

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1995, No. 38  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending September 23, 1995

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

---

TESTIMONY AND STATEMENTS

Monetary policy objectives -- statement by Chairman Greenspan before the Senate Committee on Banking, Finance and Urban Affairs, September 22, 1995. Published, September 22, 1995.

Merger of Savings Association Insurance Fund (SAIF) and Bank Insurance Fund (BIF) and merger of thrift and commercial bank charters -- statement by Chairman Greenspan before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Banking and Financial Services, September 21, 1995. Published, September 21, 1995.

BANK BRANCHES, DOMESTIC

Republic Bank, Philadelphia, Pennsylvania -- request for reconsideration of the Board's approval of the application to establish a branch in Ardmore, Pennsylvania. Denied, September 20, 1995.

BANK HOLDING COMPANIES

Mercantile Bankshares Corporation, Baltimore, Maryland -- to acquire The Sparks State Bank. Approved, September 22, 1995.

Wells Fargo & Company, San Francisco, California, HSBC Holdings plc, London, United Kingdom, HSBC Holdings BV, Amsterdam, The Netherlands, and Marine Midland Banks, Inc., Buffalo, New York -- to acquire Wells Fargo HSBC Trade Bank, San Francisco, California. Approved, September 18, 1995.

ENFORCEMENT

United States Trust Company of New York, New York, -- cease and desist order against Colin Vickerie, an officer of United States Trust Company and a former officer of Bankers Trust Company of California, N.A., a nonbank subsidiary of Bankers Trust New York Corporation, New York, New York. Announced, September 19, 1995.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

---

**REGULATIONS AND POLICIES**

Regulation K -- request for comment on rule to expand the general consent authority for foreign investments by strongly capitalized and well managed U.S. banking organizations and to streamline the review procedures for notices and applications (Docket R-0896)  
Approved, September 19, 1995.

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

---

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**

Atlanta	Guaranty Bank & Trust Company, Venice, Florida -- to establish a branch at 9660 South Tamiami Trail, Sarasota, Florida. Approved, September 22, 1995.
Chicago	NBD Bank, Detroit, Michigan -- to establish a branch at 225 South Main Street, Royal Oak, Michigan. Approved, September 21, 1995.
Chicago	NBD Bank, Detroit, Michigan -- to establish a branch at 23000 Michigan Avenue, Dearborn, Michigan. Approved, September 21, 1995.
Chicago	North Shore Community Bank & Trust Company, Wilmette, Illinois -- to establish a branch at 362 Park Avenue, Glencoe, Illinois. Approved, September 20, 1995.

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

---

**BANK BRANCHES, DOMESTIC**

New York	Peapack-Gladstone Bank, Gladstone, New Jersey -- to establish a branch at 158 Route 206, Peapack, New Jersey. Approved, September 22, 1995.
Chicago	Rolling Hills Bank & Trust Company, Atlantic, Iowa -- to establish a branch at 600 Main Street, Griswold, Iowa. Approved, September 22, 1995.

**BANK HOLDING COMPANIES**

San Francisco	Dartmouth Capital Group, Inc., Gilford, New Hampshire --to acquire Dartmouth Capital Group, L.P., and Dartmouth Capital Group, L.P. to acquire SDN Bancorp, Encinitas, California. Approved, September 22, 1995.
San Francisco	Dartmouth Capital Group, Inc., Gilford, New Hampshire -- request for waiver of application requirement in connection with proposal to reincorporate in the State of Delaware. Approved, September 22, 1995.
San Francisco	First Security Corporation, Salt Lake City, Utah -- to engage de novo in community development activities through Security Leasing Company. Permitted, September 18, 1995.
Cleveland	First State Bancorp, Inc., Winchester, Ohio -- to acquire The State Bank of Adams County. Approved, September 20, 1995.
Chicago	NEB Corporation, Fond du Lac, Wisconsin -- request for waiver of application requirement in connection with proposal to acquire and merge Adell State Bank, Adell, Wisconsin, and Bank of Elkhart Lake, Elkhart Lake, Wisconsin. Approved, September 20, 1995.
Cleveland	Provident Bancorp, Cincinnati, Ohio -- to acquire Mathematical Investment Management, Inc., Cleveland, Ohio. Approved, September 20, 1995.

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

---

**BANK HOLDING COMPANIES**

Director, BS&R	SNB Bancshares, Inc., Macon, Georgia -- registration as transfer agent. Approved, September 21, 1995.
Director, BS&R	Southside Financial Group, Inc., Fayetteville, Georgia -- registration as transfer agent. Approved, September 21, 1995.
Kansas City	UMB Financial Corporation, Kansas City, Missouri -- to form a credit card bank to be named UMB U.S.A., National Association, Falls City, Nebraska, and engage in lending activities. Approved, September 20, 1995.
San Francisco	United Security Bancorporation, Spokane, Washington - - to engage de novo in leasing and factoring activities through USB Leasing, Inc. Permitted, September 22, 1995.
San Francisco	United Security Bancorporation, Spokane, Washington - - to engage de novo in estate lending, escrow services, and appraisal services through USB Mortgage Company, Inc. Permitted, September 22, 1995.
San Francisco	Vallicorp Holdings, Inc., Fresno, California -- to acquire more than five percent of the voting shares of El Capitan Bancshares, Inc., Sonoma, California, and for Vallicorp to merge with El Capitan. Approved, September 22, 1995.
Director, BS&R	1st Community Bancorp, Inc., Sparta, Michigan -- registration statement. Withdrawn, September 18, 1995.

**BANK MERGERS**

Richmond	Crestar Bank MD, Bethesda, Maryland -- to acquire certain assets and assume certain liabilities of The Chase Manhattan Bank of Maryland, Baltimore, Maryland, and to establish branches. Approved, September 22, 1995.
----------	---

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

---

**BANK MERGERS**

Chicago	Rolling Hills Bank & Trust Company, Atlantic, Iowa -- to merge with Griswold State Bank, Griswold, Iowa, and to establish a branch at 600 Main Street. Approved, September 22, 1995.
San Francisco	Valliwide Bank, Fresno, California -- to merge with El Capitan National Bank, Sonoma, California, and to establish branches. Approved, September 22, 1995.

**BANK PREMISES**

Atlanta	Citizens Trust Bank, Atlanta, Georgia -- investment in bank premises. Approved, September 22, 1995.
Chicago	North Shore Community Bank & Trust Company, Wilmette, Illinois -- investment in bank premises. Approved, September 20, 1995.

**BANKS, STATE MEMBER**

Director, BS&R	Dauphin Deposit Bank & Trust Company, Harrisburg, Pennsylvania -- registration as transfer agent. Approved, September 22, 1995.
Director, BS&R	Enterprise Bank and Trust Company, Winston Salem, North Carolina -- registration as transfer agent. Approved, September 18, 1995.

**CAPITAL STOCK**

Secretary	Northern Trust Company, Chicago, Illinois -- redemption of shares. Approved, September 22, 1995.
-----------	--

**CHANGE IN BANK CONTROL**

Philadelphia	First Bank of Philadelphia, Philadelphia, Pennsylvania -- change in bank control. Permitted, September 21, 1995.
--------------	--

H.2  
SEPTEMBER 18, 1995 TO SEPTEMBER 22, 1995  
PAGE 6

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

---

**CHANGE IN BANK CONTROL**

Dallas	Fredonia Bancshares, Inc., Nacogdoches, Texas -- change in bank control. Permitted, September 20, 1995.
San Francisco	North County Bancorp, Escondido, California -- change in bank control. Returned, September 21, 1995.

**COMPETITIVE FACTORS REPORTS**

Boston	Affiliated Community Bancorp, Inc., Waltham, Massachusetts -- extension to acquire Lexington Savings Bank, Lexington; Main Street Community Bancorp, Inc., Waltham, Massachusetts, and The Federal Savings Bank. Submitted, September 22, 1995.
Richmond	Central Carolina Bank and Trust Company, Durham, North Carolina, proposed purchase of the assets and assumption of the liabilities of First Security Credit Corporation, Durham, North Carolina -- report on competitive factors. Submitted, September 19, 1995.
Philadelphia	Chambersburg Trust Company, Chambersburg, Pennsylvania, proposed acquisition of the assets and assumption of the liabilities of a branch of Financial Trust Company, Carlisle, Pennsylvania -- report on competitive factors. Submitted, September 21, 1995.
Richmond	Citizens and Farmers Bank, West Point, Virginia, proposed purchase of certain assets and assumption of certain liabilities of the West Point, Virginia, branch of Crestar Bank, Richmond, Virginia -- report on competitive factors. Submitted, September 18, 1995.

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

---

**COMPETITIVE FACTORS REPORTS**

Richmond	Community Bank, Pilot Mountain, North Carolina, proposed purchase of certain assets and assumption of the deposit liabilities of the Dobson, North Carolina, branch of United Carolina Bank, Whiteville, North Carolina -- report on competitive factors. Submitted, September 18, 1995.
Chicago	Farmers Savings Bank, Preston, Iowa, proposed merger with Miles Savings Bank, Miles, Iowa -- report on competitive factors. Submitted, September 18, 1995.
Richmond	First Citizens-Bank & Trust Company, Raleigh, North Carolina, proposed merger with First-Citizens Bank & Trust Company, Lawrenceville, Virginia -- report on competitive factors. Submitted, September 22, 1995.
Atlanta	First City Bank, Murfreesboro, Tennessee, and Citizens Bank, Smithville, Tennessee, proposed merger with First American National Bank, Nashville, Tennessee -- report on competitive factors. Submitted, September 20, 1995.
St. Louis	First Sun Bank of America, Annapolis, Missouri, proposed merger with Arcadia Valley Bank, Arcadia, Missouri -- report on competitive factors. Submitted, September 20, 1995.
New York	Hudson City Savings Institution, Hudson, New York, proposed merger with Valatie Savings and Loan Association, Valatie, New York -- report on competitive factors. Submitted, September 22, 1995.
Cleveland	Liberty National Bank and Trust Company of Indiana, New Albany, Indiana proposed merger with Liberty National Bank and Trust Company of Kentucky, Louisville, Kentucky -- report on competitive factors. Submitted, September 18, 1995.

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

---

**COMPETITIVE FACTORS REPORTS**

Richmond	Mutual Community Savings Bank, Inc., SSB, Durham, North Carolina, proposed merger with Greensboro Savings Bank, Inc., SSB, Greensboro, North Carolina -- report on competitive factors. Submitted, September 18, 1995.
Atlanta	NationsBank of Florida, N.A., Tampa, Florida, proposed merger with Bank of Madison County, N.A., Madison, Florida -- report on competitive factors. Submitted, September 20, 1995.
Richmond	Old North State Bank, King, North Carolina, proposed merger with Enterprise Bank and Trust Company, Winston-Salem, North Carolina -- report on competitive factors. Submitted, September 18, 1995.
Dallas	Pacific Southwest Bank, Corpus Christi, Texas, proposed purchase of assets and assumption of liabilities of branches of Bank of America Texas, National Association, Irving, Texas, at 210 East 2nd Street, Hico; 1200 East Main Street, Alice; 411 East Houston Street, Beeville; 116 South Bell Street, Hamilton; and 101 South Avenue G, Clifton; and 301 North Patrick Street, Dublin, Texas -- report on competitive factors. Submitted, September 19, 1995.
Chicago	Peoples Loan & Trust Bank, Winchester, Indiana, proposed merger with Saratoga State Bank, Saratoga, Indiana -- report on competitive factors. Submitted, September 19, 1995.
Chicago	Rochelle Savings and Loan Association, Rochelle, Illinois, proposed merger with Rochelle Interim Savings and Loan Association -- report on competitive factors. Submitted, September 18, 1995.



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

---

**EXTENSIONS OF TIME**

Chicago	Associated Banc-Corp., Green Bay, Wisconsin -- extension to December 11, 1995, to engage in trust company functions through Associated Trust Company of Illinois, Inc., Chicago, Illinois. Granted, September 21, 1995.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, September 21, 1995.
Director, BS&R	CCB Financial Corporation, Durham, North Carolina -- extension to divest certain property. Granted, September 18, 1995.
New York	Cooperative Centrale Raiffeisen Boerenleebank B.A., Rabobank Nederland, Utrecht, Netherlands -- extension to January 3, 1996, to engage de novo in swap activities through Rabo Capital Services, Inc., New York, New York. Granted, September 22, 1995.
Chicago	First National Bank of Chicago, Chicago, Illinois -- extension to June 30, 1996, to acquire First Chicago (Mexico) S.A., Mexico City, Mexico. Granted, September 18, 1995.
San Francisco	Korea Exchange Bank, Seoul, Korea -- extension to divest certain property. Granted, September 20, 1995.
San Francisco	Sakura Bank, Ltd/, Tokyo, Japan -- extension to divest certain property. Granted, September 20, 1995.

**REGULATIONS AND POLICIES**

Secretary	Regulation CC -- technical amendments to update the regulation, commentary, and model forms (Docket R-0895). Approved, September 20, 1995.
-----------	---

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

---

BANK HOLDING COMPANIES

Philadelphia Financial Trust Corp., Carlisle, Pennsylvania -- to  
acquire Washington County National Bank,  
Williamsport, Maryland.  
Approved, September 15, 1995.

COMPETITIVE FACTORS REPORTS

Richmond Greensboro Savings Bank, Inc., SSB, Greensboro, North  
Carolina, proposed merger with Mutual Community  
Interim Savings Bank, Inc., SSB, Durham, North  
Carolina -- report on competitive factors.  
Submitted, September 18, 1994.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of New York -- expenditures in  
connection with expansion of East Rutherford  
Operations Center.  
Approved, September 15, 1995.

GC Uniform Wire Transfer Operating Circular -- new  
appendix to set forth the terms for Fedwire third-  
party access policy.  
Approved, September 15, 1995.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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

<u>Application</u>		<u>Comment Period Ending Date</u>
Fleet Bank of Maine, Portland, Maine - section 9 application to establish a branch office at 2 Portland Square, Portland, Maine*	<u>Newspaper</u>	10-16-95

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

<u>Application</u>		<u>Comment Period Ending Date</u>
Camden National Corporation, Camden, Maine - 3(a)(3)/ 3(a)(5)/4(c)(8) application to acquire 100% of the outstanding stock of UNITEDCORP, Bangor, Maine and indirectly 51% of Trust Company of Maine, Inc., Bangor, Maine*	<u>Newspaper</u>	09-25-95
	<u>Federal Register</u>	09-25-95

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

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

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

<u>Application</u>	
	NONE

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

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

\*Subject to CRA.

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

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

Chemical Bank, New York, New York, to establish  
a branch at Krasdale Foods, Inc., 400 Food Center  
Drive, Bronx, New York. 1/ 10/23/95

Chemical Bank, New York, New York, to establish  
a branch at MasterCard International, 2000 Purchase  
St., Lower Level, Harrison, New York. 1/ 10/23/95

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications  
(subject to Federal Register Notice Only)

Notification filed by Barclays PLC and Barclays Bank PLC, both of London, United Kingdom, to acquire 100 percent of the voting shares of Wells Fargo Investment Advisors, The Nikko Building U.S.A. Inc., Wells Fargo Institutional Trust Company, N.A., Wells Fargo Nikko Investment Advisors International, and certain assets and liabilities of the 401(k) MasterWorks Division, Wells Fargo Bank, N.A., all of San Francisco, California, and thereby engage in (1) performing functions or activities that may be performed by a trust company; (2) investment advisory activities pursuant to Section 225.25(b)(4) of the Board's Regulation Y; (3) providing securities brokerage and full service securities brokerage services; (4) providing investment advice as a commodity trading advisor registered with the Commodity Futures Trading Commission ("CTA"), with respect to the purchase and sale of futures contracts and options on futures for contracts for bullion, foreign exchange, government securities, certificates of deposit and other money market instruments that a bank may buy or sell in the cash market for its own

account pursuant to Section 225.25(b)(19) of the Board's Regulation Y; (5) providing investment advice as a CTA with respect to the purchase and sale of futures contracts and options on futures contracts for financial commodities not listed in (4) above; (6) providing administrative and certain other services to investment companies; and (7) providing employee benefits consulting services.

N/A

Notice by United National Bancorp, Inc., Bridgewater, New Jersey, and HUBCO, Inc., Mahwah, New Jersey for each to own 50 percent of the voting shares of HUB Financial Services, Inc., Mahwah, New Jersey, which is currently a wholly-owned subsidiary of HUBCO, and thereby engage in providing data processing services.

N/A

#### 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 September 23, 1995

NAME OF BANK

RATING

EXAMINATION DATE

None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

---

Section I - APPLICATIONS RECEIVED AND SUBJECT TO NEWSPAPER NOTICE ONLY

NONE

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

Malvern Bancorporation, Malvern, PA to become a bank holding company through the acquisition of The National Bank of Malvern, Malvern, PA, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956 as amended.

Newspaper Notice comment period expires: 10/19/95

Federal Register comment period expires: 10/05/95

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

Peoples Savings Financial Corporation, Ridgway, Pennsylvania, to engage directly in lending activities, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.(b)(1) of Regulation Y.

Federal Register comment period expires: N/Avail

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

NONE

FEDERAL RESERVE BANK OF PHILADELPHIA

---

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending September 22, 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>
Orrstown Bank 3580 Orrstown Road Orrstown, PA 17244	05/15/95	Satisfactory



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

APPLICATIONS BULLETIN  
(For the week ending September 23, 1995)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received applications from Fifth Third Bank, Cincinnati, Ohio, on September 8, 1995, of its intent to acquire several branch offices of Bank One, Cincinnati, N.A., Cincinnati, Ohio, pursuant to Section 18c of the Federal Deposit Insurance Act and thereby establish facilities pursuant Section 9 of the Federal Reserve Act. \*October 19, 1995

Received application from The MB Bank, Marblehead, Ohio, on September 19, 1995, for permission to become a member of the Federal Reserve System. \*October 6, 1995

Received notice from Fifth Third Bank, Cincinnati, Ohio, on September 20, 1995, of its intent to establish a branch facility at 411 Western Row Rd., Mason, Ohio. \*September 25, 1995

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

Received application from Banc One Corporation, Columbus, Ohio, to acquire Premier Bancorp, Inc., Baton Rouge, Louisiana, pursuant to Section 3 of the Bank Holding Company Act. \*N: October 15, 1995

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

Received application from Banc One Corporation, Columbus, Ohio, to acquire the nonbank subsidiaries of Premier Bancorp, Inc., Baton Rouge, Louisiana, pursuant to Section 4 of the Bank Holding Company Act. Not Yet Known #

\* - 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

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

Received application from FirstMerit Corporation, Akron, Ohio, on September 19, 1995, filed on behalf of its bank subsidiaries to establish FirstMerit Mortgage Corporation, a bank service corporation.

- 
- \* - 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 Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Crestar Bank, Richmond, Virginia, to establish a branch at 901 Semmes Avenue, Richmond, Virginia.*	9-27-95
First Virginia Bank-Colonial, Richmond, Virginia, to merge with First Virginia Bank-Southside, Farmville, Virginia.*	10-15-95
F&M Bank-Winchester, Winchester, Virginia, to establish an Electronic Funds Transfer Facility at the Lansdowne Conference Center, 44050 Woodridge Parkway, Leesburg, Virginia.*	10-20-95

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

<u>Application</u>	<u>Comment Period Ending Date</u>
NationsBank Corporation, Charlotte, North Carolina, to acquire Bank South Corporation, Atlanta, Georgia.*	10-21-95

Section III - Applications Subject to Federal Register Notice

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

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

<u>Application</u>
None.

\*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond  
Availability of CRA Public Evaluations

Week ending September 22, 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 MD 7500 Wisconsin Avenue Bethesda, Maryland 20814-3570	6-12-95	Satisfactory
The Community Bank 200 North Sycamore Street Petersburg, Virginia 23803-3228	7-5-95	Satisfactory

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 22, 1995

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Republic Security Bank West Palm Beach, Florida To merge with Banyan Bank, Boca Raton, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
Barnett Bank of Polk County Lakeland, Florida To establish a branch located at 5301 North Socrum Loop Road, Lakeland, Florida, to be known as the Plantation Square Office.	10-09-95*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Century South Banks, Inc. Dahlonega, Georgia To acquire Bank of Danielsville, Danielsville, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
The Queensborough Company Louisville, Georgia To acquire Ogeechee Valley Bank, Millen, Georgia, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	10-16-95* Federal Register
SunTrust Banks, Inc. Atlanta, Georgia Along with its bank holding company subsidiary, Sun Banks, Inc., Orlando, Florida, to merge with Ponte Vedra Banking Corporation, Ponte Vedra Beach, Florida, and thereby directly acquire Ponte Vedra National Bank, Ponte Vedra Beach, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	10-20-95* Federal Register
Greene County Bancshares, Inc. Greeneville, Tennessee To acquire Premier Bancshares, Inc., Niota, Tennessee (formerly Niota Bancshares, Inc.) and thereby indirectly acquire Premier Bank of East Tennessee, Niota, Tennessee (formerly Bank of Niota), pursuant to Section 3(a)(3) of the Bank Holding Company Act.	10-20-95* Federal Register

---

\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 22, 1995

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First American Corporation Nashville, Tennessee To acquire Charter Federal Savings Bank, Bristol, Virginia, and thereby engage in operating a savings association, and to engage in the sale of credit related insurance through Charter Federal Savings Bank's wholly-owned subsidiaries, Charter Financial Services Corporation and Highlands Service Corporation, pursuant to Sections 225.25(b)(9) and 225.25(b)(8) of Regulation Y, and Section 4(c)(8) of the Bank Holding Company Act.	08-24-95

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

<u>Application</u>
Republic Security Financial Corporation West Palm Beach, Florida Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act, for the proposal to acquire Banyan Bank, Boca Raton, Florida.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 22, 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>Bank</u>	<u>Rating</u>	<u>Examination Date</u>
The Terrace Bank of Florida Post Office Box 16828 Temple Terrace Tampa, Florida 33687 (813)985-1128	Satisfactory	06-15-95

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending September 22, 1995

Recently Approved Applications

Approval Date

Guaranty Bank and Trust Company  
Venice, Florida

09-22-95

To establish a branch located at 8660 South Tamiami Trail, Sarasota, Florida, to be known as South Sarasota Branch, pursuant to Section 9 of the Federal Reserve Act.

Citizens Trust Bank  
Atlanta, Georgia

09-22-95

Request for increase in bank premises.

First City Bancorp, Inc.  
Murfreesboro, Tennessee

09-21-95

After-the-fact commitment waiver request.

First City Bancorp, Inc.  
Murfreesboro, Tennessee

09-21-95

After-the-fact commitment waiver request.



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>
EFT	Bank of Illinois in Normal Normal, Illinois 103 E. Beaufort Normal, Illinois	NP - 9-18-95
EFT	Bankers Trust Company Des Moines, Iowa Kum & Go 7265 Vista Drive West Des Moines, Iowa	NP - 9-22-95
EFT	Bankers Trust Company Des Moines, Iowa Kum-N-Go, 1725 NW 86th Clive, Iowa*	NP - 9-22-95
Merger/Branch	The Northern Trust Company Chicago, Illinois Northern Trust Bank/O'Hare, National Association Chicago, Illinois Northern Trust Bank/Lake Forest, National Association Lake Forest, Illinois Northern Trust Bank/DuPage Oakbrook Terrace, Illinois - Branch @ 8501 W. Higgins Road Chicago, Illinois	NP - **
Branch	The Northern Trust Company Chicago, Illinois One Oakbrook Terrace Oakbrook Terrace, 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</u> <u>Ending Date</u>
Branch	The Northern Trust Company Chicago, Illinois 120 E. Scranton Avenue Lake Bluff, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 1501 Woodfield Road Schaumburg, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 265 Deerpath Road Lake Forest, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 400 E. Diehl Road Naperville, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 6401 N. Harlem Avenue Chicago, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 701 S. McKinley Lake Forest, Illinois*	NP - **
Branch	The Northern Trust Company Chicago, Illinois 959 S. Waukegan Road Lake Forest, 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</u> <u>Ending Date</u>
Branch	Baylake Bank Sturgeon Bay, Wisconsin Intersection of Voyager Drive & Huron Road Green Bay, Wisconsin*	NP - 9-22-95
Branch	Baylake Bank Sturgeon Bay, Wisconsin 2260 Bay Settlement Road Green Bay, Wisconsin*	NP - 9-22-95
Merger/Branch	Byron Center State Bank Byron Center, Michigan Moline, Michigan Branch of First of America Bank, N.A. Grand Rapids, Michigan - Branch @ 1221 Rosewood Moline, Michigan	NP - **
Merger	Baylake Bank - Kewaunee Kewaunee, Wisconsin Baylake Bank Sturgeon Bay, Wisconsin	NP - **
Branch	Hinsdale Bank & Trust Company Hinsdale, Illinois Grant & Chestnut Streets Hinsdale, Illinois	NP - 10-10-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Naperville Bancorp, Inc. Naperville, Illinois The Naperville Bank Naperville, Illinois*	FR - 9-15-95 NP - 9-19-95
Y-1	Pan American Bancshares, Inc. Chicago, Illinois Pan American Bank Chicago, Illinois* (in organization)	FR - 9-21-95 NP - 9-9-95
Y-2	NBD Bancorp, Inc. Detroit, Michigan First Chicago Corporation Chicago, Illinois FCC National Bank Wilmington, Delaware American National Corporation Chicago, Illinois American National Bank and Trust Company Chicago, Illinois*	FR - 9-29-95 NP - 9-22-95
Y-2	First Midwest Bancorp, Inc. Naperville, Illinois CF Bancorp, Inc. Davenport, Iowa Citizens Federal Savings Bank, FSB Davenport, Iowa*	FR - 9-20-95 NP - 9-25-95
Y-1	Milton Bancshares, Inc. Milton, Wisconsin Bank of Milton Milton, Wisconsin*	FR - 9-28-95 NP - 9-29-95
Y-1	FSB Corp Sublette, Illinois Farmers State Bank of Sublette Sublette, Illinois*	FR - 10-6-95 NP - 10-1-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-2	Shorebank Corporation Chicago, Illinois Indecorp, Inc. Chicago, Illinois Independence Bank of Chicago Chicago, Illinois Drexel National Bank Chicago, Illinois*	FR - 8-14-95 NP - 9-27-95
Y-2	First Chicago Corporation Chicago, Illinois NBD Bancorp, Inc. Detroit, Michigan NBD Illinois Inc. Park Ridge, Illinois NBD Indiana, Inc. Indianapolis, Indiana NBD Bank Detroit, Michigan NBD Bank Wheaton, Illinois NBD Bank Columbus, Ohio National Bank of Detroit-Dearborn Dearborn, Michigan NBD Bank, FSB Venice, Florida NBD Bank, N.A. Skokie, Illinois NBD Bank Elkhart, Indiana NBD Bank, N.A. Indianapolis, Indiana Deerfield Federal Savings & Loan Association Deerfield, Illinois*	FR - 9-29-95 NP - 9-22-95

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
COC	Pinnacle Financial Services, Inc. St. Joseph, Michigan Cyrus A. Ansary	FR - 10-2-95 NP - **
Y-1	Thumb Bancorp, Inc. Pigeon, Michigan Thumb National Bank & Trust Company Pigeon, Michigan*	FR -10-25-95 NP -**
COC ROS	Rigler Investment Co. New Hampton, Iowa Nancy A. Rigler John P. Rigler Robert P. Rigler redeem 4,500 shares of stock	FR -** NP -**

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)	<p>NBD Bancorp, Inc.  Detroit, Michigan  Cash Station, Inc.  Chicago, Illinois  First Chicago Investment Corporation  Chicago, Illinois  First Chicago Capital Corporation  Chicago, Illinois  First Chicago Overseas Investment Corporation  Chicago, Illinois  ANB Mezzanine Corporation  Chicago, Illinois  First Chicago Leasing Corporation  Chicago, Illinois  First Chicago Realty Services Corporation  Chicago, Illinois  First Chicago Trust Company of New York  New York, New York  First Chicago Trust Company (Cayman) Ltd.  Guernsey, Cayman Islands  First Chicago Lease Holdings, Inc.  Chicago, Illinois  Palo Verde Leasing Corporation  Chicago, Illinois  G-W Life Insurance Company  Phoenix, Arizona  First Chicago Capital Markets, Inc.  Chicago, Illinois</p>	FR - 9-29-95
4(c)(8)	<p>First Midwest Bancorp, Inc.  Naperville, Illinois  CF Bancorp, Inc.  Davenport, Iowa  Citizens Federal Savings Bank, FSB  Davenport, Iowa</p>	FR - 9-20-95

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	First Chicago Corporation Chicago, Illinois NBD Insurance Agency, Inc. Detroit, Michigan ML Inc. Detroit, Michigan BHC Financial, Inc. Philadelphia, Pennsylvania Charter Agency, Incorporated Northfield, Illinois Corporate Funding, Inc. Grand Rapids, Michigan FNW Capital, Inc. Mount Prospect, Illinois NBD Brokerage Services, Inc. Indianapolis, Indiana NBD Community Development Corporation Detroit, Michigan NBD Financial Services of Michigan, Inc. Traverse City, Michigan NBD Insurance Company Detroit, Michigan NBD Leasing, Inc. Indianapolis, Indiana NBD Mortgage Company Detroit, Michigan NBD Neighborhood Revitalization Corporation Indianapolis, Indiana NBD Real Estate Services, Inc. Indianapolis, Indiana NBD Securities, Inc. Detroit, Michigan NBD Service Corporation Belleville, Michigan	FR - 9-29-95



Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Pinancle Financial Services, Inc. St. Joseph, Michigan Maco Bancorp, Inc. Merrillville, Indiana First Federal Savings Bank of Indiana Merrillville, Indiana	FR -10-2-95
4(c)(8)	WCN Bancorp, Inc. Wisconsin Rapids, Wisconsin Purchase up to \$4,000,000 of loans from the Bank	FR -10-2-95
4(c)(8)	Carroll County Bancshares, Inc. Carroll, Iowa to own and operate a finance company and engage in credit insurance activities through its subsidiary, Carroll Credit, Inc., Carroll, Iowa	FR -10-4-95
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, Netherlands ABN AMRO Holding N.V. Amsterdam, Netherlands Stichting Administratiekantoor ABN AMRO Holding Amsterdam, Netherlands Stichting Prioriteit ABN AMRO Holding Amsterdam, Netherlands to acquire indirectly 100% of the outstanding voting shares of Alfred Berg, Inc., New York, New York and thereby engage in certain securities underwriting and dealing activities.	FR -10-19-95
4(c)(8)	PSB Corporation Wellsburg, Iowa PSB Finance, Inc. Wellsburg, Iowa	FR -10-2-95

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Greatbanc, Inc. Aurora, Illinois Local Loan Company Chicago Heights, Illinois	FR - 10-10-95
4(c)(8)	Whitney Corporation of Iowa Atlantic, Iowa to continue to purchase loan participations	FR - 10-10-95

Federal Reserve Bank of Chicago

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

Type

Application

-None-

N - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\* \* - Not available at this time

## AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-day business day period the bank has to make the evaluation public has lapsed during the week ending September 22, 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>
-Citizens First State Bank of Walnut 105 North Main Street P.O. Box 579 Walnut, Iowa 61376 (815) 379-2141	6/05/95	S

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING SEPTEMBER 22, 1995

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(1) notification by Oakland Financial Services, Inc., Oakland, Tennessee, to acquire Oakland Deposit Bank, Oakland, Tennessee.	10-5-95

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

<u>Application</u>	<u>End of Comment Period</u>
*Section 3(a)(1) application by Community Bank Shares of Indiana, Inc., New Albany, Indiana, to acquire Heritage Bank of Southern Indiana, Jeffersonville, Indiana (a de novo bank).	Newspaper: 10-21-95
*Section 4(c)(8) notification by Community Bank Shares of Indiana, Inc., New Albany, Indiana, to acquire (retain) Community Bank of Southern Indiana, FSB, New Albany, Indiana.	Newspaper: 10-21-95
*Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee, to acquire First Bancshares of Eastern Arkansas, Inc., West Memphis, Arkansas.	Newspaper: 10-17-95
*Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee, to acquire First Bancshares of N.E. Arkansas, Inc., Osceola, Arkansas.	Newspaper: 10-21-95
*Section 4(c)(8) notification by Old National Bancorp, Evansville, Indiana, to acquire First United Savings Bank, FSB, Bloomington, Indiana.	Newspaper: 10-6-95
*Section 3(a)(1) application by ASB Corporation, Osceola, Arkansas, to acquire American State Bank, Osceola, Arkansas.	Newspaper: 10-20-95
*Section 3(a)(1) application by First United Bancorp, Inc., Madisonville, Kentucky, to acquire First United Bank of Hopkins County, Inc., Madisonville, Kentucky (a de novo bank)	Newspaper: 10-22-95

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Carlinville National Bank Shares, Inc., Carlinville, Illinois, to acquire Carlinville Tax Service, Carlinville, Illinois.	Not yet available

Section 4(c)(8) notification by Universal Bancorp, Bloomfield, Indiana, to engage de novo in lending and leasing activities through the acquisition of Bloomfield and Precedent, LLC, Indianapolis, Indiana (previously reported during week ending 9-15-95).

10-10-95

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 MINNEAPOLIS  
Section I - Applications Subject to  
Newspaper Notice Only

Application

Comment Period  
Ending Date

Rocky Mountain Bank, Billings,  
Montana, to establish ATM at  
1610 Poly Drive, Billings, Montana

October 10, 1995

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

Application

Comment Period  
Ending Date

Norwest Corporation, Minneapolis,  
Minnesota, to acquire 100% of the voting  
shares of AMFED Financial, Inc., Reno,  
Nevada, and indirectly acquire American  
Federal Savings Bank, Reno, Nevada\*

October 10, 1995  
(Federal Register)

Kari Torgerhagen, retroactive notice  
to acquire control of 29.04% of Milan  
Agency, Inc., Milan, Minnesota

October 20, 1995  
(Federal Register)

Norwest Corporation, Minneapolis,  
Minnesota, to acquire 100% of the voting  
shares of Canton Bancshares, Inc., Canton, IL\*

October 20, 1995  
(Federal Register)

American Bank Shares, Inc., Rapid City,  
South Dakota, to acquire 100% of the  
voting shares American State Bank of  
Rapid City, South Dakota\*

October 20, 1995  
(Federal Register)

Park Bank Corporation of Duluth,  
Duluth, Minnesota, to acquire 100% of  
the voting shares of Park State Bank,  
Duluth, Minnesota\*

October 17, 1995  
(Newspaper)

---

\*Subject to CRA

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

**AVAILABILITY OF CRA PUBLIC DISCLOSURES**

**Identification of Ratings:**

***Outstanding record of meeting community credit needs***

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

***Satisfactory record of meeting community credit needs***

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

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

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

***Substantial noncompliance in meeting community credit needs***

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

FOR THE WEEK ENDING September 22, 1995

Name of Bank	Bank Address	Examination Date	Examination Rating
None			



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

Application

Comment Period  
Ending Date

NONE.

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 September 22, 1995

---

ASSIGNMENT OF RATING

Identification of Ratings

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

OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.

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

SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.

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

---

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

NONE.

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
BancFirst, Oklahoma City, Oklahoma, for prior approval to merge with Bank of Johnston County, Tishomingo, Oklahoma.*	Not Available

---

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Pinnacle Bancorp, Inc., Central City, Nebraska, for prior approval to acquire 100 percent of the voting shares of State Bank, Palmer, Nebraska, and to acquire an additional 5.3 percent, for a total of 11.5 percent of the voting shares of The Farmers National Bank of Central City, Central City, Nebraska.*	October 12, 1995
Metropolitan Bancshares, Inc., Aurora, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Wally Bancorp, Inc., Parker, Colorado.*	October 20, 1995
Equity Bancshares, Inc., Mulhall, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Oklahoma State Bank, Mulhall, Oklahoma.*	October 20, 1995
Norcon Financial Corporation, Conway Springs, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The First National Bank of Conway Springs, Conway Springs, Kansas, and Farmers State Bank of Norwich, Norwich, Kansas.*	October 20, 1995
Walter M. and Pearl M. Luehrman, Higginsville, Missouri, for prior approval to increase their ownership interest from 24.39 percent to 26.34 percent of the voting shares of Higginsville Bancshares, Inc., Higginsville, Missouri.	Not Available

Steven Bangert, Denver, Colorado and Howard Ross, Chicago, Illinois, for prior approval to each acquire an additional 2.463 percent of the voting shares of Equitable Bankshares of Colorado, Denver, Colorado.	Not Available
---	---------------

First Community Bancshares, Inc., Kansas City, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Community Bank, Kansas City, Kansas.*	Not Available
---	---------------

R. Banking Limited Partnership, Oklahoma City, Oklahoma, for prior approval to acquire 48.68 percent of the voting shares of BancFirst Corporation, Oklahoma City, Oklahoma.*	Not Available
---	---------------

BancFirst Corporation, Oklahoma City, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Johnston County Bancshares, Inc., Tishomingo, Oklahoma.*	Not Available
--	---------------

---

---

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

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

None.

---

---

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

**APPLICATION**

Higginsville Bancshares, inc., Higginsville, Missouri, for prior approval to redeem 304 shares of their voting common stock.	Not Available
--	---------------

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

**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>
Bank of Belen P.O. Box 105 Belen, New Mexico 87002	06/19/95	09/21/95	Outstanding

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 18, 1995

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

\*\* NOTICE EXP

*Section 3(a)(1) application by FSB Bancshares, Inc., Clute, TX, to acquire FSB Bancshares of Delaware, Inc., Wilmington, DE, and First State Bank, Clute, TX (Previously reported during the week of 8-21-95)	95/09/19
*Section 3(a)(1) application by FSB Bancshares of Delaware, Inc., Wilmington, DE, to acquire First State Bank, Clute, TX (Previously reported during the week of 8-21-95)	95/09/19
*Section 3(a)(3) application by Caldwell Holding Company, Columbia, LA, to acquire additional shares of Citizens Progressive Bank, Columbia, LA (Previously reported during the week of 8-21-95)	95/09/21
*Section 3(a)(1) application by CNB Bancshares of Victoria, Inc., Victoria, TX, to acquire Citizens Bancorp of Delaware, Inc., Wilmington, DE, and Citizens National Bank, Victoria, TX (Previously reported during the week of 8-28-95)	95/09/17
*Section 3(a)(1) application by Citizens Bancorp of Delaware, Inc., Wilmington, DE, to acquire Citizens National Bank, Victoria, TX (Previously reported during the week of 8-28-95)	95/09/17
*Section 3(a)(3) application by Texas Financial Bancorporation, Inc., Minneapolis, MN, to acquire United Commerce Bank of Highland Village, National Association, Highland Village, TX	95/10/15

\*Section 3(a)(3) application by  
First Bancorp, Inc., Denton, TX, to acquire United Commerce  
Bank of Highland Village, National Association, Highland  
Village, TX 95/10/15

\*Section 3(a)(3) application by  
First Delaware Bancorp, Inc., Dover, DE, to acquire United  
Commerce Bank of Highland Village, National Association,  
Highland Village, TX 95/10/15

\*Section 3(a)(1) application by  
Hillister Enterprises II, Inc., Beaumont, TX, to acquire  
Umphrey II Family Limited Partnership, Beaumont, TX,  
Southeast Texas Bancshares, Inc., Beaumont, TX, and  
Community Bank, Beaumont, TX N/A

\*Section 3(a)(1) application by  
Umphrey II Family Limited Partnership, Beaumont, TX, to acquire  
Southeast Texas Bancshares, Inc., Beaumont, TX, and Community  
Bank, Beaumont, TX N/A.

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

**APPLICATION**

**NOTICE EXP**

None.

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

**APPLICATION**

None.

\* SUBJECT TO CRA.  
\*\* EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.  
N/A - NOT AVAILABLE AT THIS TIME.

**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
**FOR THE WEEK OF SEPTEMBER 18, 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>
Wellington State Bank 1000 8th St. P.O. Box 1032 Wellington, TX 79095-1032	95/06/26	Satisfactory



FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 9/22/95

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

Refiled: First Commerce Bancorp, Inc., Logan, Utah, to become a bank holding company by acquiring First Commerce Bank, Logan, Utah. \*

Newspaper: 7/31/95

Humboldt Bancorp, Eureka, California, to become a bank holding company by acquiring Humboldt Bank, Eureka, California. \*

Newspaper: 10/07/95

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

U.S. Bancorp, Portland, Oregon, to acquire and merge with West One Bancorp, Boise, Idaho, \*

Newspaper: Not available

Fed. Reg.: 10/20/95

U.S. Bancorp, Portland, Oregon, to acquire an option to purchase 19.9 percent of West One Bancorp, Boise, Idaho. \*

Newspaper: Not available

Fed. Reg.: 10/20/95

West One Bancorp, Boise, Idaho, to acquire an option to purchase 19.9 percent of U.S. Bancorp Portland, Oregon. \*

Newspaper: Not available

Fed. Reg.: 10/20/95

BankWest Nevada Corporation, Las Vegas, Nevada, to become a bank holding company by acquiring BankWest of Nevada, Las Vegas, Nevada. \*

Newspaper: Not available

Fed. Reg.: Not available

Neighborhood Bancorp, San Diego, California, to become a bank holding company by acquiring Neighborhood Development Bank, N.A. (in organization), San Diego, California. \*

Newspaper: Not available

Fed. Reg.: 10/20/95

Sacramento Commercial Bancorp, Sacramento, California, to become a bank holding company by acquiring Sacramento Commercial Bank, Sacramento, California. \*

Newspaper: 10/15/95

Fed. Reg.: Not available

---

\* Subject to CRA.

Week ending 9/22/95

Section III - Applications Subject to Federal Register Only

U.S. Bancorp, Portland, Oregon, to acquire the following nonbank subsidiaries of West One Bancorp, Boise, Idaho: 1) West One Trust Co., Salt Lake City, Utah; 2) West One Trust Company, Washington, Seattle, Washington; 3) West One Life Insurance Co., Phoenix, Arizona; 4) West One Financial Services, Inc., Boise, Idaho; 5) Tracy Collins Mortgage Co., Salt Lake City, Utah; 6) Ward Cook, Inc., Portland, Oregon; and 7) West One Insurance Services, Inc., Boise, Idaho. Fed. Reg.: 10/20/95

Wells Fargo & Company, San Francisco, California, to install automated teller machines throughout the State of Texas. Fed. Reg.: 10/06/95

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

None

Week ending 9/22/95

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending September 22, 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>
West One Bank Idaho	101 S. Capitol Blvd. Boise, Idaho 83733 (208) 383-7000	6/12/95	Outstanding

---

\*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.

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.