

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1997, No. 12  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending March 22, 1997

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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TESTIMONY AND STATEMENTS

Current economic situation -- statement by Chairman Greenspan before the Joint Economic Committee, March 20, 1997.  
Published, March 20, 1997.

Supervision of our nation's banking organizations should they be authorized to engage in a wider range of activities -- statement by Chairman Greenspan before the Subcommittee on Capital Markets Securities and Government Sponsored Enterprises of the House Committee on Banking and Financial Services, March 19, 1997.  
Published, March 19, 1997.

Section 20 firewalls modifications -- statement by Governor Phillips before the Subcommittee on Financial Institutions and Regulatory Relief of the Senate Committee on Banking, Housing, and Urban Affairs, March 20, 1997.  
Published, March 20, 1997.

BANK HOLDING COMPANIES

AMCORE Financial, Inc., Rockford, Illinois -- to acquire First National Bancorp, Inc., Monroe, Illinois, and First National Bank & Trust.  
Approved, March 17, 1997.

Keystone Financial, Inc., Harrisburg, Pennsylvania -- determination that no notice under the Bank Holding Company Act is required for the proposed acquisition of a savings association by a national bank controlled by a bank holding company.  
Granted, March 18, 1997.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

Stichting Prioteit ABN Holding, Amsterdam, The Netherlands -- to acquire certain parts of the future businesses of Citicorp Futures Corporation, New York, New York; CitiFutures Limited, London, England; and Citicorp Futures Limited, Singapore. Permitted, March 17, 1997.

Westamerica Bancorporation, San Rafael, California -- to acquire ValliCorp Holdings, Inc., Fresno, California. Approved, March 19, 1997.

**INTERNATIONAL OPERATIONS**

Foreign bank applications to establish offices in the United States -- delegation to the Chairman of the Committee on Supervisory and Regulatory Affairs to extend the 180-day period for final action (Docket R-0968). Approved, March 22, 1997.

SunTrust Bank, Atlanta, Georgia -- to establish and hold all the shares of SunTrust International Banking Company, which will hold the shares of SunTrust Asia, Ltd., Hong Kong, a subsidiary engaging in issuing letters of credit. Approved, March 17, 1997.

**REGULATIONS AND POLICIES**

Regulation H -- request for comment on proposed amendments to revise, update, and reorganize the regulation. Approved, March 17, 1997.

Regulation I -- request for comment on proposed revisions to simplify and update regulation and reduce regulatory burden. Approved, March 18, 1997.

Regulation P -- removal of regulation and incorporation of its provisions into Regulation H. Approved, March 18, 1997.

**RESERVE BANK SERVICES**

Pricing Guidelines -- guidelines for volume-based fee structures, and adoption of volume-based fees for originators of ACH transactions. Approved, March 19, 1997.

**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**

New York	Chase Manhattan Bank, New York, New York -- to establish a branch at CIBA Specialty Chemicals, 540 White Plains Road, Tarrytown, New York. Approved, March 17, 1997.
Chicago	Comerica Bank, Detroit, Michigan -- to establish a branch at 670 Highland Avenue, Milford, Michigan. Approved, March 21, 1997.
Chicago	Comerica Bank, Detroit, Michigan -- to establish a branch at 50 Douglas, Holland, Michigan. Approved, March 21, 1997.
Atlanta	First Community Bank, Orange City, Florida -- to establish a branch at 21 South Highway 17/92. Returned, March 20, 1997.
Chicago	M&I Bank Fox Valley, Appleton, Wisconsin-- to establish a limited purpose branch in the Grand Cayman, Cayman Islands, B.W.I. Approved, March 21, 1997.

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

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**BANK BRANCHES, DOMESTIC**

Richmond            Southern Financial Bank, Warrenton, Virginia -- to  
                         establish a branch at 4021 University Drive,  
                         Fairfax, Virginia.  
                         Approved, March 17, 1997.

**BANK HOLDING COMPANIES**

Dallas            A.N.B. Holding Company, Ltd., Terrell, Texas -- to  
                         acquire ANB Corporation, ANB Delaware Corporation,  
                         and American National Bank of Terrell.  
                         Approved, March 20, 1997.

Boston            Bank of Boston Corporation, Boston, Massachusetts,  
                         and BayBanks, Inc., Boston, Massachusetts -- to  
                         acquire BankBoston (NH), National Association,  
                         Nashua, New Hampshire.  
                         Approved, March 21, 1997.

St. Louis        Bolivar Bancshares, Inc., Bolivar, Missouri -- to  
                         acquire Bank of Bolivar.  
                         Approved, March 21, 1997.

Dallas            Eagle Bancshares, Inc., Fairfield, Texas -- to  
                         acquire Fairfield Holdings, Inc., and First  
                         National Bank of Fairfield.  
                         Approved, March 19, 1997.

Dallas            Etex Banco, Inc., Winnsboro, Texas -- request for  
                         waiver of application to acquire Winnsboro Bank &  
                         Trust.  
                         Granted, March 18, 1997.

Dallas            Fairfield Holdings, Inc., Fairfield, Texas --to  
                         acquire First National Bank of Fairfield,  
                         Fairfield, Texas.  
                         Approved, March 19, 1997.

Chicago        First Equity Corp., Skokie, Illinois -- to acquire  
                         1st Equity Bank.  
                         Approved, March 20, 1997.

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

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**BANK HOLDING COMPANIES**

Dallas	First National Bank of Winnsboro, Winnsboro, Texas -- request for waiver of application to acquire Winnsboro Acquisitions, Inc., and First Texas Holding Company. Granted, March 18, 1997.
Cleveland	F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire West Coast Bancorp, Inc., Cape Coral, Florida. Approved, March 21, 1997.
Kansas City	Fremont of Albuquerque, Inc., Canon City, Colorado -- to acquire Interamerica Bank, Albuquerque, New Mexico, and Fremont Bank Corporation, Canon City, Colorado. Approved, March 17, 1997.
Philadelphia	Keystone Financial Inc., Harrisburg, Pennsylvania -- request for waiver of application to acquire First Federal Savings Bank of Western Maryland and First Financial Corporation of Western Maryland, both of Cumberland, Maryland. Granted, March 18, 1997.
Philadelphia	Keystone Financial Inc., Harrisburg, Pennsylvania -- to acquire Financial Trust Corp., Carlisle, Pennsylvania. Approved, March 19, 1997.
Kansas City	Mid-America Bankshares, Inc., Baldwin City, Kansas -- to acquire State Bank of Esbon, Esbon, Kansas. Approved, March 21, 1997.
St. Louis	Security Bancorp of Tennessee, Inc., Halls, Tennessee -- to acquire The Bank of Jackson, Jackson, Tennessee. Approved, March 18, 1997.
Minneapolis	TCF Financial Corporation, Minneapolis, Minnesota -- to engage in securities brokerage activities through TCF Securities, Inc., St. Paul, Minnesota. Permitted, March 21, 1997.

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

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**BANK HOLDING COMPANIES**

Minneapolis      TCF Financial Corporation, Minneapolis, Minnesota --  
to engage in lending activities through TCF  
Minnesota Financial Services, Inc.  
Approved, March 21, 1997.

Minneapolis      TCF Financial Corporation, Minneapolis, Minnesota --  
to acquire TCF National Bank Minnesota,  
Minneapolis, Minnesota, TCF National Bank Illinois,  
Chicago, Illinois, TCF National Bank Wisconsin, Ann  
Arbor, Michigan, Great Lakes National Bank Ohio,  
Hamilton, Ohio, TCF Colorado Corporation,  
Englewood, Colorado, and TCF National Bank  
Colorado, Englewood, Colorado.  
Approved, March 21, 1997.

Dallas            Winnsboro Acquisitions, Inc., Winnsboro, Texas --  
request for waiver of application to acquire First  
Texas Holding Company.  
Granted, March 18, 1997.

Richmond        Woodsboro Bancshares, Inc., Woodsboro, Maryland -- to  
acquire Woodsboro Bank.  
Approved, March 20, 1997.

Secretary        1st United Bancorp, Boca Raton, Florida -- to acquire  
Island National Bank and Trust Company, Palm Beach,  
Florida.  
Approved, March 19, 1997.

**BANK MERGERS**

Dallas            First State Bank of Texas, Denton, Texas -- to merge  
with First Farmers and Merchants Bank, Kaufman,  
Texas.  
Approved, March 20, 1997.

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

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**BANKS, STATE MEMBER**

San Francisco Tehama Bank, Red Bluff, California -- to invest in Bancorp Fincor Financial Services, Inc. Sacramento, California.  
Withdrawn, March 21, 1997.

Richmond Virginia Heartland Bank, Fredericksburg, Virginia, and Second Bank & Trust, Culpeper; -- to establish VHB Mortgage Company, L.L.C., Fredericksburg, Virginia.  
Approved, March 20, 1997.

**CAPITAL STOCK**

Chicago FBOP Corporation, Oak Park, Illinois -- redemption of shares.  
Permitted, March 20, 1997.

Richmond Patapsco Bank, Dundalk, Maryland -- redemption of shares.  
Approved, March 20, 1997.

**CHANGE IN BANK CONTROL**

Kansas City B.O.E. Bancshares, Inc., Elgin, Oklahoma -- change in bank control.  
Permitted, March 20, 1997.

Kansas City NSB Bancshares, Inc., La Crosse, Kansas -- change in bank control.  
Permitted, March 18, 1997.

Kansas City State National Bancshares, Inc. Wayne, Nebraska -- change in bank control.  
Permitted, March 20, 1997.

**COMPETITIVE FACTORS REPORTS**

Dallas Compass Bank, Houston, Texas, proposed merger with River Oaks Trust Company -- report on competitive factors.  
Submitted, March 17, 1997.

Atlanta First Mercantile National Bank, Longwood, Florida, proposed merger with Regions Interim National Bank -- report on competitive factors.  
Submitted, March 20, 1997.

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

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**COMPETITIVE FACTORS REPORTS**

Minneapolis First National Bank in Montevideo, Montevideo, Minnesota, proposed merger with Interim First National Bank in Montevideo -- report on competitive factors.  
Submitted, March 18, 1997.

Minneapolis First National Bank of Fairfax, Fairfax, Minnesota, proposed merger with New First National Bank of Fairfax -- report on competitive factors.  
Submitted, March 19, 1997.

Dallas First Security State Bank, Cranfills Gap, Texas, proposed acquisition of the assets and assumption of the liabilities of a branch of Pacific Southwest Bank, Corpus Christi, at 101 South Avenue G, Clifton, Texas -- report on competitive factors.  
Submitted, March 21, 1997.

Richmond First Union National Bank of North Carolina, Charlotte, North Carolina, proposed merger with First Union National Bank of Georgia, Atlanta, Georgia, and First Union National Bank of Florida, Jacksonville, Florida -- report on competitive factors.  
Submitted, March 20, 1997.

Richmond First-Citizens Bank & Trust Company, Raleigh, North Carolina, proposed purchase of certain assets and assumption of certain liabilities of the Hayesville, Hildebran, Taylorsville, and Valdese, branches of Wachovia Bank of North Carolina, National Association, Winston-Salem, North Carolina -- report on competitive factors.  
Submitted, March 20, 1997.

Richmond NationsBank, N.A., Charlotte, North Carolina, proposed merger with Boatmen's Bank of Vandalia, Vandalia, Missouri -- report on competitive factors.  
Submitted, March 20, 1997.



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

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**COMPETITIVE FACTORS REPORTS**

Richmond	NationsBank, National Association, Charlotte, North Carolina, proposed merger with NationsBank, National Association (South) Atlanta, Georgia -- report on competitive factors. Submitted, March 20, 1997.
Philadelphia	Sovereign Bank, Wyomissing, Pennsylvania -- proposed merger with Sovereign Community Bank, Freehold, New Jersey -- report on competitive factors. Submitted, March 17, 1997.
St. Louis	State Bank of Washington, Washington, Indiana, proposed merger with United Federal Savings Bank of Vincennes, Vincennes, Indiana -- report on competitive factors. Submitted, March 20, 1997.
Atlanta	United Bank, Zebulon, Georgia, proposed purchase of certain assets and assumption of certain liabilities of the Thomastown, Georgia, branch of NationsBank, N.A. (South), Atlanta, Georgia, and to establish a branch -- report on competitive factors. Submitted, March 19, 1997.
Richmond	Wachovia Bank of North Carolina, National Association, Winston-Salem, North Carolina, proposed merger with Wachovia Bank of South Carolina, National Association, Charleston, South Carolina, and Wachovia Bank of Georgia, National Association, Atlanta, Georgia -- report on competitive factors. Submitted, March 20, 1997.

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

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**EXTENSIONS OF TIME**

Atlanta	East Coast Bank Corporation Employee Stock Ownership Plan Trust, Ormond Beach, Florida -- extension to June 27, 1997, to acquire shares of East Coast Bank Corporation, and Bank at Ormond-By-The-Sea. Granted, March 20, 1997.
Atlanta	First Bankshares of West Point, Inc., West Point, Georgia -- extension to June 27, 1997, to merge with Canebrake Bancshares, Inc., Uniontown, Alabama, and acquire First State Bank of Uniontown, Uniontown, Alabama. Granted, March 20, 1997.
Atlanta	First Georgia Community Corporation, Jackson, Georgia -- extension to June 24, 1997, to acquire First Georgia Community Bank. Granted, March 18, 1997.
Dallas	Hickory Hill Delaware Financial Corporation, Dover Delaware -- extension to June 27, 1997, to acquire The First State Bank, Avinger, Texas. Granted, March 20, 1997.
Chicago	St. Cloud Bancshares, Inc., St. Cloud, Wisconsin -- extension to May 10, 1997, to acquire State Bank of St. Cloud. Granted, March 17, 1997.

**MEMBERSHIP**

Kansas City	First American Bank & Trust Company, Purcell, Oklahoma -- to become a member of the Federal Reserve System. Approved, March 20, 1997.
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**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Regulation H -- final amendments to Securities and Recordkeeping and Confirmation Provisions (Docket R-0909).  
Approved, February 27, 1997.

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

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ADDITIONS AND CORRECTIONS

**BANK BRANCHES, DOMESTIC**

Richmond      Mercantile Bank of Southwest Florida, Naples, Florida  
-- to establish a branch approximately 600 feet  
north of Pelican's Nest Drive and U.S. 41, Bonita  
Springs, Florida.  
Returned, February 21, 1997.

**COMPETITIVE FACTORS REPORTS**

San Francisco      Citizens Security Bank, Agana, Guam, proposed  
purchase of the assets and assumption of the  
liabilities of Century Bank -- report on  
competitive factors.  
Submitted, March 20, 1996.

**EXTENSIONS OF TIME**

Chicago      Two Rivers Bank Holding Company, Rock Valley, Iowa --  
extension to June 19, 1997, to acquire Rock Valley  
State Bank.  
Granted, March 13, 1997.

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

Vermont Financial Services Corp., Brattleboro, Vermont (VFSC) - 4(c)(8) notification to merge with Eastern Bancorp, Inc., Dover, New Hampshire, a nondiversified savings and loan holding company, with VFSC as the survivor, and thereby engage in operating Vermont Federal Bank, FSB, Williston, Vermont*	<u>Newspaper</u>	Not Yet Established
	<u>Federal Register</u>	04-14-97

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**

None.

**SECTION II**

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

BanPonce Corporation and Popular International Bank, Inc, both of Hato Rey, Puerto Rico, and BanPonce Financial Corp., Wilmington, Delaware, to acquire CBC Bancorp Ltd., Chicago, Illinois, and its two subsidiary banks, Capital Bank and Trust Company, Chicago, Illinois, and Capitol Bank of Westmont, Westmont, Illinois. 1/

04/19/97 3/

Ironbound Bankcorp, NJ, Newark, New Jersey, to acquire all of the shares of Ironbound Bank, Newark, New Jersey, and thereby become a bank holding company with respect to Ironbound Bank. 1/

04/03/97 3/

**SECTION III**

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

None.

**SECTION IV**

**Applications Not Involving  
Public Comment**

Application by Citibank International, Miami, Florida, to amend its articles of association.

**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 March 22, 1997**

**NAME OF BANK**

**RATING**

**EXAMINATION DATE**

None.

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

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

Covenant Bancorp, Inc., Haddonfield, NJ to become a bank holding company through the acquisition of 100 percent of the voting shares of Covenant Bank, Haddonfield, NJ, pursuant to Section 3(a)(1) of the Bank Holding Company Act.

Newspaper comment period expires: 04/21/97  
Federal Register comment period expires: N/Avail

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

NONE

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

NONE

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

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 March 21, 1997.

### **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.

<b><u>Bank/Location</u></b>	<b><u>Examination Date</u></b>	<b><u>CRA Rating</u></b>
First Commercial Bank 1027 Arch Street Philadelphia, PA 19107	09/04/96	Satisfactory
Orrstown Bank 3580 Orrstown Road Box 60 Orrstown, PA 17244	11/04/96	Outstanding



**APPLICATIONS BULLETIN**  
**(For the week ending March 22, 1997)**

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

Received notice from Cortland Savings and Banking Company, Cortland, Ohio, on March 18, 1997, of its intent to establish a branch at 8572 South Avenue, Unit 1, Boardman, Ohio.

\* April 12, 1997

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

NONE

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

NONE

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

Received Section 4(c)(8) notice from Mellon Bank Corporation, Pittsburgh, Pennsylvania, on March 17, 1997, of its intent to acquire substantially all the assets of Gantz Capital Management, Inc., North Miami, Florida, and transfer them directly to Mellon Trust of Florida, N.A., North Miami, Florida, a de novo limited purpose trust company held directly by The Boston Company, an indirect subsidiary of Mellon Bank Corporation.

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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**  
(March 21, 1997)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document became available from the bank(s) listed below during the week ended March 21, 1997. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

**NONE**

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Signet Bank, Richmond, Virginia, to establish a branch inside the Amoco Fas Mart at 4690 Pouncey Tract Road, Glen Allen, Virginia.*	4-15-97
Consolidated Bank and Trust Company, Richmond, Virginia, to acquire two branches in Hampton, Virginia, and one in Newport News, Virginia, of First Union National Bank of Virginia, Roanoke, Virginia.*	4-17-97
Bank of White Sulphur Springs, White Sulphur Springs, West Virginia, to merge with Bank of Marlinton, Marlinton, West Virginia.*	4-17-97

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Allied Irish Banks, p.l.c., Dublin, Ireland, and First Maryland Bancorp, Baltimore, Maryland, to acquire Dauphin Deposit Corporation, Harrisburg, Pennsylvania.*	4-17-97

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 March 21, 1997

Definition of Ratings

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

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

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

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

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

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

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

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

Examination

Date

Rating

None.

**Federal Reserve Bank of Atlanta**  
**Applications Bulletin for Week Ending March 21, 1997**

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

<b><u>Application</u></b>	<b><u>Comment Period Ending Date</u></b>
Colonial Bank Montgomery, Alabama To become a member of the Federal Reserve System, pursuant to Section 208.4 of Regulation H and Section 9 of the Federal Reserve Act.	Not yet available*
Colonial Bank Montgomery, Alabama To merge with Colonial Bank, Ardmore, Tennessee, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
Colonial Bank Montgomery, Alabama To merge with Colonial Bank, Orlando, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*
Colonial Bank Montgomery, Alabama To merge with Colonial Bank, Lawrenceville, Georgia, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Not yet available*

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

<b><u>Application</u></b>	<b><u>Comment Period Ending Date</u></b>
Florida Bancshares, Inc. Dade City, Florida 1-BHC formation, First National Bank of Pasco, Dade City, Florida.	04-21-97* Federal Register
Seacoast Banking Corporation of Florida Stuart, Florida To merge with Port St. Lucie National Bank Holding Corp., Port St. Lucie, Florida, and thereby directly acquire Port St. Lucie National Bank, Port St. Lucie, Florida, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Not yet available*

\*Subject to the provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending March 21, 1997

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

<u>Application</u>	<u>Comment Period Ending Date</u>
GBC Bancorp, Inc. Lawrenceville, Georgia 1-BHC formation, Gwinnett Banking Company, Lawrenceville, Georgia.	04-14-97* Newspaper
PN Holdings, Inc. Ann Arbor, Michigan 1-BHC formation, Pelican National Bank, Naples, Florida (in organization).	04-21-97* Federal Register

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
PN Holdings, Inc. Ann Arbor, Michigan To acquire Washtenaw Mortgage Company, Ann Arbor, Michigan, and thereby engage in making, acquiring, or servicing loans, or other extensions of credit, pursuant to Section 225.25(b)(1)(iii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	04-21-97
Seacoast Banking Corporation of Florida Stuart, Florida To acquire Spirit Mortgage Company, Port St. Lucie, Florida, and thereby engage in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1)(iii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	Not yet available

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\*Subject to the provisions of the Community Reinvestment Act.

**Federal Reserve Bank of Atlanta**  
**Applications Bulletin for Week Ending March 21, 1997**

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

**Application**

**Southwest Georgia Financial Corporation**

**Moultrie, Georgia**

**Expedited notice for its subsidiary, Southwest Georgia Bank, Moultrie, Georgia, to acquire 50 percent of Empire Financial Services, Inc., Milledgeville, Georgia, and thereby indirectly engage in making, acquiring, or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.**

**Deposit Guaranty Corp.**

**Jackson, Mississippi**

**Request for waiver of the application requirement pursuant to Section 3(a)(3) of the Bank Holding Company Act to consolidate its national bank subsidiaries through the merger of its subsidiaries, Merchants National Bank of Fort Smith, Fort Smith, Arkansas, Commercial National Bank in Shreveport, Shreveport, Louisiana, and Deposit Guaranty National Bank of Louisiana, Hammond, Louisiana, into Deposit Guaranty National Bank, Jackson, Mississippi.**

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending March 21, 1997

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.

<b><u>Bank</u></b>	<b><u>CRA Rating</u></b>	<b><u>Examination Date</u></b>
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None.		
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**Federal Reserve Bank of Atlanta**  
**Applications Bulletin for Week Ending March 21, 1997**

**Recently Approved Applications**

**Approval Date**

**SunTrust Bank, Atlanta**  
**Atlanta, Georgia**

**03-17-97**

To establish and hold all the shares of SunTrust International Banking Company, Atlanta, Georgia, an agreement corporation, operating under Section 25 of the Federal Reserve Act and Section 211.4 of Regulation K.

**1st United Bancorp**  
**Boca Raton, Florida**

**03-19-97**

To acquire Island National Bank and Trust Company, Palm Beach, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.

**1st United Bancorp**  
**Boca Raton, Florida**

**03-19-97**

To engage in securities brokerage activities, pursuant to Section 225.25(b)(15) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

**1st United Bank**  
**Boca Raton, Florida**

**03-19-97**

To merge with Island National Bank and Trust Company, Palm Beach, Florida, pursuant to Section 18(c) of the Federal Reserve Act.

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>
Member	NorthSide Community Bank Gurnee, Illinois To become a member of the Federal Reserve System	NP - **
3(a)(1) Notice	IBC Bancorp, Inc. Chicago, Illinois International Bank of Chicago Chicago, Illinois	NP - 03-26-97
Merger & Branch	Security Savings Bank Farnhamville, Iowa Boxholm, Iowa branch office of Boone Bank and Trust Company Boone, Iowa Branch at 200 2nd Street Boxholm, Iowa	NP - **
Merger & Branch	Old Kent Bank Grand Rapids, Michigan Commercial and Savings Bank of St. Claire County Saint Claire, Michigan Algonac Savings Bank Algonac, Michigan and to establish branches	NP - **
Merger & Branch	M&I Madison Bank Madison, Wisconsin M&I Bank Southwest Spring Green, Wisconsin and to establish 11 branches	NP - **

NP - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

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>
COC-HC	Antioch Holding Company Antioch, Illinois By Randolph S. Miles	FR - 3-20-97 NP - 2-21-97
COC-HC	Antioch Holding Company Antioch, Illinois By Cynthia M. Stout	FR - 3-20-97 NP - 2-28-97
3(a)(3)	Coal City Corporation* Chicago, Illinois U.S. Bancorp Lansing, Illinois U.S. Bank Lansing, Illinois	FR - 3-21-97 NP - 3-22-97
3(a)(1)	CH and JD Byrum, LLC* Indianapolis, Indiana American State Corporation Lawrenceburg, Indiana American State Bank Lawrenceburg, Indiana	FR - 4-14-97 NP - 3-26-97
3(a)(3)	National Canton Bancshares, Inc.* Canton, Illinois Sturm Investment, Inc. Denver, Colorado Union National Bank of Macomb Macomb, Illinois	FR - 4-18-97 NP - **
3(a)(3)	Old Second Bancorp, Inc.* Aurora, Illinois Maple Park Bancshares, Inc. Maple Park, Illinois First State Bank of Maple Park Maple Park, Illinois	FR - 4-4-97 NP - **
3(a)(1)	Bando McGlocklin Capital Corporation* Pewaukee, Wisconsin InvestorsBank (in organization) Pewaukee, Wisconsin	FR - 4-7-97 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)	Manufacturers National Corporation* Chicago, Illinois U.S. Bancorp, Inc. Chicago, Illinois U.S. Bank Chicago, Illinois	FR - 3-21-97 NP - 3-22-97
3(a)(3)	ABC Employee Stock Ownership Plan* Anchor, Illinois Anchor Bancorporation Inc. Farmer City, Illinois Anchor State Bank Anchor, Illinois	FR - 4-3-97 NP - 4-1-97
4(c)(8)	Shoreline Financial Corporation Benton Harbor, Michigan SJS Bancorp, Inc. St. Joseph, Michigan SJS Federal Savings Bank St. Joseph, Michigan	FR - 3-13-97 NP - **
3(a)(3)	Parkway Bancorp, Inc.* Harwood Heights, Illinois Jefferson Holding Corp. Chicago, Illinois Jefferson State Bank Chicago, Illinois	FR - 4-21-97 NP - **
COC-HC	Leighton Investment Company Leighton, Iowa By Helen Glending and Harold A. and Ethel R. DeBruin	FR - ** 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)	Amcore Financial, Inc.* Rockford, Illinois Country Bank Shares Corporation Mount Horeb, Wisconsin Citizens State Bank Clinton, Wisconsin Montello State Bank Montello, Wisconsin State Bank of Argyle Argyle, Wisconsin State Bank of Mount Horeb Mount Horeb, Wisconsin Belleville Bancshares Corporation Belleville, Wisconsin Belleville State Bank Belleville, Wisconsin	FR - ** NP - 4-17-97

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)	Old Second Bancorp, Inc. Aurora, Illinois Maple Park Mortgage Company Maple Park, Illinois	FR - 4-4-97
4(c)(8)	Bando McGlocklin Capital Corporation Pewaukee, Wisconsin Bando McGlocklin Small Business Lending Company and Bando McGlocklin Investment Corporation Pewaukee, Wisconsin	FR - 4-7-97
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Citicorp Futures Corporation New York, New York Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - 3-17-97
4(c)(8)	Stichting Prioritiet ABN AMRO Holding Amsterdam, The Netherlands Citicorp Futures Corporation New York, New York Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - 3-17-97
4(c)(8)	ABN AMRO Bank N.V. Amsterdam, The Netherlands Citicorp Futures Corporation New York, New York Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - 3-17-97
4(c)(8)	ABN AMRO Holding, N.V. Amsterdam, The Netherlands Citicorp Futures Corporation New York, New York Citifutures Limited London, England Citicorp Futures Limited Singapore	FR - 3-17-97

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
ROS-HC	Anchor Bancorporation, Inc. Farmer City, Illinois To redeem 102 shares of its outstanding shares
ROS-HC	First Business Bancshares, Inc. Madison, Wisconsin To redeem 10% of its issued and outstanding common 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 March 21, 1997. 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

NONE



# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MARCH 21, 1997

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(1) notification by FSB Bancshares, Inc., Lanesville, Indiana, to acquire The Farmers State Bank, Lanesville, Indiana.	3-31-97
* Section 9 branch application by The Farmers and Merchants Bank, Stuttgart, Arkansas, to establish a branch at 102 East 22nd Street, Stuttgart, Arkansas.	4-14-97
* Section 3(a)(1) notification by West Pointe Bancorp, Inc., Belleville, Illinois, to acquire West Pointe Bank and Trust Company, Belleville, Illinois.	3-31-97

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(1) application by Kentucky Home Bancshares, Inc., Bardstown, Kentucky, to acquire Kentucky Home Bank, Bardstown, Kentucky, a proposed <u>de novo</u> bank.	Newspaper: 2-14-97
* Section 3(a)(5) application by First Commercial Corporation, Little Rock, Arkansas, to merge with First Central Corporation, Searcy, Arkansas.	Newspaper: 4-15-97

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

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

\* This application/notification is subject to CRA.

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

**Application**

**End of Comment Period**

Section 4(j)(5)(B) notification by Pocanhontas Bankstock, Inc., Pocanhontas, Arkansas, to acquire between 6.9 percent and 7.1 percent of SecurAmerica Holding Corporation, Memphis, Tennessee, and thereby engage, de novo, in making, acquiring, brokering, and/or servicing loans or other extensions of credit.

N/A

# FEDERAL RESERVE BANK OF ST. LOUIS

FOR THE WEEK ENDING March 21, 1997

## SECTION V - 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.

Name of Bank	Bank Address	Examination Date	Examination Rating
State Bank of Dixon	Dixon, Missouri	12/02/96	Satisfactory

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

Section I - Applications Subject to  
Newspaper Notice Only

Application

Comment Period  
Ending Date

Dacotah Bank, Aberdeen, South Dakota, to merge with Dacotah Bank, Clark, South Dakota; Dacotah Bank, Faulkton, South Dakota; Dacotah Bank, Lemmon, South Dakota; Dacotah Bank, Mobridge, South Dakota; and Dacotah Bank, Webster, South Dakota; and incident thereto, to establish branches in the South Dakota communities of Clark, Willow Lake, Watertown, Henry, Bradley, Faulkton, Lemmon, Bison, Mobridge, Webster, and Roslyn. \*

Not yet available

\* Subject to CRA

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

Application

Comment Period  
Ending Date

Theodore Hofer to acquire control of 35.8% of the voting shares of H & W Holding Company, Freeman, South Dakota.

April 7, 1997  
(Federal Register)

Adams Bancshares, Inc., Employee Stock Ownership Plan with 401(K) Provision, Adams, Minnesota for prior approval to become a bank holding company through the acquisition of 30.02% of the voting shares of Adams Bancshares, Inc., Adams, 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

NONE.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

Application

Dacotah Bank, Webster, South Dakota to reduce its capital stock.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

**Section V - Availability of  
CRA Public Evaluations  
week ending March 21, 1997**

**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.

<b><u>BANK(S) EXAMINED</u></b>	<b><u>DATE OF EXAMINATION</u></b>	<b><u>CRA RATING</u></b>
First Security Bank of Missoula 1704 Dearborn P.O. Box 4506 Missoula, Montana 59806-4506	December 9, 1996	Satisfactory
First State Bank of Froid 109 Main Street P.O. Box 128 Froid, Montana 59226-0128	December 10, 1996	Satisfactory

**KANSAS CITY RESERVE BANK APPLICATIONS AND REPORTS RECEIVED**  
During the week ending March 21, 1997

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Lafayette State Bank, Lafayette, Colorado, for prior approval to invest an additional \$1,260,500 in bank premises.	Not Available
First State Bank of Taos, Taos, New Mexico, for prior approval to invest an additional \$1,350,000 in bank premises.	Not Available
Mercantile Bank of Topeka, Topeka, Kansas, to merge with Mercantile Bank, Overland Park, Kansas, and to move their head office to 9900 W. 87th Street, Overland Park, Kansas and to establish a branch facility at 800 S.W. Jackson, Topeka, Kansas.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Morris Mayer Testamentary Trust, Dale Walkenhorst as Trustee, Madison, Nebraska, to acquire 26.91 percent of the voting shares of Madison Bancshares, Inc., Madison, Nebraska.	April 7, 1997
West Point Bancorp, West Point, Nebraska, for prior approval to acquire 64.3 percent of the voting shares of Dakota Bancshares, Inc., West Point, Nebraska.*	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Lindoe, Inc., Ordway, Colorado, for prior approval to acquire 9.99 percent of the voting shares of Delta Federal Savings, F.S.B., Delta, Colorado.	Not Available

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

**APPLICATION**

Citizens State Bank of Cortez, Cortez, Colorado, for prior approval to become a member of the Federal Reserve System.

Mercantile Bank of Topeka, Topeka, Kansas, for prior approval to become a member of the Federal Reserve System.

**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>
Sac River Valley Bank P.O. Box B Stockton, Missouri 65785-0625	12/16/96	03/18/97	Outstanding
The First Security Bank 300 East Horsetooth, Suite 102 Fort Lupton, Colorado 80525-0000	12/02/96	03/20/97	Satisfactory

\*Application is subject to CRA.



FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MARCH 17, 1997

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 18(c) application received from Minden Bank & Trust Company, Minden, LA, to acquire First Federal Savings Bank, Shreveport, LA	N/A
*Section 9 application received from Minden Bank & Trust Company, Minden, LA, to establish a branch at 6601 Youree Drive, Shreveport, LA 71105	N/A

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

<u>APPLICATION</u>	** <u>NOTICE EXP</u>
Change in Control Notice by Donald E. Powell, Amarillo, TX, only notificant to acquire an interest in Tejas Bancshares, Inc., Fritch, TX	N/A
Change in Control Notice by Barney Lee Popnoe, Coleman, TX, et al to acquire an interest in Coleman Bankshares, Inc., Coleman, TX	N/A
Change in Control Notice by Dolph Briscoe, Jr., Uvalde, TX, only notificant to acquire an interest in Zavala Bankshares, Inc., Crystal City, TX	N/A
*Section 3(a)(1) application by Concordia Capital Corporation, Vidalia, LA, to acquire Concordia Bank & Trust Company, Vidalia, LA .	N/A

*Section 3(a)(1) application by Medina Bankshares, Inc., D'Hanis, TX, to acquire Medina Financial, Inc., Carson City, NV, and D'Hanis State Bank, D'Hanis, TX	N/A
*Section 3(a)(1) application by Medina Financial, Inc., Carson City, NV, to acquire D'Hanis State Bank, D'Hanis, TX	N/A
*Section 3(a)(3) application by Eden Financial Corporation, San Angelo, TX, to acquire First State Bank of Rankin, Rankin, TX (Previously reported during the week of 2-24-97)	97/03/29

**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 MARCH 17, 1997**

**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>
First State Bank 112 West Polk P. O. Box 1277 Livingston, TX 75351-1277 RSSD #884358	96/12/16	Satisfactory

**FEDERAL RESERVE BANK OF SAN FRANCISCO**

Week ending 3/21/97

Section I - Applications Subject to Newspaper Notice Only Date

<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> 4/15/97
Westamerica Bank, San Rafael, California, to establish a branch office at 4550 Mangels Boulevard, Fairfield, California. *	<u>Newspaper:</u> 4/15/97

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

Eggemeyer Advisory Corp., Castle Creek Capital L.L.C., and Castle Creek Partners Fund-1, L.P., all of San Diego, California, to acquire at least 14.9 percent of Rancho Santa Fe National Bank, Rancho Santa Fe, California, and at least 14.9 percent of First Community Bank of the Desert, Yucca Valley, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 3/24/97
Eggemeyer Advisory Corp., Castle Creek Capital L.L.C., Castle Creek Partners Fund-1, L.P., and Monarch Bancorp, all of San Diego, California, to merge with California Commercial Bancshares, Newport Beach, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 4/18/97
Eggemeyer Advisory Corp., Castle Creek Capital L.L.C., Castle Creek Partners Fund-1, L.P., and Monarch Bancorp, all of San Diego, California, to acquire an option to purchase 19.9 percent of California Commercial Bancshares, Newport Beach, California. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 4/18/97

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\* Subject to CRA.

**FEDERAL RESERVE BANK OF SAN FRANCISCO**

Week ending 3/21/97

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

First Coastal Bancshares, El Segundo, California, to become a bank holding company by acquiring First Coastal Bank, N.A., El Segundo, California. *	<b><u>Newspaper:</u></b> Not available
	<b><u>Fed. Reg.:</u></b> 4/11/97
Pierce County Bancorp, Tacoma, Washington, to become a bank holding company by acquiring Pierce Commercial Bank (In Organization, Tacoma, Washington. *	<b><u>Newspaper:</u></b> 4/15/97
	<b><u>Fed. Reg.:</u></b> 4/21/97

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

Eggemeyer Advisory Corp., Castle Creek Capital L.L.C., Castle Creek Partners Fund-1, L.P., and Monarch Bancorp, all of San Diego, California, to acquire a nonbanking subsidiary of California Commercial Bancshares, called Venture Partners, Inc., Newport Beach, California, and thereby engage in certain nonbanking activities.	<b><u>Fed. Reg.:</u></b> 4/18/97
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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 3/21/97

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>
Valley Commercial Bank	4110 Pacific Avenue PO Box 788 Forest Grove, OR 97116-0766 (503) 359-4495	10/21/96	Satisfactory

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

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

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

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

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

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.