

ANNOUNCEMENT

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1996, No. 41  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending October 12, 1996

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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BANK HOLDING COMPANIES

Nacogdoches Commercial Bancshares, Inc., Nacogdoches,  
Texas -- to acquire Security National Bank.  
Approved, October 9, 1996.

Provident Bancorp, Inc., Cincinnati, Ohio -- request  
for modification of certain commitments regarding  
relationships between American Financial Group,  
Inc., and Provident.  
Granted, October 11, 1996.

BANKS, FOREIGN

Banca di Roma S.p.A., Rome, Italy -- to establish  
branches in New York, New York, and Chicago,  
Illinois, and agencies in San Francisco,  
California, and Houston, Texas.  
Approved, October 9, 1996.

Unibanco-Uniao de Bancos Brasileiros, S.A., Sao  
Paulo, Brazil -- to establish a representative  
office in Miami, Florida.  
Approved, October 9, 1996.

ENFORCEMENT

Citizens Bank, Lawton, Oklahoma, BankSouth  
Corporation; and First Chattanooga Corporation --  
written agreements dated August 27, 1992,  
terminated October 4, 1996.  
Announced, October 9, 1996.

First FSB Bancshares, Inc., Mt. Calm, Texas --  
written agreement dated February 18, 1994,  
terminated August 23, 1996.  
Announced, October 9, 1996.

First Security Banshares, Inc., Lake Park, Iowa --  
written agreement dated January 23, 1995,  
terminated September 26, 1996.  
Announced, October 9, 1996.

Liberty Agency, Inc., Kirk, Colorado -- written  
agreement dated November 18, 1933, terminated  
August 13, 1996.  
Announced, October 9, 1996.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**INTERNATIONAL OPERATIONS**

Comerica Bank-Ann Arbor, N.A., Ann Arbor, Michigan --  
to establish Munder UK, L.L.C., and for Munder UK  
to acquire shares of Framlington Holdings Limited,  
London, England.  
Approved, October 9, 1996.

Republic National Bank of New York, New York, New  
York -- to establish a branch in Taipei, Taiwan.  
Permitted, October 11, 1996.

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

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ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and  
Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve  
Bank Operations; IF - International Finance; OSDM - Office of Staff Director  
for Management

**BANK BRANCHES, DOMESTIC**

Secretary	AmSouth Bank of Alabama, Birmingham, Alabama -- to establish a branch at 1882 East Main Street, Prattville, Alabama. Approved, October 10, 1996.
New York	Chase Manhattan Bank, New York, New York -- to establish an offsite electronic facility at International Business Machines, 500 Mamaroneck Avenue, Harrison, New York. Approved, October 10, 1996.
St. Louis	FirstBank, Creve Coeur, Missouri -- to establish a branch at 6211 Mid Rivers Mall Drive, St. Peters, Missouri. Approved, October 7, 1996.
Chicago	Harris Trust and Savings Bank, Chicago, Illinois -- to establish a branch at 4723 South Kedzie Avenue. Approved, October 11, 1996.

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

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BANK BRANCHES, DOMESTIC

New York	Manufacturers and Traders Trust Company, Buffalo, New York -- to establish branches at Tops Supermarket Inc. at 2101 Elmwood Avenue; 3956 Vineyard Drive, Dunkirk; and 2401 West State Street, Olean, New York. Approved, October 11, 1996.
Chicago	Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 20600 Eureka Road, Taylor, Michigan. Approved, October 9, 1996.
New York	Orange County Trust Company, Middletown, New York -- to establish a branch at Redner's Warehouse Market in Playtogs Plaza, 156 Dolson Avenue. Approved, October 11, 1996.
Chicago	Peoples Bank and Trust Company, Sunman, Indiana -- to establish a branch at 100 Sycamore Estate Drive, Aurora, Indiana. Approved, October 11, 1996.
San Francisco	Santa Barbara Bank and Trust, Santa Barbara, California -- to establish a branch at 789 South Victoria Avenue, Ventura, California. Approved, October 8, 1996.
New York	Summit Bank, Hackensack, New Jersey -- to establish a full service branch at Pathmark Supermarket at 651 North Stiles Street, Linden; and 10 South Avenue, Garwood, New Jersey. Approved, October 10, 1996.

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

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**BANK BRANCHES, DOMESTIC**

Richmond	Triangle Bank, Raleigh, North Carolina -- to establish a branch at 1381 North Main Street, Fuquay-Varina, North Carolina. Approved, October 7, 1996.
Richmond	Triangle Bank, Raleigh, North Carolina -- to establish a branch at 6408 Falls of Neuse Road. Approved, October 11, 1996.
Cleveland	Twin Valley Bank, West Alexandria, Ohio -- to establish a customer-bank communication terminal branch at the northwest corner of 308 West Dayton Street. Approved, October 7, 1996.
Philadelphia	United Bank of Philadelphia, Philadelphia, Pennsylvania -- to establish a branch in the Shop-Rite Supermarket at 100 East Olney Avenue. Withdrawn, October 8, 1996.

**BANK HOLDING COMPANIES**

Chicago	Brunsville Bancorporation, Inc., Brunsville, Iowa -- notification of intent to engage de novo in all types of insurance activities. Permitted, October 8, 1996.
Atlanta	Citizens Corporation, Franklin, Tennessee -- to acquire Peoples State Bancshares, Inc., Grant, Alabama, and Peoples State Bank. Approved, October 11, 1996.
Atlanta	Citizens Corporation, Franklin, Tennessee, and the Harrison Group, Inc. -- notification of intent to engage directly in mortgage lending activities and to engage in data processing activities through Financial Data Technology Corporation. Approved, October 11, 1996.
St. Louis	Community Bank Shares of Indiana, Inc., New Albany, Indiana -- to acquire Community Bank of Southern Indiana. Approved, October 9, 1996.

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

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**BANK HOLDING COMPANIES**

St. Louis	Country Bancorp, Inc., Hillsboro, Illinois -- to acquire Keyesport Bancshares, Inc., Keyesport, Illinois, and State Bank of Keyesport. Withdrawn, October 9, 1996.
Dallas	Delaware International Bancshares, Inc., Dover, Delaware -- to acquire International Bank, Corpus Christi, Texas. Approved, October 11, 1996.
San Francisco	DH Technology, San Diego, California; We The People's Federal Credit Union, San Leandro, California, Trimble Navigation Limited, Sunnyvale, California, and Pacific International Services Corporation, Honolulu, Hawaii -- registration under Regulation G. Withdrawn, October 8, 1996.
Atlanta	Farmers Bancshares, Inc., Cheneyville, Louisiana -- to acquire Farmers Bank & Trust of Cheneyville. Approved, October 6, 1996.
Dallas	First International Bancshares, Inc., Corpus Christi, Texas -- to acquire Delaware International Bancshares, Dover, Delaware, and International Bank, Corpus Christi, Texas. Approved, October 11, 1996.
Atlanta	Harrison Group, Inc., Franklin, Tennessee -- to acquire Peoples State Bancshares, Inc., Grant, Alabama, and Peoples State Bank. Approved, October 11, 1996.
Chicago	Hometown Financial Group, Inc., Flanagan, Illinois -- to acquire Flanagan State Bank. Approved, October 7, 1996.

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

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**BANK HOLDING COMPANIES**

Minneapolis	Jorgenson Holding Company, Kenmare, North Dakota -- to acquire First National Bancshares, Inc., Willston, North Dakota. Approved, October 11, 1996.
Chicago	Merrill Bancorporation, Inc., Merrill, Iowa -- notification of intent to engage de novo in all types of insurance activities. Permitted, October 8, 1996.
Secretary	National City Corporation, Cleveland, Ohio, and National City Mortgage Company, Miamisburg, Ohio -- to acquire Muirfield Mortgage Limited Partnership, Dallas, Texas, and engage in originating residential mortgage loans. Approved, October 11, 1996.
Chicago	Northern Trust Corporation, Chicago, Illinois -- to acquire Metroplex Bancshares, Inc., Dallas, Texas, Metroplex Delaware Corporation; and Bent Tree National Bank. Approved, October 11, 1996.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota, Norwest Financial Services, Inc., Des Moines, Iowa, and Norwest Financial, Inc. -- to engage de novo in the State of Maine in lending and credit-related insurance activities, and management reporting and data processing services. Permitted, October 8, 1996.
Boston	Peoples Heritage Financial Group, Inc., Portland, Maine -- notification of intent to acquire Family Bancorp, Haverhill, Massachusetts, and the Family Bank, FSB. Permitted, October 11, 1996.
Boston	Royal Bank of Scotland PLC, Edinburgh, Scotland, The Governors and Company of The Bank of Ireland, Dublin, Ireland, and Financial Group, Providence, Rhode Island -- to acquire Farmers & Mechanics Bank, Middletown, Connecticut. Approved, October 11, 1996.

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

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**BANK HOLDING COMPANIES**

Secretary	South Trust Corporation, Birmingham, Alabama, and SouthTrust of Florida, Inc., Jacksonville, Florida -- to acquire Preferred Bank, A Federal Savings Bank, Palmetto, Florida, and engage in operating a savings association. Approved, October 9, 1996.
San Francisco	Starwood Lodging Corporation, Los Angeles, California, and Starwood Lodging Trust -- registration under Regulation G. Approved, October 10, 1996.
New York	Sussex Bancorp, Franklin, New Jersey -- to acquire Sussex County State Bank. Approved, October 11, 1996.
Director, BS&R	Trans Financial, Inc., Bowling Green, Kentucky -- request for relief from commitment in connection with approval to engage in full-service brokerage activities through General Service Corporation, Tullahoma, Tennessee, and Trans Financial Service Corporation, Russellville, Kentucky. Granted, October 10, 1996.
Chicago	Union-Calhoun Investment, Ltd., Rockwell City, Iowa - - notification of intent to purchase Wetter Tax Services and thereby engage in tax preparation. Permitted, October 11, 1996.
Secretary	Whitney Holding Corporation, New Orleans, Louisiana - - to merge with Liberty Holding Company, Pensacola, Florida, and acquire Whitney National Bank of Florida. Approved, October 7, 1996.

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

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**BANK MERGERS**

Secretary	Bank of New York, New York, New York -- to purchase substantially all the assets and liabilities of The Bank of New York (NJ), West Paterson, New Jersey, and to merge with The Putnam Trust Company, Greenwich, Connecticut, and to establish branches at branch locations operated by BNYNJ and Putnam. Approved, October 7, 1996.
Richmond	First Virginia Bank-Colonial, Richmond, Virginia -- to merge with First Virginia Bank-South Hill, South Hill, Virginia. Approved, October 10, 1996.

**BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS**

Director, BS&R	Magna Trust Company, Belleville, Illinois -- registration as transfer agent. Withdrawn, October 8, 1996.
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**CHANGE IN BANK CONTROL**

Kansas City	First Norton Corporation, Norton, Kansas -- change in bank control. Permitted, October 7, 1996.
Philadelphia	Pocono Community Bank, Stroudsburg, Pennsylvania -- change in bank control. Permitted, October 8, 1996.
New York	Sussex Bancorp, Franklin, New Jersey -- change in bank control. Permitted, October 11, 1996.

**COMPETITIVE FACTORS REPORTS**

Dallas	American National Bank of Texas, Terrell, Texas, proposed acquisition of the assets and assumption of the liabilities of two branches of Bank of America, Texas, N.A., Irving, at 5809 Wesley Street, Greenville; and 410 West North Commerce, Wills Point, Texas -- report on competitive factors. Submitted, October 7, 1996.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**COMPETITIVE FACTORS REPORTS**

Dallas	Austin Bank, Whitehouse, N.A. Whitehouse, Texas -- proposed purchase of the assets and assumption of the liabilities of the branch at 501 Highway 110 North from Bank of America, Texas, N.A., Irving, Texas -- report on competitive factors. Submitted, October 11, 1996.
Minneapolis	Bank Midwest, Minnesota Iowa, N.A., Fairmont, Minnesota, proposed merger with Bank Midwest, Minnesota Iowa, N.A., Jackson, Minnesota -- report on competitive factors. Submitted, October 10, 1996.
St. Louis	Bank of East Tennessee, Morristown, Tennessee, proposed merger with Franklin Federal Savings Bank -- report on competitive factors. Submitted, October 8, 1996.
Cleveland	Bank One, Bloomington, N.A., Bloomington, Indiana, Bank One, Lafayette, N.A., Lafayette; Bank One Rensselaer, N.A., Rensselaer; Bank One Crawfordsville, N.A., Crawfordsville; Bank One, Merrillville, N.A., Merrillville; Bank One Richmond, N.A., Richmond; and Bank One Marion, N.A., Marion, Indiana, proposed merger with Bank One, Indianapolis, N.A. Indianapolis, Indiana -- report on competitive factors. Submitted, October 11, 1996.
St. Louis	Carlinville National Bank, Carlinville, Illinois, proposed purchase of the assets and assumption of the liabilities of the Hillsboro, Illinois, branch of First of America Bank-Illinois. National Association, Hillsboro, Illinois -- report on competitive factors. Submitted, October 8, 1996.

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

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**COMPETITIVE FACTORS REPORTS**

Richmond	First Citizens Bank and Trust Company of South Carolina, Columbia, South Carolina, proposed acquisition of the assets and assumption of the liabilities of two Chester, South Carolina, branches of First Union National Bank of South Carolina, Greenville, South Carolina -- report on competitive factors. Submitted, October 10, 1996.
Dallas	First Heritage Bank, Pittsburg, Texas, proposed merger with First Service Bank, Gladewater, Texas - - report on competitive factors. Submitted, October 7, 1996.
San Francisco	First National Bank of Arizona, Phoenix, Arizona, proposed purchase of certain assets and assumption of certain liabilities of four Arizona branches of Home Savings Bank -- report on competitive factors. Submitted, October 11, 1996.
Cleveland	First Southern National Bank of Fayette County, Lexington, Kentucky, proposed purchase of the assets and assumption of the liabilities of the Nicholas, branch, of First Southern National Bank of Jessamine, Nicholasville, Kentucky -- report on competitive factors. Submitted, October 11, 1996.
Dallas	First State Bank, DeLeon, Texas, proposed merger with First State Bank of Dublin, Dublin, Texas -- report on competitive factors. Submitted, October 9, 1996.
Minneapolis	First State Bank of LaMoure, LaMoure, North Dakota, proposed merger with the State Bank of Marion, Marion, North Dakota -- report on competitive factors. Submitted, October 7, 1996.
St. Louis	Jacksonville Savings Bank, Jacksonville, Illinois, proposed merger with Litchfield Community Savings Bank, S.B., Litchfield, Illinois -- report on competitive factors. Submitted, October 8, 1996.

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

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**COMPETITIVE FACTORS REPORTS**

Cleveland	Richland Trust Company, Mansfield, Ohio, proposed purchase of assets and assumption of liabilities of three offices in Mansfield, and two offices in Shelby, Ohio of Peoples National Bank, Wooster, Ohio -- report on competitive factors. Submitted, October 11, 1996.
Philadelphia	Sovereign Bank, F.S.B., Wyomissing, Pennsylvania, proposed merger with First DeWitt Bank, F.S.B., West Caldwell, New Jersey -- report on competitive factors. Submitted, October 8, 1996.
New York	Steuben Trust Company, Hornell, New York, proposed acquisition of certain assets and assumption of certain liabilities of five New York branches of Key Bank of New York, Albany, New York -- report on competitive factors. Submitted, October 7, 1996.

**EXTENSIONS OF TIME**

San Francisco	Frontier Financial Corporation, Everett, Washington -- extension to divest certain property. Granted, October 8, 1996.
Dallas	Sundowner Bancshares, Inc., Wilmington, Delaware -- extension to November 19, 1996, to acquire Sundown State Bank, Sundown, Texas. Granted, October 8, 1996.
Cleveland	Towne Bancorp, Inc., Perrysburg, Ohio -- extension to January 10, 1997, to acquire Towne Bank. Granted, October 10, 1996.
Cleveland	Towne Bank, Perrysburg, Ohio -- extension to January 10, 1997, to become a member of the Federal Reserve System. Granted, October 10, 1996.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO  
NEWSPAPER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

Comment Period Ending Date

NONE

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Institution

Examination Date

Rating\*\*

NONE

\*Subject to CRA.

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

**FEDERAL RESERVE BANK OF NEW YORK**

**Comment Period  
Ending Date**

**SECTION I**

**Applications Subject to Newspaper  
Notice Only**

Solvay Bank, Solvay, New York, to establish a branch at 4131 West  
Genesee St., Camillus, New York. 1/

11/07/96

**SECTION II**

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

None.

**SECTION III**

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

Notice by Royal Bank of Canada, Montreal, Canada, to acquire an  
interest between 5 percent and 10 percent of Integrion Financial  
Network, LLC, a company that proposes to engage in provision  
of data processing and transmission services through the Internet.

NA

**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 October 12, 1996**

**NAME OF BANK**

**RATING**

**EXAMINATION DATE**

None.

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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

United Bank of Philadelphia, Philadelphia, PA to establish a branch office to be located in the Shop-Rite Supermarket at 100 E. Olney Avenue, Philadelphia, PA, pursuant to Section 9 of the Federal Reserve Act.

\*Newspaper comment period expires: N/Avail  
(\*Application withdrawn as of 10/8/96)

**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

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### SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending October 11, 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

**APPLICATIONS BULLETIN**  
**(For the week ending October 12, 1996)**

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

Received application from Citizens Savings Bank, Sandusky, Ohio,                      \* Not Yet Known #  
to purchase the assets of and assume the liabilities of three branch  
offices of EST National Bank located in Berlin Heights and Sandusky,  
Ohio, and incident thereto establish branch facilities.

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

Received Section 3(a)(5) application from First Financial Bancorp,                      \*N: October 26, 1996  
Hamilton, Ohio, to acquire Hastings Financial Corporation,  
Hastings, Michigan.

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

NONE

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

NONE

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

**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(October 11, 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 October 11, 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 Metamora State Bank  
120 East Main Street  
Metamora, OH 43540  
Exam Date: 6-10-96  
Rating: Satisfactory  
Disclosure Date: 10-7-96

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

Application

Comment Period Ending Date

Centura Bank, Rocky Mount, North Carolina,  
to establish branches in two Hannaford  
Brothers stores in Charlotte, North  
Carolina, located at the intersection of  
Independence Boulevard and N.C. Route 51,  
and in Eastland Mall on Central Avenue.\*

10-31-96

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

CCB Financial Corporation, Durham, North  
Carolina, to engage in data processing  
and management consulting to depository  
institutions through a subsidiary to be  
known as CCB Services, Inc., Durham,  
North Carolina.

10-25-96\*\*

Barnett Banks, Inc., Jacksonville, Florida;  
Crestar Financial Corporation, Richmond,  
Virginia; First Union Corporation, Charlotte,  
North Carolina; NationsBank Corporation,  
Charlotte, North Carolina; Southern National  
Corporation, Winston-Salem, North Carolina;  
and Wachovia Corporation, Winston-Salem.  
North Carolina, to control over 5% of Southeast  
Switch, Inc., Maitland, Florida, after its  
merger with Internet, Inc., Reston, Virginia.

Not yet available.

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

Application

None.

\*Application is subject to CRA requirements.

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

**Federal Reserve Bank of Richmond**

**Section V - Availability of CRA Public Evaluations**

**Week ending October 11, 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.

	<b><u>Examination Date</u></b>	<b><u>Rating</u></b>
<b>Centura Bank 131 North Church Street Rocky Mount, North Carolina 27804</b>	<b>4-29-96</b>	<b>Satisfactory</b>

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending October 11, 1996

Section 1 - Applications Subject to Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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First Central Bank St. Petersburg, Florida After-the-fact change in control notice by Mr. Eldred Ralph Crawford and Ms. Mary Lou Crawford to collectively retain 23.96 percent of the outstanding shares of First Central Bank, St. Petersburg, Florida. Total ownership will equal 23.96 percent.	Not yet available*
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Section 3 - Applications Subject to Federal Register Only

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

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

Application

AmSouth Bancorporation  
Birmingham, Alabama  
Commitment waiver request.

United Security Bancshares  
Thomasville, Alabama  
Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act to merge with First Bancshares, Inc., Grove Hill, Alabama, and thereby directly acquire its subsidiary, First Bank & Trust, Grove Hill, Alabama.

Deposit Guaranty Corp.  
Jackson, Mississippi  
Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act for its subsidiary, Deposit Guaranty Louisiana Corp. Shreveport, Louisiana, to merge with Jefferson Guaranty Bancorp, Inc., Metairie, Louisiana, and thereby directly acquire Jefferson Guaranty Bank, Metairie, Louisiana.

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\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending October 11, 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</u> <u>Date</u>
None.		

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending October 11, 1996

Recently Approved Applications

Approval Date

Citizens Corporation

10-11-96

Franklin, Tennessee

1-BHC formation, Peoples State Bancshares, Inc., Grant, Alabama, and its subsidiary, Peoples State Bank, Grant, Alabama.

Citizens Corporation

10-11-96

Franklin, Tennessee

Along with its wholly-owned subsidiary, Harrison Group, Inc., Franklin, Tennessee, to engage directly in mortgage lending activities pursuant to section 225.25(b) (1) of Regulation Y and, through Financial Data Technology Corporation, Franklin, Tennessee, to engage in data processing activities pursuant to section 225.25(b) (7) of Regulation Y.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger/Branches	Kent City State Bank Kent City, Michigan Grant State Bank Grant, Michigan -10 West Main Street, Grant, Michigan & 21 East 82nd Street, Newaygo, Michigan	NP - **
Branch	Security Savings Bank Farnhamville, Iowa 320 Garfield Street Farnhamville, Iowa	NP - 11-1-96
Branch	Old Kent Bank Grand Rapids, Michigan 1550 West Lake Lansing Road East Lansing, Michigan 4884 Marsh Road Okemos, Michigan 6430 West Saginaw Highway Township of Delta, Michigan 921 West Holmes Road Lansing, Michigan 23 Mile Road and Gratiot Avenue Township of Chesterfield, Michigan	NP - 10-2-96
Branch	Hedrick Savings Bank Hedrick, Iowa 101 S. Main Hedrick, Iowa	NP - 10-13-96

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 cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Branch	M&I Marshall & Ilsley Milwaukee, Wisconsin 15445 West National Avenue New Berlin, Wisconsin	NP - 10-20-96
Branch	Friendship State Bank Friendship, Indiana 401 Main Street Rising Sun, Indiana	NP - 10-19-96
3(a)(1) Notice	Calumet Bancshares, Inc. Brillion, Wisconsin Calumet County Bank Brillion, Wisconsin	NP - **
EFT	Security Savings Bank Farhamville, Iowa 1015 Market Street Gowrie, Iowa	NP - 10-10-96

**Federal Reserve Bank of Chicago**

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

<b><u>Type</u></b>	<b><u>Application</u></b>	<b><u>Comment Period Ending Date</u></b>
3(a)(3)	Capitol Bancorp, Ltd.* Lansing, Michigan Brighton Commerce Bank Brighton, Michigan (in organization)	FR - 10-18-96 NP - 10-20-96
3(a)(3)	Salin Bancorporation, Inc.* Indianapolis, Indiana Columbus Bancorp, Inc. Indianapolis, Indiana Columbus Bank and Trust Company Columbus, Indiana	FR - 11-1-96 NP - **
3(a)(3)	Metrocorp, Inc.* East Moline, Illinois Metrobank-Illinois, National Association East Moline, Illinois (in organization)	FR - 11-4-96 NP - 11-4-96
COC-HC	Lakeview Financial Corporation Lakeview, Michigan Lynn P. Carr	FR - 10-21-96 NP - 10-14-96
3(a)(3)	Old Kent Financial Corporation* Grand Rapids, Michigan Seaway Financial Corporation Saint Clair, Michigan Commercial and Savings Bank of Saint Clair County Saint Clair, Michigan Algonac Savings Bank Algonac, Michigan	FR - 11-8-96 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>
3(a)(3)	Valley Bancshares, Inc.* Nisswa, Minnesota Minnesota Bancshares Corporation Augusta, Wisconsin Brainerd National Bank Baxter, Minnesota	FR - 10-15-96 NP - 10-14-96
COC-HC	Kerndt Bank Services, Inc. Lansing, Iowa Kerndt Brothers Savings Bank Lansing, Iowa	FR - 10-9-96 NP - **
3(a)(3)	Ida Grove Bancshares, Inc.* Ida Grove, Iowa Pierson Bancorporation, Inc. Pierson, Iowa Farmers Savings Bank Pierson, Iowa	FR - 10-25-96 NP - 10-18-96
3(a)(5)	F & M Bancorporation, Inc.* Kaukauna, Wisconsin East Troy Bancshares, Inc. East Troy, Wisconsin State Bank of East Troy East Troy, Wisconsin	FR - ** NP - **
3(a)(3)	American Bancshares, Inc.* Holstein, Iowa Pierson Bancorporation, Inc. Pierson, Iowa Farmers Savings Bank Pierson, Iowa	FR - 10-25-96 NP - 10-18-96

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>
3(a)(1)	Liberty Financial Corporation* West Des Moines, Iowa L.B.T. Bancorporation West Des Moines, Iowa Liberty Bank and Trust Lake Mills, Iowa B and K Bancorporation West Des Moines, Iowa Liberty Bank & Trust Bloomfield, Iowa Winnebago County Bancorporation West Des Moines, Iowa Liberty Bank and Trust Forest City, Iowa First Liberty Bancorp West Des Moines, Iowa Liberty Bank and Trust Mason City, Iowa BW3 Bancorporation West Des Moines, Iowa Liberty Bank and Trust Company, N.A. Pocahantas, Iowa I.S.B. Bancorporation, Inc. West Des Moines, Iowa Liberty Bank and Trust Woodbine, Iowa A.B.C. Bancorporation Tucson, Arizona Liberty Bank and Trust Tucson, Arizona	FR - 11-8-96 NP - **

**Federal Reserve Bank of Chicago**

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

3(a)(1)	G.R. Bancorp, Ltd.* Grand Ridge, Illinois First National Bank of Grand Ridge Grand Ridge, Illinois	FR - 11-01-96 NP - 11-01-96
3(a)(3)	Independence Bancshares, Inc.* Independence , Iowa Southeast Security Bank Mediapolis, Iowa (in organization)	FR - 10-25-96 NP - **
3(a)(3)	Columbus Bancorp, Inc.* Indinapolis, Indiana Salin Bank and Trust Company Indianapolis, Indiana	FR - 11-1-96 NP - **
3(a)(1)	Bluestem Development Corporation* Joy, Illinois Joy Development Corporation Davenport, Iowa Joy State Bank Joy, Illinois	FR - 10-11-96 NP - 10-7-96

**Federal Reserve Bank of Chicago**

**Section III - Applications Subject to Federal Register**  
**Notice Only cont'd**

<b><u>Type</u></b>	<b><u>Application</u></b>	<b><u>Comment Period</u></b> <b><u>Ending Date</u></b>
4(c)(8)	Anita Bancorporation Newton, Iowa Rolling Hills Insurance Agency, L.C. Atlantic, Iowa	FR - 10-17-96
4(c)(8)	Bank of Montreal Montreal, Canada to establish one or more offices in the Dominion of Canada & thereby engage in brokerage activities.	FR - 10-23-96
4(c)(8)	Comerica Incorporated Detroit, Michigan Bankers Motor Acceptance Corporation, Newport Beach, California & engage in subprime indirect automobile lending.	FR - 10-23-96
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Integrion Financial Network, L.L.C., White Plains, New York.	FR - **
4(c)(8)	Stichting Administratiekantoer ABN AMRO Holding Amsterdam, The Netherlands Integrion Financial Network, L.L.C., White Plains, New York.	FR - **
4(c)(8)	ABN AMRO Holding N.V. Amsterdam, The Netherlands Integrion Financial Network, L.L.C., White Plains, New York.	FR - **
4(c)(8)	ABN AMRO Bank, N.V. Amsterdam, The Netherlands Integrion Financial Network, L.L.C., White Plains, New York.	FR - **

**Federal Reserve Bank of Chicago**

**Section III - Applications Subject to Federal Register**  
**Notice Only cont'd**

<b>(c)(8)</b>	<b>ABN AMRO North America, Inc., Chicago, Illinois Intergrion Financial Network, L.L.C., White Plains, New York.</b>	<b>FR - **</b>
<b>4(c)(8)</b>	<b>Bankmont Financial Corp. New York, New York to establish one or more offices in the Dominion of Canada and thereby in brokerage activities.</b>	<b>FR - **</b>
<b>4(c)(8)</b>	<b>Liberty Financial Corporation West Des Moines, Iowa Liberty Leasing Company West Des Moines, Iowa</b>	<b>FR - 11-8-96</b>
<b>4(c)(8)</b>	<b>Liberty Financial Corporation West Des Moines, Iowa Liberty Mortgage Company West Des Moines, Iowa</b>	<b>FR - 11-8-96</b>
<b>4(c)(8)</b>	<b>Liberty Financial Corporation West Des Moines, Iowa L.S.B. Bancorp Johnston, Iowa</b>	<b>FR - 11-8-96</b>
<b>4(c)(8)</b>	<b>Liberty Financial Corporation West Des Moines, Iowa Liberty Loan Store, Inc. West Des Moines, Iowa</b>	<b>FR - 11-8-96</b>
<b>4(c)(8)</b>	<b>FBOP Corporation Oak Park, Illinois Topa Savings Bank, FSB Beverly Hills, California Topa Thrift and Loan Beverly Hills, California</b>	<b>FR - 10-7-96</b>

**Federal Reserve Bank of Chicago**

**Section III - Applications Subject to Federal Register**  
**Notice Only cont'd**

<b>4(c)(8)</b>	<b>Bank of Montreal Montreal, Canada BMO Leasing (U.S.), Inc. Chicago, Illinois</b>	<b>FR - 10-8-96</b>
<b>4(c)(8)</b>	<b>Bankmont Financial Corp. New York, New York BMO Leasing (U.S.), Inc. Chicago, Illinois</b>	<b>FR - 10-8-96</b>

Federal Reserve Bank of Chicago

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

Type

Application

None

## 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 October 11, 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 has a 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.

#### BANK NAME/LOCATION EXAMINATION DATE

#### RATINGS

Columbus Junction State Bank  
134 Main Street  
Columbus Junction, Iowa 52738-1028  
(319) 728-2436

6/24/96

S  
O

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING OCTOBER 11, 1996

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

### Application

### End of Comment Period

\* Section 9 application by Mid-America Bank of Louisville and Trust Company, Louisville, Kentucky, to establish a branch office at 9510 Brownsboro Road, Louisville, Kentucky.

10-28-96

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

### Application

### End of Comment Period

\* Section 3(a)(5) application by Albany Bancorp, Inc., Albany, Kentucky, to merge with First National Bancorp of Columbia, Inc., Columbia, Kentucky.

Federal Register: 11-8-96

\* Section 3(a)(3) application by South Central Bancshares, Inc., Russellville, Kentucky, to acquire Hopkins Bancorp, Inc., Wickliffe, Kentucky.

Newspaper: 11-4-96

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

### Application

### End of Comment Period

None.

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

### Application

### End of Comment Period

None.

\* This application/notification is subject to CRA.

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

**AVAILABILITY OF CRA PUBLIC DISCLOSURES**

**Identification of Ratings:**

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

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

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

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

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

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

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

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

**FOR THE WEEK ENDING October 11, 1996**

<b>Name of Bank</b>	<b>Bank Address</b>	<b>Examination Date</b>	<b>Examination Rating</b>
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

Norwest Corporation, Minneapolis, Minnesota, for prior approval to acquire 100% of the voting shares of West Columbia National Bank, West Columbia, Texas. \*

Not yet available

JDOB Inc., Sandstone, Minnesota, for prior approval to acquire 80% of the voting shares of Centennial National Bank, Walker, Minnesota, a de novo bank. \*

November 8, 1996  
(Federal Register)

Retroactive notification by Brian West to acquire control of 21.39% of the voting shares of Rice Lake Bancorp, Inc., Rice Lake, Wisconsin.

October 29, 1996  
(Federal Register)

Glacier Bancorp, Inc., Kalispell, Montana, for prior approval to acquire 100% of the voting shares of Missoula Bancshares, Inc., Missoula, Montana. \*

November 8, 1996  
(Federal Register)

United Community Bancshares, Inc., Eagan, Minnesota, for prior approval to acquire 100% of the voting shares of the Park Financial Corporation, St. Louis Park, Minnesota. \*

November 8, 1996  
(Federal Register)

\* 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, to engage in the residential mortgage lending business through the acquisition of Central Federal Mortgage Company, State College, Pennsylvania, a joint venture with Centre Professionals, Inc., d/b/a RE/MAX Centre Realty, State College, Pennsylvania.

October 29, 1996

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

**Section III - Applications Subject  
to Federal Register Notice Only  
(Continued)**

Norwest Corporation, Minneapolis, Minnesota, proposes to enter into a joint venture with other financial institutions under the name of Integrion Financial Network, LLC which will provide data processing and data transmission services in the form of a gateway through which Norwest's subsidiary banks and other subscribers to the joint venture will provide electronic financial services to their customers.	October 31, 1996
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MidAmerica Bancshares, Inc., St. Paul, Minnesota, to engage <u>de novo</u> in making and servicing loans and leasing personal and real property.	October 31, 1996
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Bancommunity Services Corporation, St. Peter, Minnesota, and its subsidiary, Security Shares, Inc., St. Peter, Minnesota, to engage <u>de novo</u> in making and servicing loans.	October 31, 1996
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Retroactive notice by Security Bancshares Company, Glencoe, Minnesota, to engage in savings association activities through the acquisition of more than 5% of FSF Financial Corporation, Hutchinson, Minnesota.	Not yet available
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**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 October 11, 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.

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>
St. Mary's State Bank, St. Mary's, Kansas, for prior approval to establish a branch facility at 117 Highway 24, Rossville, Kansas.	Not Available
Citizens State Bank, Miltonvale, Kansas, for prior approval to become a member of the Federal Reserve System.	Not Available
Shoshone First Bank, Cody, Wyoming, for prior approval to establish a branch facility at 331 West Colter Avenue, Powell, Wyoming.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Teambanc, Paola, Kansas, for prior approval to acquire 100 percent of the voting shares of Crown Bancshares, Inc., Bellevue, Nebraska.*	Not Available
R. L. Simpson III, Eufaula, Oklahoma, for approval to retain a total of 31.21 percent of the voting shares of SNB Bancshares, Inc., Eufaula, Oklahoma.*	October 23, 1996
AdBanc, Inc., Ogallala, Nebraska, for prior approval to acquire 53.93 percent of the voting shares of The First State Bank, Lodgepole, Nebraska.*	October 28, 1996
BancFirst Corporation, Oklahoma City, Oklahoma, for prior approval to acquire 26.75 percent of the voting shares of Peoples State Bank, Tulsa, Oklahoma.*	November 1, 1996
Oak Park Bancshares, Inc., Overland Park, Kansas, for prior to acquire 100 percent of the voting shares of, and thereby merge with Hillcrest Bancshares, Inc., Kansas City, Missouri and The Olathe Bank, Olathe, Kansas.*	November 1, 1996

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
BancFirst Corporation, Oklahoma City, Oklahoma, for prior approval to engage de novo in general lending activities, including the making and servicing of loans.	October 23, 1996
First National of Nebraska, Inc., and First National of Colorado, Inc., both of Omaha, Nebraska, to engage de novo through their subsidiary, Professional Career Services, Inc., Omaha, Nebraska, in the provision of career counseling services to affiliated and unaffiliated financial organizations; individuals seeding employment at banks and other financial organizations; and individuals seeking financial positions at any company.	October 23, 1996

**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.

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
First State Bank & Trust 116 West 6th Larned, Kansas 67550-3044	07/08/96	10/07/96	Satisfactory
First State Bank P.O. Box 397 Ness City, Kansas 67560-0397	07/08/96	10/07/96	Satisfactory
Anadarko Bank & Trust P.O. Box 667 Anadarko, Oklahoma 73005-0667	07/29/96	10/07/96	Outstanding

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 7, 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  
Coastal Bend Bancshares, Inc., Alice, TX, to  
acquire Buckeye Bancshares, Inc., Dover, DE, and  
First Community Bank, N.A., Alice, TX

N/A

\*Section 3(a)(1) application by  
Buckeye Bancshares, Inc., Dover, DE, to acquire  
First Community Bank, N.A., Alice, TX

N/A

\*Section 3(a)(1) application by  
FNB Company, Livingston, TX, to acquire FNB Company  
of Delaware, Wilmington, DE, and The First National  
Bank of Livingston, Livingston, TX

N/A

\*Section 3(a)(1) application by  
FNB Company of Delaware, Wilmington, DE, to acquire  
The First National Bank of Livingston, Livingston, TX

N/A

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

**APPLICATION**

**NOTICE EXP**

None.

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

**APPLICATION**

None.

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

**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
**FOR THE WEEK OF OCTOBER 7, 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.

**Bank**

**Date of**  
**Examination**

**CRA Rating**

**None.**

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/11/96

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Pierce Commercial Bank (In Organization), Tacoma, Washington, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> Not available
California United Bank, Encino, California, to establish a branch office at 1640 Sepulveda Boulevard, Los Angeles, California. *	<u>Newspaper:</u> Not available

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

Pierce County Bancorp, Tacoma, Washington, to become a bank holding company by acquiring Pierce Commercial Bank (In Organization), Tacoma, Washington. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 11/01/96
Robert H. Leshner, Cincinnati, Ohio, to retain 7.96 percent of the outstanding shares of Professional Bancorp, Santa Monica, California. *	<u>Newspaper:</u> 10/30/96 <u>Fed. Reg.:</u> 10/29/96

Section III -Applications Subject to Federal Register Only

BankAmerica Corporation, San Francisco, California, to acquire, through BankAmerica Investment Corporation, and to engage in mortgage banking activities through Arrowhead LLC, Chicago, Illinois.	<u>Fed. Reg.:</u> 10/25/96
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Section IV - Applications Not Subject to Federal Register Notice  
or Newspaper Notice

None

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\* Subject to CRA.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 10/11/96

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>
Sun City Bank	9915 West Bell Road Sun City, AZ 85351 (602) 876-2911	6/03/96	Needs to Improve

\*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.