

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 15
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 13, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Capital One Financial Corporation, Vienna, Virginia -
- request for exemption from anti-tying provisions
of the Bank Holding Company Act.
Approved, April 8, 1996.

Farmers State Corporation, Mountain Lake, Minnesota,
and Bank Southwest Corporation, Worthington,
Minnesota -- to acquire First Security Bank-
Madison, Madison, Minnesota.
Approved, April 8, 1996.

First Hawaiian, Inc., Honolulu, Hawaii -- to acquire
26 branches of U.S. Bancorp, Portland, Oregon,
through the establishment of Pacific One Bank,
Portland, Oregon, and the acquisition of Idaho
First Bank, Boise, Idaho, and for Pioneer Federal
Savings Bank, Honolulu, Hawaii, to acquire five
branches of U.S. Bancorp.
Approved, April 8, 1996.

Wells Fargo & Company, San Francisco, California --
request for reconsideration of the Board's approval
of the applications to acquire First Interstate
Bancorp, Los Angeles, California.
Denied, April 9, 1996.

Woodforest Bancshares, Inc., Houston, Texas -- to
acquire Mutual Money Investments, Inc., d/b/a Tri-
Star Financial, and engage in securities brokerage
and data processing services, underwriting and
dealing in government obligations, and acting as
riskless principal.
Approved, April 8, 1996.

BANKS, FOREIGN

Promstroybank of Russia, Moscow, Russian Federation
-- to establish a representative office in
New York, New York.
Approved, April 8, 1996.

INTERNATIONAL OPERATIONS

First National Bank of Boston, Boston,
Massachusetts -- to establish a branch in Lima,
Peru.
Permitted, April 11, 1996.

**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

San Francisco Bank of America Nevada, Las Vegas, Nevada -- to upgrade an existing automated teller machine in the Treasure Island Hotel and Casino at 3300 Las Vegas Boulevard South, from cash-dispensing to full-service.
Permitted, April 12, 1996.

Kansas City Bank of Colorado-Western Slope, Grand Junction, Colorado -- to establish a branch at the intersection of Colorado State Highway 82 and Willits Lane, El Jebel, Colorado.
Approved, April 10, 1996.

Philadelphia Bank of Mid-Jersey, Bordentown, New Jersey -- to establish a branch in the Acme Supermarket at 18 Broadway Road, Browns Mills, New Jersey.
Approved, April 12, 1996.

Dallas Cleburne State Bank, Cleburne, Texas -- to establish a branch at 200 East Highway 67, Alvarado, Texas.
Approved, April 12, 1996.

Cleveland Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1024 Smithville Road, Dayton, and 450 Ohio Pike, Cincinnati, Ohio.
Approved, April 13, 1996.

Chicago Fifth Third Bank of Central Indiana, Indianapolis, Indiana -- to establish a branch at 7272 Fishers Crossing Drive, Fishers, Indiana.
Approved, April 12, 1996.

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

BANK BRANCHES, DOMESTIC

Chicago	Fifth Third Bank of Central Indiana, Indianapolis, Indiana -- to establish a branch at State Road 135 and Fry Road, Greenwood, Indiana. Approved, April 12, 1996.
Richmond	Regency Bank, Richmond, Virginia -- to establish a branch on the south side of Promenade Parkway near its intersection with Huguenot Road, Midlothian, Virginia. Approved, April 8, 1996.
Chicago	Sparta State Bank, Sparta, Michigan -- to establish a branch at 4170 17 Mile Road, Cedar Springs; and 4949 Plainfield N.E., Plainfield, Michigan. Approved, April 12, 1996.

BANK HOLDING COMPANIES

Minneapolis	Am-First Financial Corporation, Madison, South Dakota -- to acquire Madison State Bank, Madison, South Dakota. Approved, April 9, 1996.
Minneapolis	Am-First Financial Corporation, Madison, South Dakota -- to acquire Farmers and Merchants Investment Co., Omaha, Nebraska. Approved, April 9, 1996.
Chicago	Baylake Corp., Sturgeon Bay, Wisconsin -- request for waiver of application to acquire Four Seasons of Wisconsin, Inc., Manawa, Wisconsin, and The Bank. Granted, April 12, 1996.
Philadelphia	BT Financial Corporation, Johnstown, Pennsylvania -- to acquire The Armstrong County Trust Company, Kittanning, Pennsylvania. Approved, April 10, 1996.
Dallas	Caddo Financial Corporation, Caddo Mills, Texas -- to acquire State National Bank of Caddo Mills. Approved, April 9, 1996.

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

BANK HOLDING COMPANIES

Kansas City	Emprise Financial Corporation, Wichita, Kansas -- to acquire WFS Bancorp, Inc., and Wichita Federal Savings and Loan Association. Approved, April 11, 1996.
Minneapolis	Farmers and Merchants Investment Co., Omaha, Nebraska -- to acquire Am-First Financial Corporation, Madison, South Dakota. Approved, April 9, 1996.
Richmond	FCNB Corp., Frederick, Maryland -- to acquire Harbor Investment Corporation, Odenton, Maryland, and Odenton Federal Savings and Loan Association, Approved, April 10, 1996.
Kansas City	First Commerce Bancshares, Inc., Lincoln, Nebraska, The Stuart Family Partnership, The Catherine Stuart Schmoker Family Partnership, The James Stuart, Jr. Family Partnership, and The Scott Stuart Family Partnership -- to retain indirect control of 14.10 shares of Bank of Bertrams, Bertrams, Nebraska. Approved, April 12, 1996.
Kansas City	First Commerce Bancshares, Inc., Lincoln, Nebraska, The Stuart Family Partnership, The Catherine Stuart Schmoker Family Partnership, The James Stuart, Jr. Family Partnership, and The Scott Stuart Family Partnership -- to retain indirect control of 5.20 percent of the shares of First State Bank, Randolph, Nebraska. Approved, April 12, 1996.
Dallas	First National Monahans Bancshares, Inc., Monahans, Texas -- to acquire Monahans Delaware, Financial Corporation, Dover, Delaware, and First National Bank of Monahans, Monahans, Texas. Approved, April 9, 1996.
Chicago	Forrest Bancshares, Inc., Forrest, Illinois -- to acquire Erie Bancorp, Inc., Erie, Illinois, and Erie State Bank. Approved, April 11, 1996.

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

BANK HOLDING COMPANIES

Chicago	Geneva Bancshares, Inc., Geneva, Illinois -- request for waiver of application to redeem stock. Granted, April 9, 1996.
Chicago	GreatBanc, Inc., Aurora, Illinois -- to acquire Local Loan Company, Chicago Heights, Illinois, and engage in consumer finance activities. Withdrawn, April 8, 1996.
Chicago	GreatBanc, Inc., Aurora, Illinois -- to engage in acting as agent or broker for extensions of credit related insurance through Local Loan Company, Chicago Heights, Illinois. Withdrawn, April 8, 1996.
Chicago	Heritage Bancshares Group, Inc., Minneapolis, Minnesota -- notification of intent to engage de novo in lending activities. Permitted, April 12, 1996.
San Francisco	Interwest Bancorp, Reno, Nevada -- to acquire Interwest Mortgage, and engage in lending activities. Approved, April 9, 1996.
Chicago	LaMars Bancorporation, Inc., LeMars, Iowa -- to acquire Brunsville Bancorporation, Inc., Brunsville; Merrill Bancorporation, Inc., Merrill, and Farmers State Bank. Approved, April 12, 1996.

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

BANK HOLDING COMPANIES

Dallas	Monahans Delaware Financial Corporation, Dover, Delaware -- to acquire First National Bank of Monahans, Monahans, Texas. Approved, April 9, 1996.
Chicago	Newell Bancshares, Inc., Newell, Iowa -- to acquire First Community Bank. Approved, April 10, 1996.
Director, BS&R	Sanwa Bank, Limited, Osaka, Japan -- relief from commitment concerning Sanwa Business Credit Corporation, Chicago, Illinois. Granted, April 12, 1996.
Dallas	Star Bancshares of Nevada, Inc., Carson City, Nevada -- to acquire First State Bank, Austin, Texas. Approved, April 9, 1996.
Dallas	State Bancshares, Inc., Austin, Texas -- to acquire Star Bancshares of Nevada, Inc., Carson City, Nevada, and First State Bank, Austin, Texas. Approved, April 9, 1996.
Chicago	Sword Financial Corporation, Horicon, Wisconsin -- notification of intent to engage de novo in lending activities. Permitted, April 11, 1996.
Atlanta	United Security Bancshares, Inc., Thomasville, Alabama -- request for waiver of application to acquire Brent Banking Company, Brent, Alabama. Granted, April 12, 1996.

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

BANK MERGERS

Secretary	Citizens Commercial and Savings Bank, Flint, Michigan -- to merge with Second National Bank of Saginaw, Saginaw; National Bank of Royal Oak, Royal Oak; State Bank of Standish, Standish; Second National Bank of Bay City; Bay City; and Grayling State Bank, Grayling, and to establish branches. Approved, April 11, 1996.
Richmond	Elkridge Bank, Elkridge, Maryland -- to merge with Odenton Federal Savings and Loan Association, Odenton, Maryland, and to establish a branch. Approved, April 10, 1996.
New York	Marine Midland Bank, Buffalo, New York -- to acquire certain assets and assume certain liabilities of River Bank America, Valley Stream, and to establish branches. Approved, April 12, 1996.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R	Financial Trust Services Company, Carlisle, Pennsylvania -- registration as transfer agent. Approved, April 12, 1996.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

CAPITAL STOCK

Kansas City	Community Banks of Kansas, Inc., Junction City, Kansas -- redemption of shares. Approved, April 12, 1996.
St. Louis	Sebastian Bankshares, Inc., Barling, Arkansas -- redemption of shares. Approved, April 8, 1996.
San Francisco	Tehama County Bank, Red Bluff, California -- redemption of shares. Approved, April 8, 1996.

CHANGE IN BANK CONTROL

Dallas	Blumberg Bancunits, L.P. Seguin, Texas -- change in bank control. Permitted, April 9, 1996.
Dallas	Blumberg Family Partnership, L.P., Seguin, Texas -- change in bank control. Returned, April 9, 1996.
Kansas City	Community Banks of Kansas, Inc., Junction City, Kansas -- change in bank control. Permitted, April 12, 1996.
San Francisco	Delta National Bancorp, Manteca, California -- change in bank control. Returned, April 11, 1996.
Chicago	Iroquois Bancorp, Inc., Gilman, Illinois -- change in bank control. Permitted, April 12, 1996.

COMPETITIVE FACTORS REPORTS

Chicago	American National Bank and Trust Company, Chicago, Illinois, proposed purchase of certain assets and assumption of certain liabilities of NBD Bank, Wheaton, Illinois -- report on competitive factors. Submitted, April 11, 1996.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Boston	Bank of Boston Corporation, Boston, Massachusetts, proposed acquisition of the assets and assumption of the liabilities of BayBank, FSB, Nashua, New Hampshire -- report on competitive factors. Submitted, April 11, 1996.
Dallas	Bank of the West, Irving, Texas, proposed acquisition of the assets and assumption of the liabilities of the Irving, Texas, branch at 2111 West Airport FWY., of First National Bank, Port Neches, Texas -- report on competitive factors. Submitted, April 10, 1996.
Dallas	Charter National Bank - Colonial, Houston, Texas, Charter National Bank - Houston; and University National Bank - Galveston, Galveston, Texas, proposed merger with NationsBank of Texas, N.A., Dallas, Texas -- report on competitive factors. Submitted, April 10, 1996.
Chicago	Citizens First National Bank, Princeton, Illinois, proposed purchase of certain assets and assumption of certain liabilities of Superior Bank, F.S.B., Oakbrook Terrace, Illinois -- report on competitive factors. Submitted, April 11, 1996.
Richmond	Exchange Bank of Kingstree, Kingstree, South Carolina, proposed purchase of the assets and assumption of the liabilities of the Andrews, South Carolina, branch of NationsBank, National Association, Charlotte, North Carolina -- report on competitive factors. Submitted, April 12, 1996.
Dallas	First National Bank, Port Neches, Texas, proposed merger with Community Bank of Texas, Beaumont, Texas -- report on competitive factors. Submitted, April 10, 1996.
Boston	First National Bank of Boston, Boston, Massachusetts, proposed merger with BayBank, N.A. -- report on competitive factors. Submitted, April 12, 1996.

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

COMPETITIVE FACTORS REPORTS

Chicago	First National Bank of Chicago, Chicago, Illinois, proposed purchase of the assets and assumption of the liabilities of the NBD Bank, N.A., Fox River Grove, Illinois -- report on competitive factors. Submitted, April 8, 1996.
Minneapolis	First National Bank of International Falls, International Falls, Minnesota, proposed merger of the International Falls branch of Inter Savings Bank, fsb, Bloomington, Minnesota -- report on competitive factors. Submitted, April 10, 1996.
Richmond	First-Citizens Bank & Trust Company, Raleigh, North, Carolina, proposed purchase of certain assets and assumption of certain liabilities of the Elizabeth City, North Carolina, branch of Triangle Bank, Raleigh, North Carolina -- report on competitive factors. Submitted, April 8, 1996.
Richmond	First-Citizens Bank and Trust Company of South Carolina, Columbia, South Carolina, proposed purchase of certain assets and assumption of certain liabilities of the four branches of NationsBank, National Association, Charlotte, North Carolina (located in the cities of New Ellenton, Richburg, and two in Barnwell, South Carolina) -- report on competitive factors. Submitted, April 12, 1996.
Dallas	Interim Duncanville National Bank, Duncanville, Texas, proposed merger with Duncanville National Bank -- report on competitive factors. Submitted, April 10, 1996.
Dallas	New Bastrop Bank, Bastrop, Texas, proposed merger with First National Bank of Bastrop -- report on competitive factors. Submitted, April 10, 1996.

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

COMPETITIVE FACTORS REPORTS

Philadelphia	New Jersey National Bank, Ewing Township, New Jersey, proposed merger with Meridian Bank, Cherry Hill, New Jersey -- report on competitive factors. Submitted, April 12, 1996.
San Francisco	Norwest Bank of Nevada, F.S.B., Reno, Nevada, proposed acquisition of the assets and assumption of the liabilities of Primerit Bank, Federal Savings Bank, Las Vegas, Nevada -- report on competitive factors. Submitted, April 9, 1996.
Richmond	Southern Bank and Trust Company, Mount Olive, North Carolina, proposed purchase of certain assets and assumption of certain liabilities of the Windsor, North Carolina, branch of First-Citizens Bank & Trust Company, Raleigh, North Carolina -- report on competitive factors. Submitted, April 12, 1996.
Chicago	State Savings Bank of Caro, Caro, Michigan, proposed purchase of the assets and assumption of the liabilities of seven branches of Chemical Bank Bay Area, Bay City, Michigan -- report on competitive factors. Submitted, April 11, 1996.
Secretary	U.S. Bank of Washington, N.A., Seattle, Washington, proposed merger with West One Bank, Washington, Seattle, Washington -- report on competitive factors. Submitted, April 8, 1996.
Secretary	U.S. Savings Bank of Washington, Bellingham, Washington, proposed merger with West One Bank, Oregon, S.B., Portland, Oregon -- report on competitive factors. Submitted, April 8, 1996.

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

EXTENSIONS OF TIME

Director, BS&R Bank of Nova Scotia, Halifax, Nova Scotia --
extension to divest certain properties.
Granted, April 12, 1996.

San Francisco BankAmerica Corporation, San Francisco, California --
extension to divest certain property.
Granted, April 9, 1996.

St. Louis CNB Bancshares, Inc., Evansville, Indiana --
extension to July 22, 1996, to merge with Duquoin
Bancorp, Inc., Duquoin, Illinois.
Granted, April 8, 1996.

Chicago First National Company, Storm Lake, Iowa -- extension
to acquire Buena Vista Abstracting, and engage in
abstracting activities.
Granted, April 11, 1996.

Chicago Firststar Bank Wisconsin, Madison, Wisconsin --
extension to July 9, 1996, to merge with Firststar
Bank Wausau, N.A., Wausau; Firststar Bank Grantsburg,
N.A., Grantsburg; Firststar Bank Eau Claire, N.A.,
Eau Claire; Firststar Bank Rice Lake, N.A., Rice
Lake; Firststar Bank Manitowoc, Manitowoc; Firststar
Bank Oshkosh, N.A., Oshkosh; Firststar Bank Fond du
Lac, N.A., Fond du Lac; Firststar Bank Sheboygan,
N.A., Sheboygan, and Firststar Bank Appleton,
Appleton, Wisconsin, and to establish 41 branches
Granted, April 11, 1996.

San Francisco Sanwa Bank, Limited, Osaka, Japan -- extension to
divest certain property.
Granted, April 9, 1996.

San Francisco Tokai Bank, Limited, Nagoya, Japan -- extension to
divest certain property.
Granted, April 9, 1996.

Director, BS&R USBANCORP, Inc., Johnstown, Pennsylvania -- extension
to divest certain property.
Granted, April 8, 1996.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Taylor Bancshares, Inc., North Mankato, Minnesota --
petition for Board review of approval by the
Federal Reserve Bank of Minneapolis of the
application to acquire First National Bank of
Fairfax, Fairfax, Minnesota.
Denied, April 6, 1996.

REGULATIONS AND POLICIES

Truth in Lending -- report to the Congress on whether
and how rules on finance charges could be modified.
Approved, April 6, 1996.

ADDITIONS AND CORRECTIONS

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

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Richmond	Piedmont Farm Credit, ACA, Statesville, North Carolina -- registration statement. Withdrawn, January 17, 1996.
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EXTENSIONS OF TIME

Chicago	FSB Corp., Sublette, Illinois -- extension to July 11, 1996, to acquire Farmers State Bank of Sublette. Granted, April 4, 1996.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
SIS Bancorp, Inc., Springfield, Massachusetts - section 3 notification to acquire Springfield Institution for Savings, Springfield, Massachusetts*	<u>Newspaper</u> Not Yet Established

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

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

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE 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.

FEDERAL RESERVE BANK OF NEW YORK

Comment Period
Ending Date

SECTION I

**Applications Subject to Newspaper
Notice Only**

Chemical Bank, New York, New York, to establish an offsite electronic facility at Rose Associates, Inc., 5 East 22nd Street, New York, New York. 1/

05/06/96

SECTION II

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

Center Bancorp, Inc. to acquire Union Center Interim National Bank ("Bank"), and to acquire indirectly, through Bank, Lehigh Savings Bank, S.L.A., all of Union, New Jersey. 1/

05/01/96 3/

NVE Bancorp, MHC and NVE Bancorp, Inc., both of Englewood, New Jersey, to acquire 100 percent of the shares of NVE Savings Bank, Englewood, New Jersey ("Bank"), and thereby to become a bank holding company with respect to Bank. 1/

05/07/96 3/

SECTION III

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

The Bank of New York Co., Inc., New York, New York, to engage through BNY Capital Markets, Inc., New York, New York, in investment and financial advisory activities (both alone and in combination with investment advisory activities); underwriting and dealing in bank-eligible securities; underwriting and dealing in municipal revenue bonds, mortgage-related securities, commercial paper, and consumer-receivable-related securities; riskless principal activities; privately placing all types of securities; and making acquiring, servicing and arranging for the purchase and sale of loans and other extensions of credit.

N/A

SECTION III

Nonbanking Applications (subject to Federal Register Notice Only cont.)

HSBC Holdings plc, London, England, and HSBC Holdings BV, Amsterdam, The Netherlands, to engage de novo, through HSBC Futures, Inc., New York, New York ("Company"), in executing and clearing, clearing without executing, and providing other related services, including incidental advisory services, with respect to futures and options on futures on certain non-financial commodities. Company would also execute without clearing, and clear without executing, futures on certain financial products.

05/01/96

SECTION IV

Applications Not Involving Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending April 13, 1996

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Interchange State Bank Park 80 West/ Plaza Two Saddle Brook, New Jersey 07663	Satisfactory	October 10, 1995

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

FEDERAL RESERVE BANK OF PHILADELPHIA

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

NONE

**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**

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 April 12, 1996.

Identification of Ratings

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

<u>Bank/Location</u>	<u>Examination Date</u>	<u>CRA Rating</u>
NONE	NONE	NONE

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

APPLICATIONS BULLETIN
(For the week ending April 13, 1996)

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Received application from The Croghan Colonial Bank, Fremont, Ohio, on April 1, 1996, of its intent to merge with Union Bank and Savings Company, Bellevue, Ohio. * Not Yet Known #

Received application from WesBanco Bank Wheeling, Wheeling, West Virginia, on April 11, 1996, of its intent to merge with Bank of Weirton, Weirton, West Virginia. * May 8, 1996

Received Section 4(c)(8) notice from Mid Am, Inc., Bowling Green, Ohio, on April 11, 1996, of its intent to purchase substantially all the assets of and assume certain liabilities of Spectrum Check Services, Inc., d.b.a. National Recovery Systems, Clearwater, Florida. * April 20, 1996

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

Received Section 3(a)(3) application from Croghan Bancshares, Inc., Fremont, Ohio, on April 1, 1996, to acquire Union Bancshares Corp., Bellevue, Ohio. * Not Yet Known #

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

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

NONE

* - Subject to CRA

N - Newspaper Comment Period

F - Federal Register Comment Period

- Expected to End 30 Days from Date of Receipt

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(April 12, 1996)

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 April 12, 1996. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

The Bank of Corning
P.O. Box 428
Corning, Ohio 43730
Rating: Satisfactory
Exam Date: 1-16-96
Disclosure Date: 4-11-96

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The George Mason Bank, Fairfax, Virginia, to establish a branch at 531-A East Market Street, Leesburg, Virginia.*	4-27-96
Hanover Bank, Mechanicsville, Virginia, to establish a branch at the intersection of Sliding Hill Road and Totopotomy Trail, Mechanicsville, Virginia.*	5-4-96

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

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

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
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

Section V - Availability of CRA Public Evaluations

Week ending April 12, 1996

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>
Bank of McKenney 20718 1st Street McKenney, Virginia 23872	1-16-96	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 12, 1996

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Fort Brooke Bancorporation Brandon, Florida 1-BHC formation, Fort Brooke Bank, Brandon, Florida.	Not yet available*
Newnan Holdings, Inc. Newnan, Georgia 1-BHC formation, Southside Financial Group, Inc., Fayetteville, Georgia, and thereby acquire Citizens Bank & Trust of Fayette County, Fayetteville, Georgia.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Newnan Holdings, Inc. Newnan, Georgia Through Newnan Savings Bank, FSB, Newnan, Georgia, to engage in operating a savings association, pursuant to Section 225.25(b)(9) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	Not yet available*
Bradley County Financial Corporation Cleveland, Tennessee Through Tennessee Financial Services, Inc., Cleveland, Tennessee, to engage de novo in consumer finance and insurance agency activities, pursuant to Sections 225.25(b)(1)(i) and 225.25(b)(8)(ii) of Regulation Y, and Section 4(c)(8) of the Bank Holding Company Act.	

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

<u>Application</u>
Cumberland Bancorp, Inc. Carthage, Tennessee Commitment waiver request.

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 12, 1996

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

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending April 12, 1996

Recently Approved Applications

Approval Date

United Security Bancshares, Inc.
Thomasville, Alabama

04-12-96

Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act to acquire Brent Banking Company, Brent, Alabama.

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	F&M Bank - Northeast Pulaski, Wisconsin 2300 South Oneida Street Ashwaubenon, Wisconsin	NP - 4-19-96
Branch	Bank One, Peoria Peoria, Illinois 201 S. Main Street East Peoria, Illinois	NP - 4-13-96
Branch	Bank One, Peoria Peoria, Illinois 3103 W. Harmon Highway Peoria, Illinois	NP - 4-13-96
Branch	Bank One, Peoria Peoria, Illinois 3245 Court Street Pekin, Illinois	NP - 4-13-96
Branch	Bank One, Peoria Peoria, Illinois 3311 Sterling Avenue Peoria, Illinois	NP - 4-13-96
Branch	Bank One, Peoria Peoria, Illinois 901 W. Lake Avenue Peoria, Illinois	NP - 4-13-96
Branch	Midwest Guaranty Bank Troy, Michigan 4140 W. Maple Road Bloomfield Township, Michigan	NP - 4-29-96

NP - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

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	Capac State Bank Capac, Michigan In the vicinity of North Avenue and Armada Ridge Road Armada, Michigan	NP - 4-20-96
Branch	1st Source Bank South Bend, Indiana 3600 Portage Avenue South Bend, Indiana 5020 Grape Road Mishawaka, Indiana	NP - 4-19-96
Branch	Union Bank & Trust Company Evansville, Wisconsin 210 Commercial Street Brooklyn, Wisconsin	NP - 4-20-96
Branch	Northern Trust Company Chicago, Illinois 826 S. Northwest Highway Barrington, Illinois	NP - 4-15-96
Merger/Branch	Baylake Bank Sturgeon Bay, Wisconsin to acquire the assets and liabilities of The Bank, Manawa, Wisconsin, & establish a branch at 431 S. Bridge Street, Manawa, Wisconsin and at King, Wisconsin	NP - **
Branch	Iowa State Bank Hull, Iowa 1101 Main Street Hull, Iowa	NP - 4-12-96

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	CBR Holdings, Inc.* Winnetka, Illinois Community Bank of Ravenswood Chicago, Illinois (in organization)	FR - 4-25-96 NP - **
Y-1	Main Street Bancorp, Inc.* Princeville, Illinois Princeville State Bank Princeville, Illinois	FR - 4-8-96 NP - **
Y-2	Capitol Bancorp, Ltd*. Lansing, Michigan Bank of Tucson Tucson, Arizona	FR - 2-28-96 NP - 4-20-96
Y-2	Associated Banc-Corp*. Green Bay, Wisconsin Mid-America National Bancorp, Inc. Chicago, Illinois Mid-America National Bank of Chicago Chicago, Illinois	FR - 5-2-96 NP - **
Y-2	Associated Illinois Banc Corp.* Green Bay, Wisconsin Mid-America National Bancorp, Inc. Chicago, Illinois Mid-America National Bank of Chicago Chicago, Illinois	FR - 5-2-96 NP - **
Y-1	Figge Bancshares, Inc.* Davenport, Iowa Ossian State Bank Ossian, Iowa Iowa State Bank Calmar, Iowa	FR - 4-22-96 NP - 4-22-96
Y-2	Associated Banc-Corp.* Green Bay, Wisconsin F&M Bankshares of Reedsburg, Inc. Reedsburg, Wisconsin Farmers & Merchants Bank Reedsburg, Wisconsin	FR - 4-25-96 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Associated Banc-Shares, Inc.* Madison, Wisconsin F&M Bankshares of Reedsburg, Inc. Reedsburg, Wisconsin Farmers & Merchants Bank Reedsburg, Wisconsin	FR - 4-25-96 NP - **
Y-2	Firststar Corporation* Milwaukee, Wisconsin Jacob Schmidt Company St. Paul, Minnesota American Bancorporation, Inc. St. Paul, Minnesota American Bank, NA St. Paul, Minnesota American Commercial Bank St. Paul, Minnesota American Bank Moorhead Moorhead, Minnesota American Bank Lake City Lake City, Minnesota	FR - 4-19-96 NP - 4-24-96
Y-1	Delavan Bancshares, Inc.* Delavan, Wisconsin Community Bank Delavan Delavan, Wisconsin (in organization)	FR - 4-26-96 NP - 4-26-96
Y-2	F & M Bancorporation, Inc.* Kaukauna, Wisconsin Community State Bank Algoma, Wisconsin	FR - 5-7-96 NP - **
Y-2	Van Diest Investment Company* Ankeny, Iowa East Des Moines National Bank Des Moines, Iowa	FR - ** NP - 5-6-96
COC-HC	A.M. Saylor, Incorporated* Hampton, Iowa by Roger Doughan	FR - 4-26-96 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
COC-HC	Northern Bancshares, Inc.* McFarland, Wisconsin by Patricia N. Locke	FR - 5-1-96 NP - **
Y-2	Firststar Corporation of Minnesota* Milwaukee, Wisconsin Jacob Schmidt Company St. Paul, Minnesota American Bancorporation, Inc. St. Paul, Minnesota American Bank, NA St. Paul, Minnesota American Commercial Bank St. Paul, Minnesota American Bank Moorhead Moorhead, Minnesota American Bank Lake City Lake City, Minnesota	FR - 4-19-96 NP - 4-24-96
Y-2	Independent Bank Corporation* Ionia, Michigan North Bank Corporation Hale, Michigan North Bank Hale, Michigan	FR - 4-26-96 NP - 4-28-96
Y-1	Wildcat, Inc.* Cedar Rapids, Iowa VCR Bancorporation, Ltd. Carlisle, Iowa Hartford-Carlisle Savings Bank Carlisle, Iowa	FR - 4-26-96 NP - 4-29-96
Y-1	Central Wisconsin Bancorporation, Inc.* Colby, Wisconsin Owen-Curtiss State Bank Owen, Wisconsin	FR - ** NP - 5-3-96

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	<p>Northland Insurance Agency, Inc.* Chicago, Illinois</p> <p>Grand Premier Financial, Inc. Wauconda, Illinois</p> <p>Northern Illinois Financial Corporation Wauconda, Illinois</p> <p>Grand National Bank Wauconda, Illinois</p> <p>Premier Financial Services, Inc. Freeport, Illinois</p> <p>First Bank North Freeport, Illinois</p> <p>First Bank South Dixon, Illinois</p> <p>Premier Acquisition Company Freeport, Illinois</p> <p>First National Bank of Northbrook Northbrook, Illinois</p> <p>First Security Bank of Cary-Grove Cary, Illinois</p>	<p>FR - 5-6-96</p> <p>NP - **</p>
Y-2	<p>Keeco, Inc.* Chicago, Illinois</p> <p>Grand Premier Financial, Inc. Wauconda, Illinois</p> <p>Northern Illinois Financial Corporation Wauconda, Illinois</p> <p>Grand National Bank Wauconda, Illinois</p> <p>Premier Financial Services, Inc. Freeport, Illinois</p> <p>First Bank North Freeport, Illinois</p> <p>First Bank South Dixon, Illinois</p> <p>Premier Acquisition Company Freeport, Illinois</p> <p>First National Bank of Northbrook Northbrook, Illinois</p> <p>First Security Bank of Cary-Grove Cary, Illinois</p>	<p>FR - 5-6-96</p> <p>NP - **</p>

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Thomson Investment Company, Inc.* Savanna, Illinois Savanna Bancorp, Inc. Savanna, Illinois Savanna State Bank Savanna, Illinois Gateway State Bank Clinton, Iowa	FR - 5-12-96 NP - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Grand Premier Financial, Inc.* Wauconda, Illinois Northern Illinois Financial Corporation Wauconda, Illinois Grand National Bank Wauconda, Illinois Premier Financial Services, Inc. Freeport, Illinois First Bank North Freeport, Illinois First Bank South Dixon, Illinois Premier Acquisition Company Freeport, Illinois First National Bank of Northbrook Northbrook, Illinois First Security Bank of Cary-Grove Cary, Illinois	FR - 5-6-96 NP - **
Y-2	First Merchants Corporation* Muncie, Indiana Union National Bancorp Union County National Bank of Liberty Liberty, Indiana	FR - 5-12-96 NP - **
Y-2	Hills Bancorporation* Hills, Iowa Trimpe's Inc. Lisbon, Iowa Alliance Bancorporation Lisbon, Iowa Lisbon Bank and Trust Company Lisbon, Iowa	FR - 5-10-96 NP - 5-5-96
Y-1	First Northwest Bancorp, Inc.* Arlington Heights, Illinois First Northwest Bank Arlington Heights, Illinois	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 Ending Date</u>
4(c)(8)	Peoples Bancorp, Inc. Prairie du Chien, Wisconsin to engage in Appraisal Services through its subsidiary, Northridge Consulting Corp. Prairie du Chien, Wisconsin	FR - 4-22-96
4(c)(8)	D&D Bancshares, Inc. Mount Auburn, Iowa to engage in making and servicing loans	FR - 4-22-96
4(c)(8)	Grand Premier Financial, Inc. Wauconda, Illinois Premier Insurance Services, Inc. Warren, Illinois	FR - 5-6-96
4(c)(8)	Mahaska Investment Company Oskaloosa, Iowa to purchase certain assets of Boatmen's Bank of Iowa, N.A. and assume certain liabilities of the Sigourney Iowa Office Des Moines, Iowa	FR - 4-26-96
4(c)(8)	Montgomery Bancshares, Inc. Montgomery, Illinois to engage in making and servicing loans	FR - 4-26-96
4(c)(8)	Boscobel Bancorp, Inc. Boscobel, Wisconsin to engage in making and servicing loans	FR - **
4(c)(8)	Hartwick Bancshares, Inc. Hartwick, Iowa to engage in making and servicing loans	FR - 5-2-96

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)	Firststar Corporation Milwaukee, Wisconsin American Credit Corporation St. Paul, Minnesota Lake City Agency, Inc. Lake City, Minnesota	FR - 4-19-96
4(c)(8)	Firststar Corporation of Minnesota Milwaukee, Wisconsin American Credit Corporation St. Paul, Minnesota Lake City Agency, Inc. Lake City, Minnesota	FR - 4-19-96

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
ROS	Northern Bankshares, Inc. McFarland, Wisconsin McFarland State Bank McFarland, Wisconsin to redeem 356 shares of stock

Federal Reserve Bank of Chicago

Section V - 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-business day period the bank has to make the evaluation public has lapsed during the week ending April 12, 1996. 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 substantial noncompliance 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>
Old Kent Bank 106 South York Road Elmhurst, Illinois 60126-3454 (708) 941-5200	10/17/95	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 12, 1996

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
None.	

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

<u>Application</u>	<u>End of Comment Period</u>
Change in control notification involving Shawnee Bancshares, Inc., Grand Tower, Illinois, by Rickie L. Wiggs (previously reported during the week ending March 15, 1996).	Newspaper: 4-18-96
Change in control notification involving Shawnee Bancshares, Inc., Grand Tower, Illinois, by Gary F. Hileman (previously reported during the week ending March 15, 1996).	Newspaper: 4-18-96
*Section 4(c)(8) notification by Peoples First Corporation, Paducah, Kentucky, to acquire Guaranty Federal Savings Bank, Clarksville, Tennessee.	Newspaper: 5-9-96
*Section 4(c)(8) notification by Union Planters Corporation, Memphis, Tennessee, to acquire Franklin Financial Group, Inc., Morristown, Tennessee, and thereby acquire Franklin Federal Savings Bank, Morristown, Tennessee.	Newspaper: 5-8-96

APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Boatmen's Bancshares, Inc., St. Louis, Missouri, to acquire BIS, Inc., Des Moines, Iowa (a de novo general insurance agency; previously reported during the week ending March 15, 1996).	Federal Register: 4-9-96.

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

<u>Application</u>	<u>End of Comment Period</u>
None.	

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 April 12, 1996

Name of Bank	Bank Address	Examination Date	Examination Rating
None			

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

Application

Comment Period
Ending Date

NONE.

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

Application

Comment Period
Ending Date

Amundson Family Limited Partnership,
Sioux Falls, South Dakota, for prior approval
to become a bank holding company through the
acquisition of 48.15% of the voting shares of Beulah
Bancorporation, Inc., Sioux Falls, South Dakota.*

May 12, 1996
(Federal Register)

Community First Bankshares, Inc., Fargo, North
Dakota, for prior approval to acquire 100% of the voting
shares of the Financial Bancorp, Inc., Trinidad, Colorado.*

Not yet available

Eau Claire Financial Services, Inc., St. Paul, Minnesota,
for prior approval to acquire 93.8% of the voting shares
of the American Bank Lake City, Lake City, Minnesota.*

Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

**Comment Period
Ending Date**

Norwest Corporation, Minneapolis, Minnesota;
Norwest Financial Services, Inc., Des Moines,
Iowa; and Norwest Financial, Inc., Des Moines,
Iowa, to engage in the activities of consumer
finance, sale of credit life insurance, and under-
writing of credit life insurance related to extensions
of credit made through the office to be acquired
through the acquisition of certain assets of Cardinal
Credit Corporation, Lexington, Kentucky.

April 26, 1996

Zumbrota Agency, Inc., Zumbrota, Minnesota,
a retroactive notice to engage de novo in making
and servicing loans.

May 1, 1996

Norwest Corporation, Minneapolis, Minnesota, to
engage de novo in residential mortgage lending through
C.M.H. Mortgage Company, Westerville, Ohio, a joint
venture with Full Service Real Estate Company, dba,
Coldwell Banker Grand-Traditions.

Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

First Premier Bank, Sioux Falls, South Dakota,
to become a member of the Federal Reserve
System.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending April 12, 1996

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.

<u>BANK(S) EXAMINED</u>	<u>DATE OF EXAMINATION</u>	<u>CRA RATING</u>
Liberty State Bank P.O. Box 64075 St. Paul, Minnesota 55164-0075 (612)646-8681	12/18/95	Satisfactory

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Bank of Colorado-Western Slope, Grand Junction, Colorado, for prior approval to establish a branch facility at the intersection of Colorado State Highway 82 and Willits Lane, El Jebel, Colorado.	Not Available
Tri-State Bank, Denver, Colorado, for prior approval to establish a mobile branch facility to operate in the Denver/Boulder metropolitan area.	Not Available
Community Bank of Parker, Parker, Colorado, for prior approval to become a member of the Federal Reserve System.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Gerry A. And Veryln Dunlap, Lincoln, Nebraska, to retain 34.05 percent; Michael S. Dunlap, Lincoln, Nebraska, to retain an additional 5.9 percent, for a total of 26.33 percent; and Angela L. Muhleisen, Lincoln, Nebraska, to retain an additional 6.04 percent, for a total of 26.92 percent, of the voting shares of Farmers and Merchants Investments, Inc., Milford, Nebraska.	May 1, 1996
Federated Bancshares, Inc., Otterville, Missouri, for prior approval to acquire 8.72 percent of the voting shares of First Bank of Kansas City, Kansas City, Missouri.*	May 7, 1996
Murray D. Lull Trust, Murray D. Lull, Grantor, Smith Center, Kansas, to retain 21.019 percent of the voting shares of SCB Financial Corporation, Smith Center, Kansas.	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

None.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

Federal Reserve Bank of Kansas City

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

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 8, 1996

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
Duncanville Bancshares, Inc., Duncanville, TX, to
acquire Duncanville National Bank, Duncanville, TX
(Previously reported during the week of 3-25-96) 96/04/27
- *Section 3(a)(1) application by
Unicorp Bancshares - Delaware, Inc., Dover, DE, to acquire
OrangeBank, Orange, TX
(Previously reported during the week of 3-25-96) 96/04/21
- *Section 3(a)(3) application by
Unicorp Bancshares - Delaware, Inc., Dover, DE, to acquire
First Texas Bank, Vidor, TX
(Previously reported during the week of 3-25-96) 96/04/21
- *Section 3(a)(3) application by
Unicorp Bancshares - Texas, Inc., Orange, TX, to acquire
Vidor Bancorporation, Inc., Vidor, TX, and
First Texas Bank, Vidor, TX
(Previously reported during the week of 3-25-96) 96/04/21
- *Section 3(a)(3) application by
Plano Bancshares, Inc., Plano, TX, to acquire First
McKinney Bancshares, Inc., McKinney, TX, and First
Bank, McKinney, TX 96/05/07
- *Section 3(a)(3) application by
Plano Bancshares of Delaware, Inc., Dover, DE, to
acquire First McKinney Bancshares, Inc., McKinney,
TX, and First Bank, McKinney, TX 96/05/07

**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 APRIL 8, 1996

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 4/12/96

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
West One Bank, Idaho, Boise, Idaho, to acquire 7 branch offices of U.S. Bank of Idaho, N.A., Coeur d'Alene, Idaho, as a result of a merger. *	<u>Newspaper:</u> Not available
First Utah Bank, Salt Lake City, Utah, to establish a branch office at 11496 South State, Salt Lake City, Utah. *	<u>Newspaper:</u> 4/26/96

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

B. John, Thomas J., Michael B. and Jessica M. Barry, Aspen, Colorado, to increase ownership to more than 25 percent of Redwood Empire Bancorp, Santa Rosa, California. *	<u>Newspaper:</u> 4/28/96
	<u>Fed. Reg.:</u> 4/29/96
U.S. Bancorp, Portland, Oregon, to merge with California Bancshares, Inc., San Ramon, California, and to acquire all of their bank subsidiaries. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 5/02/96
U.S. Bancorp, Portland, Oregon, to acquire an option to purchase 19.9 percent of California Bancshares, Inc., San Ramon, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 5/02/96
West Coast Bancorp, Lake Oswego, Oregon, to merge with Vancouver Bancorp, Vancouver, Washington. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> Not available
West Coast Bancorp, Lake Oswego, Oregon, to acquire 19.9 percent of Vancouver Bancorp, Vancouver, Washington. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Only

None

Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice (Cont'd.)

Tehama County Bank, Red Bluff, California, to reduce capital stock by 41,866 shares of common stock.

* Subject to CRA.

Week ending 4/12/96

Section V - Availability of CRA Public Evaluations

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

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>	<u>Rating*</u>
None			

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

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

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

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

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

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.