submitted, June 23, 1995.
Richmond	Bank of Walterboro, Walterboro, South Carolina, proposed merger with Walterboro Interim Bank -- report on competitive factors. Submitted, June 19, 1995.
Atlanta	Carney Bank, Boynton Beach, Florida, proposed merger with County National Bank of South Florida, North Miami Beach, Florida -- report on competitive factors. Submitted, June 21, 1995.

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

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**COMPETITIVE FACTORS REPORTS**

- San Francisco Commercial Center Bank, Santa Ana, California, proposed merger with Irvine City Bank, FSB, Irvine, California -- report on competitive factors. Submitted, June 19, 1995.
- San Francisco Commercial Center Bank, Santa Ana, California, proposed merger with Huntington National Bank, Huntington Beach, California -- report on competitive factors. Submitted, June 19, 1995.
- Minneapolis Fidelity Interim National Bank, Medford, Wisconsin, proposed merger with Fidelity National Bank -- report on competitive factors. Submitted, June 19, 1995.
- Dallas Garden Ridge State Bank, Garden Ridge, Texas, proposed merger with Seguin State Bank & Trust Company, Seguin, Texas -- report on competitive factors. Submitted, June 22, 1995.
- Atlanta Key Biscayne Bank and Trust Company, Key Biscayne, Florida, proposed merger with Sun Bank / Miami, N.A., Miami, Florida -- report on competitive factors. Submitted, June 21, 1995.
- Minneapolis M&I Merchants Bank, Rhinelander, Wisconsin, proposed acquisition of the assets and assumption of the liabilities of M&I Bank of Antigo, Antigo, Wisconsin -- report on competitive factors. Submitted, June 21, 1995.
- Chicago Marquette National Bank, Chicago, Illinois, proposed merger with Huntington Federal Savings Bank of Illinois -- report on competitive factors. Submitted, June 21, 1995.
- New York North Side Savings Bank, Bronx, New York, proposed acquisition of certain assets and assumption of the liabilities of two branches of Chemical Bank, New York, New York -- report on competitive factors. Submitted, June 22, 1995.

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

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**COMPETITIVE FACTORS REPORTS**

Dallas Security State Bank, Big Spring, Texas, proposed merger with Security State Bank, Abilene, Texas -- report on competitive factors. Submitted, June 23, 1995.

Kansas City Siouxland National Bank, South Sioux City, Nebraska, proposed merger with SNB Interim National Bank -- report on competitive factors. Submitted, June 20, 1995.

Atlanta SouthTrust Bank of Volusia County, DeLand, Florida, proposed merger with SouthTrust Bank of Central Florida, Ocala, Florida -- report on competitive factors. Submitted, June 20, 1995.

Dallas University State Bank, Houston, Texas, proposed acquisition of the assets and assumption of the liabilities of one branch of Pacific Southwest Bank, Corpus Christi, Texas -- report on competitive factors. Submitted, June 19, 1995.

Dallas Wallis State Bank, Wallis, Texas, proposed acquisition of the assets and assumption of the liabilities of two branches of Prime Bank, Channelview, Texas -- report on competitive factors. Submitted, June 19, 1995.

**EXTENSIONS OF TIME**

Atlanta AmSouth Bank of Walker County, Jasper, Alabama; AmSouth Bank of Florida, Tampa, Florida; AmSouth Bank of Tennessee, Chattanooga, Tennessee; and AmSouth Bank of Georgia, Summerville, Georgia -- extension to August 15, 1995, to become members of the Federal Reserve System. Granted, June 19, 1995.



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

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**EXTENSIONS OF TIME**

Chicago	Bank of Montreal, Toronto, Canada -- extension to September 22, 1995, to merge with Burns Fry Corp and Timmins Holdings, Inc., Chicago, Illinois, into Harris Nesbitt Thomson Securities. Granted, June 21, 1995.
Richmond	Bankmont Financial Corp., Chicago, Illinois -- extension to September 22, 1995, to merge the U.S. subsidiaries of Burns Fry Corp and Timmins Holdings, Inc., Chicago, Illinois, into Harris Nesbitt Thomson Securities. Granted, June 21, 1995.
St. Louis	Cass Commercial Corporation, St. Louis, Missouri -- extension to August 31, 1995, to engage de novo in credit card activities through Cass Information Systems, Inc. Granted, June 23, 1995.
St. Louis	CNB Bancshares, Inc., Evansville, Indiana -- extension to August 31, 1995, to acquire The Bank of Orleans, Orleans, Indiana. Granted, June 23, 1995.
San Francisco	Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan -- extension to divest certain property. Granted, June 22, 1995.
Richmond	FCTC, Inc., Princeton, West Virginia -- extension to July 31, 1995, to acquire Bank of Mount Hope, Inc., Mount Hope, West Virginia. Granted, June 21, 1995.
Richmond	First Community Bank, Inc., Princeton, West Virginia -- extension to July 31, 1995, to acquire certain assets and assume certain liabilities of Ameribank, Inc., Welch, West Virginia. Granted, June 21, 1995.
San Francisco	Frontier Bancorp, Redondo Beach, California -- extension to September 14, 1995, to acquire Frontier State Bank. Granted, June 21, 1995.

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

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**EXTENSIONS OF TIME**

Minneapolis      Kootenai Bancorp, Inc., Libby, Montana -- extension to September 21, 1995, to acquire First National Bank of Montana, Butte, Montana.  
Granted, June 20, 1995.

Minneapolis      Norwest Corporation, Minneapolis, Minnesota -- extension to October 5, 1995, to engage de novo in financial and investment advisory services.  
Granted, June 23, 1995.

Atlanta            Summerville / Trion Bancshares, Inc., Trion, Georgia -- extension to September 28, 1995, to acquire Adairsville Bancshares, Inc., Adairsville, Georgia, and Bank of Adairsville.  
Granted, June 19, 1995.

San Francisco    Wells Fargo & Company, San Francisco, California -- extension to divest certain property.  
Granted, June 22, 1995.

**MEMBERSHIP**

Chicago            Central Trust and Savings Bank, Cherokee, Iowa -- to become a member of the Federal Reserve System.  
Approved, June 21, 1995.

Chicago            Citizens Bank and Trust Company, Belle Plaine, Iowa -  
- to become a member of the Federal Reserve System.  
Approved, June 23, 1995.

St. Louis          Douglas County Bank, Ava, Missouri -- to become a member of the Federal Reserve System.  
Approved, June 20, 1995.

Chicago            First American Bank, Joliet, Illinois -- to become a member of the Federal Reserve System.  
Approved, June 22, 1995.

Chicago            Midwest Bank and Trust Company, Elmwood Park, Illinois -- to become a member of the Federal Reserve System.  
Approved, June 23, 1995.

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

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**MEMBERSHIP**

Chicago Midwest Bank of Hinsdale, Hinsdale, Illinois -- to  
become a member of the Federal Reserve System.  
Approved, June 23, 1995.

Chicago Midwest Bank of McHenry County, Union, Illinois -- to  
become a member of the Federal Reserve System.  
Approved, June 23, 1995.

**RESERVE BANK SERVICES**

Director, FRBO Federal Reserve Bank of Dallas -- to implement a  
return item reclearing service at the El Paso,  
Houston, and San Antonio Branches.  
Approved, June 21, 1995.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Regulations H, K, and Y -- proposal for comment of revisions to regulations on reporting of suspicious activities by banking organizations supervised by the Federal Reserve System.  
Approved, June 16, 1995.

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

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**BANKS, STATE MEMBER**

Kansas City Morris State Bank, Morris, Oklahoma -- payment of a dividend.  
Approved, June 16, 1995.

**MEMBERSHIP**

San Francisco Tri-State Bank, Montpelier, Idaho -- to become a member of the Federal Reserve System.  
Approved, June 16, 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

New England Community Bancorp, Inc., Windsor, Connecticut - 3(a)(3) application to acquire 100% of the voting shares of The Equity Bank, Wethersfield, Connecticut	Newspaper	07-14-95
	<u>Federal Register</u>	07-21-95

Berkshire Bankcorp, Pittsfield, Massachusetts, M.H.C. - 3(a)(1) application to become a bank holding company by acquiring 100% of the voting shares of Berkshire County Savings Bank, Pittsfield, Massachusetts	<u>Newspaper</u>	07-20-95
	Federal Register	07-25-95

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

\*Subject to CRA.

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

Growth Bank, Basking Ridge, New Jersey, to establish a branch  
at 29 East Main Street, Mendham, New Jersey. 1/ 7/18/95

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

HSBC Holdings plc, London, United Kingdom, HSBC Holdings BV  
Amsterdam, Netherlands, Marine Midland Bank, Inc., Buffalo,  
New York. To acquire 2,250 (20 percent) of the voting common  
shares, of Wells Fargo HSBC Trade Bank, N.A., San Francisco,  
California, a joint venture with Wells Fargo & Company, San  
Francisco, California, being organized as a de novo national  
bank. 1/ 7/24/95 3/

SECTION III

Nonbanking Applications  
(subject to Federal Register Notice Only)

The Bank of New York Company, Inc., New York, New York,  
(1) to acquire all of the outstanding voting securities  
of Continental Trust Company, Chicago, Illinois; and (2)  
to acquire through its subsidiary, The Bank of New York  
Trust Company of California, Los Angeles, California,  
certain custody accounts from The BankAmerica  
Corporation, San Francisco, California, and thereby  
engage in providing trust company functions pursuant  
to Section 225.25(b)(3) of Regulation Y. (amended) 7/11/95

SECTION IV

Applications Not Involving  
Public Comment

None.

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

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 June 24, 1995

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

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- 1/ Subject to provisions of Community Reinvestment Act.
  - 2/ Later of dates specified in newspaper and Federal Register notices.
  - 3/ Date specified in newspaper notice; a later date may be specified in the Federal Register notice.
  - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
- N/A - Not Availables



**FEDERAL RESERVE BANK OF PHILADELPHIA**

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**Section I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY**

Dauphin Deposit Bank and Trust Company, Harrisburg, Pennsylvania to establish a branch office at 4206 Union Deposit Road, Harrisburg, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: 07/15/95

Republic Bank, Philadelphia, Pennsylvania, to establish a branch office at 233 Lancaster Avenue, Ardmore, Pennsylvania, pursuant to Section 9 of the Federal Reserve Act.

Newspaper comment period expires: N/Avail.

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

NONE

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

NONE

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

NONE

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending June 23, 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>
Commonwealth Bank Friends Lane and Route #322 Newtown, PA	02/21/95	Satisfactory
First Capitol Bank 2951 Whiteford Road York, PA	02/21/95	Satisfactory

FEDERAL RESERVE BANK  
OF CLEVELAND  
P. O. BOX 6387  
CLEVELAND, OHIO 44101-1387

**APPLICATIONS BULLETIN**  
**(For the week ending June 24, 1995)**

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

- Received OAKAR application from Fifth Third Bancorp, Cincinnati, Ohio, on May 12, 1995, to acquire Bank of Naples, Naples, Florida. \* Not Yet Known #
- Received Section 18(c) application from Fifth Third Bank, Cincinnati, Ohio, on June 12, 1995, to acquire 12 Dayton, Ohio, area branches of PNC Bank, Ohio, N.A., Cincinnati, Ohio, and, incident thereto, establish branch facilities. \* Not Yet Known #
- Received prior notification from The Provident Bank, Cincinnati, Ohio, on June 15, 1995, to establish a CBCT facility at the Drake Center, 151 West Galbraith Road, Cincinnati, Ohio. \* June 27, 1995

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

- Received Section 3(a)(3) application from KeyCorp, Cleveland, Ohio, to acquire Key Bank, USA, National Association, Cleveland, Ohio. \*N: July 12, 1995

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

- Received notice from KeyCorp, Cleveland, Ohio, on June 13, 1995, of its intent to acquire AutoFinance Group, Inc., Westmont, Illinois, pursuant to Section 4(c)(8) of the Bank Holding Company Act. July 5, 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

FEDERAL RESERVE BANK  
OF CLEVELAND  
P. O. BOX 6387  
CLEVELAND, OHIO 44101-1387

**APPLICATIONS BULLETIN**  
**(For the week ending June 24, 1995)**

**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

**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(June 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 June 9, 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

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

Application

Comment Period Ending Date

None.

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

First Union National Bank of North  
Carolina, Charlotte, North Carolina,  
to establish a branch office in Montreal,  
Quebec, Canada.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending June 23, 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.

	<u>Examination Date</u>	<u>Rating</u>
Crestar Bank 919 East Main Street Richmond, Virginia 23219	1-9-95	Outstanding
First Virginia Bank - South Hill 111 East Danville Street South Hill, Virginia 23970-2611	2-21-95	Satisfactory
The Bank of Monroe Main Street Union, West Virginia 24983	4-3-95	Outstanding
F & M Bank-Emporia 401 Halifax Emporia, Virginia 23847-1711	4-10-95	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending June 23, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Trust Company Bank Atlanta, Georgia To establish a branch located at 303 Peachtree Street, N.E., Suite BL-01, Atlanta, Georgia.	07-14-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
JBC Bancshares, Inc. Jasper, Georgia After-the-fact notification by Mr. John Mark Whitfield to retain 10.27 percent of the outstanding shares of JBC Bancshares, Inc., Jasper, Georgia.	07-12-95* Federal Register

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Community Trust Financial Services Corporation, Hiram, Georgia In a 75%/25% joint venture with Danny H. Drummond, to establish Community Loan Company, Hiram, Georgia, which will acquire Credit Services of Woodstock, Woodstock, Georgia, and thereby engage in consumer finance activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.25(b)(1)(i) of Regulation Y.	07-11-95

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

Application

None.

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\*Subject to provisions of the Community Reinvestment Act.



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending June 23, 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 Bank</u>	<u>Rating</u>	<u>Date</u>
Bank of York Post Office Box 96 York, Alabama 36925 (205)392-5205	Satisfactory	06-11-95
Pointe Bank 1 West Flamingo Drive Pembroke Pines, Florida 33027 (305)437-2265	Satisfactory	03-31-95

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	Comerica Bank Detroit, Michigan 3410 Rememberance Road, N.W. Walker, Michigan	NP - 6-24-95
Branch	Bank of Lakeview Lakeview, Michigan 10049 Buchanan Road Stanwood, Michigan	NP - 6-30-95
Merger/Branch	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin M&I South Shore Bank South Milwaukee, Wisconsin 5656 South Packard Avenue Cudahy, Wisconsin 1001 Marquette Avenue South Milwaukee, Wisconsin	NP - 7-1-95
Membership	Libertyville Bank & Trust Company Libertyville, Illinois (in organization) To become a member of the Federal Reserve System	N - **
Branch	North Shore Community Bank & Trust Company Wilmette, Illinois 722 12th Street Wilmette, Illinois	NP - **
Branch	Community State Bank Avilla, Indiana 115 E. Main Street Albion, Indiana	NP - **
Branch	Bank of Lenawee Adrian, Michigan to establish a mobile branch	NP - **
EFT	Harris Trust and Savings Bank Chicago, Illinois 2 EFT's at Loyola University Business School 25 East Pearson Street Chicago, Illinois	NP - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only  
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	First State Bank of Maple Park Maple Park, Illinois Southeast corner of Route 47 and Prairie Valley Street Elburn, Illinois	NP - **
Branch	Bank of Pontiac Pontiac, Illinois 1703 West Reynolds Street Pontiac, Illinois	NP - 7-19-95
Reg K	Caisse Nationale De Credit Agricole Paris, France to establish a Representative Office in Houston Texas	NP - 6-26-95
Y-1 Notice	Security Financial, Inc. Farhamville, Iowa Security Savings Bank Farhamville, Iowa	FR - ** NP - 6-9-95
Y-1 Notice	C.B. Bank Shares, Inc. Russiaville, Indiana Central Bank Russiaville, Indiana* (formerly Central National Bank of Howard County)	FR - 7-17-95 NP - 6-23-95
Membership	Pullman Bank and Trust Company Chicago, Illinois To become a member of the Federal Reserve System	NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Associated Banc-Corp. Green Bay, Wisconsin GN Bancorp, Inc. Chicago, Illinois Gladstone-Norwood Trust and Savings Bank Chicago, Illinois*	FR - 6-29-95 NP - 6-21-95
Y-2	Associated Illinois Banc-Corp. Green Bay, Wisconsin GN Bancorp, Inc. Chicago, Illinois Gladstone-Norwood Trust and Savings Bank Chicago, Illinois*	FR - 6-29-95 NP - 6-21-95
Y-1	Libertyville Bancorp, Inc. Lake Forest, Illinois Libertyville Bank & Trust Company Libertyville, Illinois* (in organization)	FR - 7-21-95 NP - **
Y-1	A. E. Bancorp, Inc. Buffalo Grove, Illinois American Enterprise Bank Buffalo Grove, Illinois* (in organization)	FR - 7-21-95 NP - 7-16-95
Y-1	Capitol Bankshares, Inc. Madison, Wisconsin Capitol Bank Madison, Wisconsin* (in organization)	FR - 7-6-95 NP - 7-6-95
Y-2	Lincoln Bancorp Reinbeck, Iowa Garwin Bancorporation Garwin, Iowa Farmers Savings Bank Garwin, Iowa*	FR - 7-10-95 NP - **
CoC-HC	First Community Bancshares, Corp. Milton, Wisconsin Jerry C. Bradshaw	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	FBOP Corporation Oak Park, Illinois to purchase and assume substantially all of the assets and liabilities of International Savings Bank, F.S.B. San Diego, California	FR - **
4(c)(8)	Wisconsin Bank Services, Inc. Black River Falls, Wisconsin To engage in making and servicing loans	FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c) (8)	St. Francis Capital Corporation Milwaukee, Wisconsin to engage in the sale of annuities through its subsidiary, St. Francis Insurance Services Corp., Milwaukee, Wisconsin	FR - **
4(c) (8)	Lincoln Bancorp Reinbeck, Iowa Garwin Insurance Garwin, Iowa	FR - 7-10-95
4(c) (8)	Marshall & Ilsley Corporation Milwaukee, Wisconsin Mutual Services, Inc. Braintree, Massachusetts	FR - 7-3-95
4(c) (8)	Associated Banc-Corp. Green Bay, Wisconsin Great Northern Mortgage Rolling Meadows, Illinois	FR - 7-5-95 NP - 6-25-95
4(c) (8)	Caisse Nationale de Credit Agricole Paris, France to become a member firm and a clearing member of Coffee, Sugar & Cocoa Exchange, Inc. New York, New York, through its subsidiary, Credit Agricole Futures, Inc.	FR - 7-6-95
4(c) (8)	GNB Bancorporation Grundy Center, Iowa GNB Financial Co. Grundy Center, Iowa	FR - 7-10-95
4(c) (8)	First Business Bancshares, Inc. Madison, Wisconsin To engage in commercial financial lending and leasing activities through its subsidiary, First Madison Capital Corp., Madison, Wisconsin	FR - 7-10-95
4(c) (8)	Carroll County Bancshares, Inc. Carroll, Iowa to own and operate a finance company through its subsidiary, Carroll Credit, Inc. Carroll, Iowa	FR - 7-12-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Founders Bancorp, Inc. Scottsdale, Arizona To redeem the remaining 18,750 shares of Series A Preferred stock outstanding

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 June 23, 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>
-Columbus Junction State Bank 134 Main Street P.O. Box 271 Columbus Junction, Iowa 52738 (319) 728-2436	3/20/95	S



**Federal Reserve Bank of St. Louis**

FOR THE WEEK ENDING JUNE 23, 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 Central Bancompany, Inc., Jefferson City, Missouri, to acquire Pleasant Hope Bancshares, Inc. Pleasant Hope, Missouri. Newspaper: 7/24/95

\*Section 3(a)(3) application by Community First Financial Group, Inc., English, Indiana, to acquire Bay Cities National Bank, Redondo Beach, California, and to acquire additional shares of Peninsula National Bank, Rolling Hills Estates, California (a current subsidiary of Community First Financial Group, Inc.). Newspaper: 7/20/95

\*Section 3(a)(1) application by Peninsula Banking Group, Inc., Rolling Hills Estates, California, to acquire Peninsula National Bank, Rolling Hills Estates, California, and Bay Cities National Bank, Redondo Beach, California. Newspaper: 7/20/95

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application End of Comment Period

Section 4(c)(8) notification by National Commerce Bancorporation, Inc., Memphis, Tennessee, to engage in data processing activities through its 30 percent acquisition of Transplatinum Service Corp., Nashville, Tennessee (previously reported during week ending 6/16/95). 7/7/95

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 June 23, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

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

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
DCNB Holding Company, Clear Lake, SD, to acquire 100% of the voting shares of Deuel County National Bank, Clear Lake, SD*	July 17, 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*	Not yet available
Norwest Corporation, Minneapolis, MN, to acquire 100% of the voting shares of The First National Bank of Big Spring, Big Spring, TX*	Not yet available
Norwest Corporation, Minneapolis, MN, to acquire 100% of the voting shares of Alice Bancshares, Inc., Alice, TX*	July 21, 1995 (Federal Register)

\*Subject to CRA

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Norwest Corporation, Minneapolis, MN, to engage in securities brokerage activities through the acquisition of the brokerage business of Valley-Hi National Bank, San Antonio, TX	July 7, 1995

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

Application

Comment Period  
Ending Date

Ramsey Financial Corporation,  
Devils Lake, ND, to indirectly  
acquire certain assets and assume  
certain deposits of the Rugby, Cavalier,  
and Bottineau, ND offices of First Bank,  
fsb, Fargo, ND, through its subsidiary  
Heritage Federal Savings Bank, fsb,  
Cando, ND

Not yet available

First National Corporation North Dakota,  
Grand Forks, ND, to engage de novo in  
lending activities

Not yet available

First National Corporation North Dakota,  
Grand Forks, ND, to engage de novo through  
its subsidiary, Dakota First Insurance  
Company, in underwriting and reinsuring credit  
life insurance on loans issued by its subsidiary  
bank

Not yet available

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 June 23, 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
Dacotah Bank 600 Main P.O. Box 596 Webster, SD 57274-0596 (605) 345-3306	March 20, 1995	Satisfactory

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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

Harris Taubman Financial Corporation, Fayette, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of CTC Bancorp, Inc., Fayette, Missouri.\*

Not Available

Siouxland National Corporation, South Sioux City, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Siouxland National Bank, South Sioux City, Nebraska.\*

Not Available

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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

None.

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**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**

**Identification of Ratings**

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

**Outstanding record of meeting community credit needs**

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

**Satisfactory record of meeting community credit needs**

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

**Needs to improve record of meeting community credit needs**

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

**Substantial noncompliance in meeting community credit needs**

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Heritage Bank of Olathe P.O. Box 4000-343 Olathe, Kansas 66051-9901	03-13-95	06-15-95	Satisfactory
Vectra Bank of Boulder P.O. Box 1470 Boulder, Colorado 80306	02-13-95	06-20-95	Outstanding

*Federal Reserve Bank of Kansas City*

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Mercantile Bank of Kansas City Tower Banking Center P.O. Box 419147 Kansas City, Missouri 64141-0147	01-10-95	06-20-95	Satisfactory
Vetra Bank P.O. Box 22296 Denver, Colorado 80222-0296	02-13-95	06-21-95	Satisfactory
First Security Bank P.O. Box 277 Craig, Colorado 81626	03-20-95	06-23-95	Outstanding

\*Application is subject to CRA.



FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JUNE 19, 1995

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

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Grover Lynn Shade, Muldoon, TX, and Nelda Sue Shade, Muldoon, TX, to acquire an interest in Lost Pines Bancshares, Inc., Smithville, TX (Previously reported during the week of 6-12-95)	95/06/27
*Section 3(a)(3) application by Victoria Bankshares, Inc., Victoria, TX, to acquire Cattlemen's Financial Services, Inc., Austin, TX, Cattlemen's Financial Services of Delaware, Inc., Wilmington, DE, and Cattlemen's State Bank, Austin, TX (Previously reported during the week of 5-22-95)	95/06/18
*Section 3(a)(3) application by Victoria Financial Services, Inc., Wilmington, DE, to acquire Cattlemen's State Bank, Austin, TX (Previously reported during the week of 5-22-95)	95/06/18

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

<u>APPLICATION</u>	<u>NOTICE EXP</u>
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 JUNE 19, 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 6/23/95

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

Bank of America Nevada, Las Vegas, Nevada, to establish an automated teller machine (ATM), at 1351 TownCenter Drive, Las Vegas, Nevada. \*

Newspaper: 07/02/95

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

Wells Fargo & Company, San Francisco, California, to acquire Wells Fargo HSBC Trade Bank, N.A., San Francisco, California, in connection with a joint venture transaction with HSBC Holdings, plc, London, England, and certain of its affiliates, including Marine Midland Banks, Inc., Buffalo, New York. \*

Newspaper: Not Available

Fed. Reg.: Not Available  
Sent 6/23/95

Section III - Applications Subject to Federal Register Only

None

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

None

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\* Subject to CRA.

Week ending 6/23/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending June 23, 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			

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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.