

FEDERAL HOUSING FINANCE BOARD

[No. 2001-N-1]

Federal Home Loan Bank Members Selected for Community Support Review

AGENCY: Federal Housing Finance Board.

ACTION: Notice.

SUMMARY: The Federal Housing Finance Board (Finance Board) is announcing the Federal Home Loan Bank (Bank) members it has selected for the 2000-01 fourth quarter review cycle under the Finance Board's community support requirement regulation. This notice also prescribes the deadline by which Bank members selected for review must submit Community Support Statements to the Finance Board.

DATES: Bank members selected for the 2000-01 fourth quarter review cycle under the Finance Board's community support requirement regulation must submit completed Community Support Statements to the Finance Board on or before March 2, 2001.

ADDRESSES: Bank members selected for the 2000-01 fourth quarter review cycle under the Finance Board's community support requirement regulation must submit completed Community Support Statements to the Finance Board either by regular mail at the Office of Policy, Research and Analysis, Program Assistance Division, Federal Housing Finance Board, 1777 F Street, N.W., Washington, D.C. 20006, or by electronic mail at FITZGERALDE@FHFB.GOV.

FOR FURTHER INFORMATION CONTACT: Emma J. Fitzgerald, Program Analyst,

Office of Policy, Research and Analysis, Program Assistance Division, by telephone at 202/408-2874, by electronic mail at FITZGERALDE@FHFB.GOV, or by regular mail at the Federal Housing Finance Board, 1777 F Street, N.W., Washington, D.C. 20006. A telecommunications device for deaf persons (TDD) is available at 202/408-2579.

SUPPLEMENTARY INFORMATION:

I. Selection for Community Support Review

Section 10(g)(1) of the Federal Home Loan Bank Act (Bank Act) requires the Finance Board to promulgate regulations establishing standards of community investment or service Bank members must meet in order to maintain access to long-term advances. See 12 U.S.C. 1430(g)(1). The regulations promulgated by the Finance Board must take into account factors such as the Bank member's performance under the Community Reinvestment Act of 1977 (CRA), 12 U.S.C. 2901 et seq., and record of lending to first-time homebuyers. See 12 U.S.C. 1430(g)(2). Pursuant to the requirements of section 10(g) of the Bank Act, the Finance Board has promulgated a community support requirement regulation that establishes standards a Bank member must meet in order to maintain access to long-term advances, and review criteria the Finance Board must apply in evaluating a member's community support performance. See 12 CFR part 944. The regulation includes standards and criteria for the two statutory factors—CRA performance and record of lending to first-time homebuyers. 12 CFR 944.3. Only members subject to the CRA must

meet the CRA standard. 12 CFR 944.3(b). All members, including those not subject to CRA, must meet the first-time homebuyer standard. 12 CFR 944.3(c).

Under the rule, the Finance Board selects approximately one-eighth of the members in each Bank district for community support review each calendar quarter. 12 CFR 944.2(a). The Finance Board will not review an institution's community support performance until it has been a Bank member for at least one year. Selection for review is not, nor should it be construed as, any indication of either the financial condition or the community support performance of the member.

Each Bank member selected for review must complete a Community Support Statement and submit it to the Finance Board by the March 2, 2001 deadline prescribed in this notice. 12 CFR 944.2(b)(1)(ii) and (c). On or before January 29, 2001, each Bank will notify the members in its district that have been selected for the 2000-01 fourth quarter community support review cycle that they must complete and submit to the Finance Board by the deadline a Community Support Statement. 12 CFR 944.2(b)(2)(i). The member's Bank will provide a blank Community Support Statement Form, which also is available on the Finance Board's web site: WWW.FHFB.GOV. Upon request, the member's Bank also will provide assistance in completing the Community Support Statement.

The Finance Board has selected the following members for the 2000-01 fourth quarter community support review cycle:

FEDERAL HOME LOAN BANK OF BOSTON—DISTRICT 1

Union Savings Bank	Danbury	Connecticut.
Jewett City Savings Bank	Jewett City	Connecticut.
First National Bank of Litchfield, IL	Litchfield	Connecticut.
Naugatuck Valley Savings & Loan Association	Naugatuck	Connecticut.
The New Haven Savings Bank	New Haven	Connecticut.
Newtown Savings Bank	Newtown	Connecticut.
Fairfield County Savings Bank	Norwalk	Connecticut.
Ridgefield Bank	Ridgefield	Connecticut.
First County Bank	Stamford	Connecticut.
Northeast Bank, F.S.B.	Auburn	Maine.
Bangor Savings Bank	Bangor	Maine.
Bar Harbor Savings and Loan Association	Bar Harbor	Maine.
First Citizens Bank	Presque Isle	Maine.
South Adams Savings Bank	Adams	Massachusetts.
Andover Bank	Andover	Massachusetts.
Barre Savings Bank	Barre	Massachusetts.
Brookline Savings Bank	Brookline	Massachusetts.
Boston Federal Savings Bank	Burlington	Massachusetts.
Cambridgeport Bank	Cambridge	Massachusetts.
North Cambridge Co-operative Bank	Cambridge	Massachusetts.
Canton Co-operative Bank	Canton	Massachusetts.
The Edgartown National Bank	Edgartown	Massachusetts.
First Federal Savings Bank of America	Fall River	Massachusetts.

Fidelity Co-operative Bank	Fitchburg	Massachusetts.
Fitchburg Savings Bank, FSB	Fitchburg	Massachusetts.
Greenfield Co-operative Bank	Greenfield	Massachusetts.
Haverhill Co-operative Bank	Haverhill	Massachusetts.
Hyde Park Cooperative Bank	Hyde Park	Massachusetts.
Ipswich Co-operative Bank	Ipswich	Massachusetts.
Lowell Co-operative Bank	Lowell	Massachusetts.
Medford Bank	Medford	Massachusetts.
Milford National Bank and Trust Company	Milford	Massachusetts.
Natick Federal Savings Bank	Natick	Massachusetts.
Revere Federal Savings & Loan Association	Revere	Massachusetts.
Heritage Co-operative Bank	Salem	Massachusetts.
Salem Five Cents Savings Bank	Salem	Massachusetts.
People's Savings Bank of Brockton	South Easton	Massachusetts.
Stoneham Savings Bank	Stoneham	Massachusetts.
Country Bank for Savings	Ware	Massachusetts.
Wellesley Co-operative Bank	Wellesley	Massachusetts.
South Shore Cooperative Bank	Weymouth	Massachusetts.
Winchester Co-operative Bank	Winchester	Massachusetts.
Bay State Savings Bank	Worcester	Massachusetts.
Cape Cod Co-operative Bank	Yarmouth Port	Massachusetts.
The Berlin City Bank	Berlin	New Hampshire.
Village Bank and Trust	Gilford	New Hampshire.
Granite Bank	Keene	New Hampshire.
Lancaster National Bank	Lancaster	New Hampshire.
Profile Bank	Rochester	New Hampshire.
Bank of Newport	Newport	Rhode Island.
Citizens Bank of Rhode Island	Providence	Rhode Island.
Westerly Savings Bank	Westerly	Rhode Island.
Brattleboro Savings and Loan Association, FA	Brattleboro	Vermont.
Lyndonville Savings Bank and Trust Company	Lyndonville	Vermont.

FEDERAL HOME LOAN BANK OF NEW YORK—DISTRICT 2

Cape Savings Bank	Cape May Court House	New Jersey.
United Roosevelt Savings Bank	Carteret	New Jersey.
Commerce Bank, N.A.	Cherry Hill	New Jersey.
Unity Bank	Clinton	New Jersey.
First Constitution Bank	Cranbury	New Jersey.
Delanco Federal Savings Bank	Delanco	New Jersey.
Columbia Savings Bank	Fair Lawn	New Jersey.
Haven Savings Bank	Hoboken	New Jersey.
Manasquan Savings Bank	Manasquan	New Jersey.
Equity Bank	Marlton	New Jersey.
West Essex Bank	Pine Brook	New Jersey.
First Bank of Sea Isle City	Seaville	New Jersey.
Union Center National Bank	Union	New Jersey.
Wavel Savings Bank, SLA	Wallington	New Jersey.
Crest Savings Bank, SLA	Wildwood Crest	New Jersey.
Charter One Commercial	Albany	New York.
Bridgehampton National Bank	Bridgehampton	New York.
Atlas Savings and Loan Association	Brooklyn	New York.
Tompkins County Trust Company	Ithaca	New York.
Medina Savings & Loan Association	Medina	New York.
Isreal Discount Bank of New York	New York	New York.
NBT Bank, N.A.	Norwich	New York.
The Oneida Savings Bank	Oneida	New York.
Suffolk County National Bank of Riverhead	Riverhead	New York.
Adirondack Bank, N.A.	Saranac Lake	New York.
Sawyer Savings Bank	Saugerties	New York.
Bank of Smithtown	Smithtown	New York.
Walden Federal Savings and Loan Association	Walden	New York.
Fourth Federal Savings Bank	White Plains	New York.
City & Suburban Federal Savings Bank	Yonkers	New York.
Westernbank Puerto Rico	Mayaguez	Puerto Rico.
Banco Bilbao Vizcaya Puerto Rico	Santurce	Puerto Rico.

FEDERAL HOME LOAN BANK OF PITTSBURGH—DISTRICT 3

Christiana Bank and Trust Company	Greenville	Delaware.
The First National Bank of Wyoming	Wyoming	Delaware.
American Bank of the Lehigh Valley	Allentown	Pennsylvania.
Iron Workers Savings Bank	Aston	Pennsylvania.
Pennwood Savings Bank	Bellevue	Pennsylvania.
Brentwood Savings Bank	Bethel Park	Pennsylvania.
Madison Bank	Blue Bell	Pennsylvania.
National Penn Bank	Boyetown	Pennsylvania.

Union Building and Loan Savings Bank	Bridgewater	Pennsylvania.
Carnegie Savings Bank	Carnegie	Pennsylvania.
Suburban Community Bank	Chalfont	Pennsylvania.
Community Bank and Trust Company	Clarks Summit	Pennsylvania.
Clearfield Bank and Trust Company	Clearfield	Pennsylvania.
Vartan National Bank	Dauphin	Pennsylvania.
First Financial Bank	Downingtown	Pennsylvania.
First County Bank	Doylestown	Pennsylvania.
The Dime Bank	Honesdale	Pennsylvania.
Indiana First Savings Bank	Indiana	Pennsylvania.
Manor National Bank	Manor	Pennsylvania.
First National Bank of Marysville	Marysville	Pennsylvania.
Standard Bank PaSB	Monroeville	Pennsylvania.
Commonwealth Bank	Norristown	Pennsylvania.
Roxborough-Manayunk Bank	Philadelphia	Pennsylvania.
Mt. Troy Savings Bank, FSB	Pittsburgh	Pennsylvania.
PNC Bank, N.A.	Pittsburgh	Pennsylvania.
Pennsylvania Capital Bank	Pittsburgh	Pennsylvania.
Schuylkill Savings & Loan Association	Schuylkill Haven	Pennsylvania.
Somerset Trust Company	Somerset	Pennsylvania.
Omega Bank, N.A.	State College	Pennsylvania.
Mechanics Savings and Loan FSB	Steelton	Pennsylvania.
Compass Federal Savings Bank	Wilmerding	Pennsylvania.
Sovereign Bank, FSB	Wyomissing	Pennsylvania.
Capital State Bank, Inc.	Charleston	West Virginia.
Hancock County Savings Bank, F.S.B.	Chester	West Virginia.
Citizens National Bank of Elkins	Elkins	West Virginia.
Monongahela Valley Bank, Inc.	Fairmont	West Virginia.
Fayette County National Bank	Fayetteville	West Virginia.
Rock Branch Community Bank	Nitro	West Virginia.
The Bank of Romney	Romney	West Virginia.
Traders Bank	Spencer	West Virginia.
Progressive Bank	Wheeling	West Virginia.

FEDERAL HOME LOAN BANK OF ATLANTA—DISTRICT 4

First Federal Savings Bank	Bessemer	Alabama.
Citizens Federal Savings Bank	Birmingham	Alabama.
SouthTrust Bank, N.A.	Birmingham	Alabama.
First Federal Bank	Fort Payne	Alabama.
City Bank of Hartford	Hartford	Alabama.
Pinnacle Bank	Jasper	Alabama.
Farmers National Bank	Opelika	Alabama.
First Federal Bank, a fsb	Tuscaloosa	Alabama.
Amerifirst Bank N.A.	Union Springs	Alabama.
The Bank of Delmar, N.A.	Seaford	Delaware.
Independence Federal Savings Bank	Washington	D.C.
Community National Bank at Bartow	Bartow	Florida.
First Southern Bank	Boca Raton	Florida.
Crown Bank, a fsb	Casselberry	Florida.
Harbor Federal Savings Bank	Fort Pierce	Florida.
Homosassa Springs Bank	Homosassa Springs	Florida.
First Federal Savings Bank of Lake County	Leesburg	Florida.
City National Bank of Florida	Miami	Florida.
Interamerican Bank	Miami	Florida.
Intercredit Bank, N.A.	Miami	Florida.
Pacific National Bank	Miami	Florida.
Farmers and Merchants Bank	Monticello	Florida.
First National Bank of Naples	Naples	Florida.
Union Bank of Florida	Plantation	Florida.
First Community Bank of America	Port Charlotte	Florida.
First South Bank	Tallahassee	Florida.
Valrico State Bank	Valrico	Florida.
Fidelity Federal Savings Bank of Florida	West Palm Beach	Florida.
Bank of North Georgia.	Alpharetta	Georgia.
First Port City Bank	Bainbridge	Georgia.
Baxley Federal Savings Bank	Baxley	Georgia.
Peoples State Bank & Trust	Baxley	Georgia.
West Georgia National Bank	Carrollton	Georgia.
The Bank of Fitzgerald	Fitzgerald	Georgia.
Glennville Bank and Trust Company	Glennville	Georgia.
Commercial Banking Company	Hahira	Georgia.
First Flag Bank	LaGrange	Georgia.
Security Bank of Bibb County	Macon	Georgia.
Riverside Bank	Marietta	Georgia.
Quitman Federal Savings Bank	Quitman	Georgia.

Citizens Bank of Washington County	Sandersville	Georgia.
First National Bank of Effingham	Springfield	Georgia.
Eagle Bank and Trust	Statesboro	Georgia.
Bank of Worth	Sylvester	Georgia.
Thomas County FS&LA	Thomasville	Georgia.
Stephens Federal Bank	Toccoa	Georgia.
Mountain National Bank	Tucker	Georgia.
Darby Bank and Trust Company	Vidalia	Georgia.
Vidalia Federal Savings and Loan Association	Vidalia	Georgia.
Bank of Dooly	Vienna	Georgia.
The Peoples Bank of Willacoochee	Willacoochee	Georgia.
The Peoples Bank	Winder	Georgia.
Arundel Federal Savings Bank	Baltimore	Maryland.
Chesapeake Bank of Maryland	Baltimore	Maryland.
Fairmount Federal Savings Bank	Baltimore	Maryland.
Golden Prague FS&LA	Baltimore	Maryland.
Hopkins Federal Savings Bank	Baltimore	Maryland.
Madison Square Federal Savings Bank	Baltimore	Maryland.
Parkville Federal Savings Bank	Baltimore	Maryland.
Rosedale Federal Savings and Loan Association	Baltimore	Maryland.
Westview Savings Bank	Baltimore	Maryland.
The Washington Savings Bank, F.S.B.	Bowie	Maryland.
The Patapsco Bank	Dundalk	Maryland.
Farmers & Mechanics National Bank	Frederick	Maryland.
OBA Federal Savings and Loan Association	Gaithersburg	Maryland.
Columbian Bank, a F.S.B.	Havre de Grace	Maryland.
Suburban Federal Savings Bank	Landover Hills	Maryland.
Heritage Savings Bank	Lutherville	Maryland.
Senator Savings Bank, FSB	Towson	Maryland.
Community Bank of Tri-County	Waldorf	Maryland.
Woodsboro Bank	Woodsboro	Maryland.
Asheville Savings Bank	Asheville	North Carolina.
Community Savings Bank, SSB	Burlington	North Carolina.
First State Bank	Burlington	North Carolina.
Cherryville FS&LA	Cherryville	North Carolina.
First Federal Savings Bank	Dunn	North Carolina.
Mutual Community Savings Bank, SSB	Durham	North Carolina.
First Federal Savings and Loan Association	Lincolnton	North Carolina.
Progressive Savings and Loan Ltd.	Lumberton	North Carolina.
Moorestville Savings Bank, SSB	Moorestville	North Carolina.
Roxboro Savings Bank, SSB	Roxboro	North Carolina.
Citizens Savings Bank of Salisbury, SSB	Salisbury	North Carolina.
Home Savings, Inc., SSB	Thomasville	North Carolina.
FirstSouth Bank	Washington	North Carolina.
Abbeville Savings and Loan Association	Abbeville	South Carolina.
The Bank of Abbeville	Abbeville	South Carolina.
First FS&LA of Cheraw	Cheraw	South Carolina.
First Savers Bank	Greenville	South Carolina.
Citizens Building and Loan Association	Greer	South Carolina.
Mutual Savings Bank	Hartsville	South Carolina.
Atlantic Savings Bank, FSB	Hilton Head Island	South Carolina.
Pee Dee Federal Savings Bank	Marion	South Carolina.
Coastal Federal Savings Bank	Myrtle Beach	South Carolina.
Mid State Bank	Newberry	South Carolina.
Oconee Federal Savings and Loan Association	Seneca	South Carolina.
First Federal Bank	Spartanburg	South Carolina.
Community First Bank	Walhalla	South Carolina.
First Federal of South Carolina, F.S.B.	Walterboro	South Carolina.
Citizens Bank and Trust Company	Blackstone	Virginia.
Caroline Savings Bank	Bowling Green	Virginia.
Acacia Federal Savings Bank	Falls Church	Virginia.
First Virginia Bank	Falls Church	Virginia.
Virginia Savings Bank, FSB	Front Royal	Virginia.
First FS&LA	Martinsville	Virginia.
Chevy Chase Bank, FSB	McLean	Virginia.
Harbor Bank	Newport News	Virginia.
CENIT Bank	Norfolk	Virginia.
Essex Savings Bank, FSB	Norfolk	Virginia.
Bank of Tazewell County	Tazewell	Virginia.
Approved Federal Savings Bank	Virginia Beach	Virginia.

FEDERAL HOME LOAN BANK OF CINCINNATI—DISTRICT 5

Home FS&LA of Ashland	Ashland	Kentucky.
Bank of Buffalo	Buffalo	Kentucky.
The First National Bank of Columbia	Columbia	Kentucky.

Kentucky Federal Savings and Loan Association	Covington	Kentucky.
Greensburg Deposit Bank & Trust Company	Greensburg	Kentucky.
Citizens National Bank & Trust of Hazard	Hazard	Kentucky.
The Casey County Bank	Liberty	Kentucky.
Independence Bank	Livermore	Kentucky.
Commonwealth Bank and Trust	Louisville	Kentucky.
Home Savings Bank, fsb	Ludlow	Kentucky.
Madisonville Building and Loan Association	Madisonville	Kentucky.
Bank of Maysville	Maysville	Kentucky.
Hart County Bank and Trust Company	Munfordville	Kentucky.
The Farmers Bank	Nicholasville	Kentucky.
Community Trust Bank, N.A.	Pikeville	Kentucky.
Cumberland Security Bank	Somerset	Kentucky.
Commercial Bank	West Liberty	Kentucky.
Antwerp Exchange Bank Company	Antwerp	Ohio.
Hocking Valley Bank	Athens	Ohio.
Citizens Federal Savings and Loan Association	Bellefontaine	Ohio.
The Guernsey Bank, FSB	Cambridge	Ohio.
Castalia Banking Company	Castalia	Ohio.
Mercer Savings Bank	Celina	Ohio.
Cheviot Building and Loan Company	Cheviot	Ohio.
Bramble Federal Savings & Loan	Cincinnati	Ohio.
Cincinnati Federal Savings & Loan Association	Cincinnati	Ohio.
North Side Bank and Trust Company	Cincinnati	Ohio.
National City Bank	Cleveland	Ohio.
Ohio Savings Bank	Cleveland	Ohio.
The Home Loan Savings Bank	Coshocton	Ohio.
The Covington Savings and Loan Association	Covington	Ohio.
The Delaware County Bank and Trust Company	Delaware	Ohio.
The Northern Savings and Loan Company	Elyria	Ohio.
The Genoa Savings and Loan Company	Genoa	Ohio.
Indian Village FS&LA	Gnadenhutten	Ohio.
The Hicksville Bank	Hicksville	Ohio.
Home Builders Association	Lynchburg	Ohio.
The Citizens Savings Bank	Martins Ferry	Ohio.
People's Building, Loan and Savings Company	Mason	Ohio.
Peoples FS&LA of Massillon	Massillon	Ohio.
Clermont Savings Bank, FSB	Milford	Ohio.
The Commercial & Savings Bank of Millersburg	Millersburg	Ohio.
The First National Bank of Nelsonville	Nelsonville	Ohio.
Peoples National Bank	New Lexington	Ohio.
Geauga Savings Bank	Newbury	Ohio.
The First National Bank of Pandora	Pandora	Ohio.
Century Bank, F.S.B.	Parma	Ohio.
Farmers Bank and Savings Company	Pomeroy	Ohio.
Capital Bank, N.A.	Sylvania	Ohio.
The Commercial Savings Bank	Upper Sandusky	Ohio.
Versailles Savings and Loan Company	Versailles	Ohio.
The Wayne Savings Community Bank	Wooster	Ohio.
Commerce National Bank	Worthington	Ohio.
The Home Savings and Loan Company	Youngstown	Ohio.
Century National Bank	Zanesville	Ohio.
Athens Federal Community Bank	Athens	Tennessee.
First National Bank and Trust Company	Athens	Tennessee.
Bells Banking Company	Bells	Tennessee.
Benton Banking Company	Benton	Tennessee.
People's Bank and Trust Company of Picket Co	Byrdstown	Tennessee.
Rhea County National Bank	Dayton	Tennessee.
Greenfield Banking Company	Greenfield	Tennessee.
First Peoples Bank of Tennessee	Jefferson City	Tennessee.
Lawrenceburg FS&LA	Lawrenceburg	Tennessee.
Community National Bank	Lexington	Tennessee.
Union Bank and Trust Company	Livingston	Tennessee.
BankTennessee	Memphis	Tennessee.
EFS National Bank	Memphis	Tennessee.
The Community Bank	Nashville	Tennessee.
First Trust and Savings Bank	Oneida	Tennessee.
Citizens Bank and Trust Company	Rutledge	Tennessee.
Bank of Waynesboro	Waynesboro	Tennessee.

FEDERAL HOME LOAN BANK OF INDIANAPOLIS—DISTRICT 6

Peoples Trust Bank	Corydon	Indiana.
Heritage Bank and Trust Company	Darlington	Indiana.
Elberfield State Bank	Elberfield	Indiana.
Mutual Savings Bank	Franklin	Indiana.

Calumet National	Hammond	Indiana.
First FS&LA of Hammond	Hammond	Indiana.
Citizens First State Bank	Hartford City	Indiana.
First Indiana Bank, a FSB	Indianapolis	Indiana.
Farmers State Bank	LaGrange	Indiana.
Linden State Bank	Linden	Indiana.
MFB Financial	Mishawaka	Indiana.
St. Joseph Capital Bank	Mishawawka	Indiana.
West End Savings Bank	Richmond	Indiana.
Scott County State Bank	Scottsburg	Indiana.
Macomb Community	Clinton Township	Michigan.
Michigan State University FCU	East Lansing	Michigan.
MetroBank	Farmington Hills	Michigan.
Citizens Bank	Flint	Michigan.
Grand Haven Bank	Grand Haven	Michigan.
Old Kent Bank	Grand Rapids	Michigan.
D&N Bank, FSB	Hancock	Michigan.
Mainstreet Savings Bank, FSB	Hastings	Michigan.
The Bank of Holland	Holland	Michigan.
The Honor State Bank	Honor	Michigan.
Ionia County National Bank	Ionia	Michigan.
First National Bank of Iron Mountain	Iron Mountain	Michigan.
Mayville State Bank	Mayville	Michigan.
Wolverine Bank, F.S.B.	Midland	Michigan.
Central Savings Bank	Sault Ste. Marie	Michigan.
Sturgis Bank and Trust Company	Sturgis	Michigan.
First Savings Bank	Three Rivers	Michigan.
Standard Federal Bank, a FSB	Troy	Michigan.
Charter Bank	Wyandotte	Michigan.

FEDERAL HOME LOAN BANK OF CHICAGO—DISTRICT 7

Citizens National Bank of Albion	Albion	Illinois.
Farmers State Bank of Western Illinois	Alpha	Illinois.
Apple River State Bank	Apple River	Illinois.
Arcola Homestead Savings Bank	Arcola	Illinois.
The First National Bank of Arcola	Arcola	Illinois.
The First National Bank of Arenzville	Arenzville	Illinois.
Ben Franklin Bank of Illinois	Arlington Heights	Illinois.
The Atlanta National Bank	Atlanta	Illinois.
First State Bank	Atwood	Illinois.
Scott State Bank	Bethany	Illinois.
First State Bank of Bloomington	Bloomington	Illinois.
Midland Federal Savings and Loan Association	Bridgeview	Illinois.
Farmers and Merchants State Bank of Bushnell	Bushnell	Illinois.
Byron Bank	Byron	Illinois.
First State Bank of Campbell Hill	Campbell Hill	Illinois.
Carrollton Bank	Carrollton	Illinois.
BankIllinois	Champaign	Illinois.
Bank of Chestnut	Chestnut	Illinois.
Chesterfield Federal S&LA of Chicago	Chicago	Illinois.
Hoyne Savings Bank	Chicago	Illinois.
Loomis Federal Savings and Loan Association	Chicago	Illinois.
North Side FS&LA of Chicago	Chicago	Illinois.
Royal Savings Bank	Chicago	Illinois.
Seaway National Bank of Chicago	Chicago	Illinois.
Second Federal Savings and Loan	Chicago	Illinois.
Central Federal Savings and Loan Association	Cicero	Illinois.
MidAmerica Bank, fsb	Clarendon Hills	Illinois.
Central State Bank	Clayton	Illinois.
DeWitt Savings Bank	Clinton	Illinois.
First Federal Bank, F.S.B.	Colchester	Illinois.
First United Bank	Crete	Illinois.
Soy Capital Bank and Trust Company	Decatur	Illinois.
Castle Bank, National Association	DeKalb	Illinois.
Union Bank of Illinois	East St. Louis	Illinois.
Galena State Bank and Trust Company	Galena	Illinois.
Community State Bank	Galva	Illinois.
Howard Savings Bank	Glenview	Illinois.
Security State Bank of Hamilton	Hamilton	Illinois.
Harvard Savings Bank	Harvard	Illinois.
First National Bank of La Grange	La Grange	Illinois.
Exchange State Bank	Lanark	Illinois.
The Lemont National Bank	Lemont	Illinois.
Lisle Savings Bank	Lisle	Illinois.
Bank and Trust Company	Litchfield	Illinois.

Union Bank/West	Macomb	Illinois.
Continental Community Bank & Trust Company	Maywood	Illinois.
A.J. Smith Federal Savings Bank	Midlothian	Illinois.
Southeast National Bank	Moline	Illinois.
Security Savings Bank	Monmouth	Illinois.
Farmers State Bank Chadwick and Mt. Carroll	Mt. Carroll	Illinois.
The First National Bank	Mulberry Grove	Illinois.
Hawthorn Bank	Mundelein	Illinois.
Warren-Boynton State Bank	New Berlin	Illinois.
Ottawa Savings Bank	Ottawa	Illinois.
State Bank of Paw Paw	Paw Paw	Illinois.
First Capital Bank	Peoria	Illinois.
The Heights Bank	Peoria Heights	Illinois.
Pleasant Plains State Bank	Pleasant Plains	Illinois.
Town and Country Bank of Quincy	Quincy	Illinois.
Rantoul First Bank, s.b.	Rantoul	Illinois.
First National Bank of Raymond	Raymond	Illinois.
First Ridge Farm State Bank	Ridge Farm	Illinois.
Community State Bank of Rock Falls	Rock Falls	Illinois.
Rushville State Bank	Rushville	Illinois.
AmericaUnited Bank & Trust Company USA	Schaumburg	Illinois.
Illini Bank	Springfield	Illinois.
Tuscola National Bank	Tuscola	Illinois.
Bank of Warrensburg	Warrensburg	Illinois.
State Bank Winslow-Warren	Winslow	Illinois.
The Portage County Bank	Almond	Wisconsin.
Pioneer Bank	Auburndale	Wisconsin.
First National Bank of Baldwin	Baldwin	Wisconsin.
The First National Bank and Trust Co. of Baraboo	Baraboo	Wisconsin.
Black River Country Bank	Black River Falls	Wisconsin.
Bonduel State Bank	Bonduel	Wisconsin.
Red Cedar Bank, N.A.	Boyceville	Wisconsin.
Dairyman's State Bank	Clintonville	Wisconsin.
Farmers and Merchants Union Bank	Columbus	Wisconsin.
Cumberland Federal Bank, FSB	Cumberland	Wisconsin.
Community Bank of Grafton	Grafton	Wisconsin.
Highland State Bank	Highland	Wisconsin.
Park Bank	Holmen	Wisconsin.
Security State Bank	Iron River	Wisconsin.
East Wisconsin Savings Bank, S.A.	Kaukauna	Wisconsin.
Greenwood's State Bank	Lake Mills	Wisconsin.
First Bank and Trust	Menomonie	Wisconsin.
Bank of Milton	Milton	Wisconsin.
Milwaukee Western Bank	Milwaukee	Wisconsin.
St. Francis Bank, F.S.B.	Milwaukee	Wisconsin.
Universal Savings Bank, F.A.	Milwaukee	Wisconsin.
Associated Bank, N.A.	Neenah	Wisconsin.
Clare Bank, N.A.	Platteville	Wisconsin.
First National Platteville	Platteville	Wisconsin.
Mound City Bank	Platteville	Wisconsin.
Intercity State Bank	Schofield	Wisconsin.
Community Bank & Trust	Sheboygan	Wisconsin.
Bank of Sun Prairie	Sun Prairie	Wisconsin.
First Federal Savings Bank of Wisconsin	Waukesha	Wisconsin.
KeySavings Bank	Wisconsin Rapids	Wisconsin.
River Cities Bank	Wisconsin Rapids	Wisconsin.
Wood County National Bank	Wisconsin Rapids	Wisconsin.

FEDERAL HOME LOAN BANK OF DES MOINES—DISTRICT 8

Iowa Savings Bank	Carroll	Iowa.
Central Trust and Savings Bank	Cherokee	Iowa.
Linn County State Bank	Coggon	Iowa.
Farmers Savings Bank	Colesburg	Iowa.
Citizens Bank	Corydon	Iowa.
Fortress Bank of Cresco	Cresco	Iowa.
Valley State Bank	Eldridge	Iowa.
First National Bank in Fairfield	Fairfield	Iowa.
Farmers State Bank	Jesup	Iowa.
First State Bank of Mapleton	Mapleton	Iowa.
Farmers Savings Bank	Mt. Pleasant	Iowa.
New Vienna Savings Bank	New Vienna	Iowa.
First State Bank	Nora Springs	Iowa.
American State Bank	Osceola	Iowa.
Perry State Bank	Perry	Iowa.
Readlyn Savings Bank	Readlyn	Iowa.

Community Savings Bank	Robins	Iowa.
Premier Bank	Rock Valley	Iowa.
Iowa State Bank	Sac City	Iowa.
Sanborn Savings Bank	Sanborn	Iowa.
The State Bank	Spirit Lake	Iowa.
Union Bank and Trust Company	Strawberry Point	Iowa.
The State Bank of Toledo	Toledo	Iowa.
Farmers Savings Bank	Walford	Iowa.
Iowa State Bank	Wapello	Iowa.
Washington Federal Savings Bank	Washington	Iowa.
State Bank of Waverly	Waverly	Iowa.
First State Bank	Webster City	Iowa.
Union State Bank	Winterset	Iowa.
First State Bank of Bayport	Bayport	Minnesota.
CreditAmerica Savings Company	Brainerd	Minnesota.
The First National Bank of Coleraine	Coleraine	Minnesota.
Western National Bank	Duluth	Minnesota.
Fidelity Bank	Edina	Minnesota.
State Bank of Fairmont	Fairmont	Minnesota.
Citizens State Bank of Gaylord	Gaylord	Minnesota.
Commerce Bank	Geneva	Minnesota.
The First National Bank of Gilbert	Gilbert	Minnesota.
Yellow Medicine County Bank	Granite Falls	Minnesota.
Northwestern State Bank of Hallock	Hallock	Minnesota.
1st American State Bank of Minnesota	Hancock	Minnesota.
First Southeast Bank	Harmony	Minnesota.
First Federal fsb	Hutchinson	Minnesota.
United Prairie Bank—Jackson	Jackson	Minnesota.
Cornerstone State Bank	La Sueur	Minnesota.
First Community Bank Lester Prairie	Lester Prairie	Minnesota.
The State Bank of Loretto	Loretto	Minnesota.
First National Bank of Luverne	Luverne	Minnesota.
US Bank, N.A.	Minneapolis	Minnesota.
First National Bank of Montgomery	Montgomery	Minnesota.
United Farmers & Merchants State Bank	Morris	Minnesota.
Northland Community Bank	Northome	Minnesota.
Citizens State Bank of Norwood	Norwood Young America	Minnesota.
Odin State Bank	Odin	Minnesota.
Prinsburg State Bank	Prinsburg	Minnesota.
Randall State Bank	Randall	Minnesota.
Woodland Bank	Remer	Minnesota.
Richfield Bank and Trust Company	Richfield	Minnesota.
First Community Bank	Savage	Minnesota.
Home Federal Savings Bank	Spring Valley	Minnesota.
St. Anthony Park State Bank	St. Paul	Minnesota.
Heartland State Bank	Storden	Minnesota.
The Northwestern State Bank of Ulen	Ulen	Minnesota.
Wells Federal Bank, a FSB	Wells	Minnesota.
First State Bank of Pipestone, Rushmore	Worthington	Minnesota.
Worthington Federal Savings Bank, f.s.b.	Worthington	Minnesota.
First Missouri National Bank	Brookfield	Missouri.
BC National Banks	Butler	Missouri.
Carroll County Trust Company	Carrollton	Missouri.
Chillicothe State Bank	Chillicothe	Missouri.
Investors Federal Bank	Chillicothe	Missouri.
Boone National Savings & Loan Association, FA	Columbia	Missouri.
First State Community Bank	Farmington	Missouri.
Ozarks Federal Savings and Loan Association	Farmington	Missouri.
Bank Northwest	Hamilton	Missouri.
Town & Country Bank	Hardin	Missouri.
Allen Bank and Trust Company	Harrisonville	Missouri.
Bank of Hayti	Hayti	Missouri.
First National Bank	Houston	Missouri.
Kennett National Bank	Kennett	Missouri.
Bank of Kimberling City	Kimberling City	Missouri.
First National Bank	Lamar	Missouri.
Lamar Bank and Trust Company	Lamar	Missouri.
Central Bank	Lebanon	Missouri.
Linn State Bank	Linn	Missouri.
First National Bank	Malden	Missouri.
Pioneer Bank and Trust Company	Maplewood	Missouri.
Wood & Huston Bank	Marshall	Missouri.
First National Bank of Audrain County	Mexico	Missouri.
Peoples Bank of the Ozarks	Nixa	Missouri.
First Midwest Bank of Piedmont	Piedmont	Missouri.
Peoples Savings Bank of Rhineland	Rhineland	Missouri.

Hardin Federal Savings Bank	Richmond	Missouri.
The State Bank	Richmond	Missouri.
Farmers State Bank of Schell City	Schell City	Missouri.
Citizens National Bank of Springfield	Springfield	Missouri.
Bank of Thayer	Thayer	Missouri.
Quarry City Savings and Loan Association	Warrensburg	Missouri.
Citizens State Bank of Pembina County	Cavalier	North Dakota.
Wells Fargo Bank of North Dakota, N.A.	Fargo	North Dakota.
First State Bank Langdon	Langdon	North Dakota.
BankFirst, N.A.	Sioux Falls	South Dakota.
Home Federal Savings Bank	Sioux Falls	South Dakota.
F&M Bank	Watertown	South Dakota.

FEDERAL HOME LOAN BANK OF DALLAS—DISTRICT 9

First Financial Bank, fsb	El Dorado	Arkansas.
Fordyce Bank and Trust Company	Fordyce	Arkansas.
Forrest City Bank, NA	Forrest City	Arkansas.
Bank of Lockesburg	Lockesburg	Arkansas.
Southeast Arkansas Bank	Parkdale	Arkansas.
Pine Bluff National Bank	Pine Bluff	Arkansas.
Arvest Bank	Rogers	Arkansas.
First Arvest Bank	Siloam Springs	Arkansas.
Bank of Coushatta	Coushatta	Louisiana.
St. Tammany Homestead S&LA	Covington	Louisiana.
Teche Federal Savings Bank	Franklin	Louisiana.
Florida Parishes Bank	Hammond	Louisiana.
LBA Savings Bank	Lafayette	Louisiana.
Guaranty Savings and Homestead Association	Metairie	Louisiana.
Mutual Savings and Loan Association	Metairie	Louisiana.
Horizons Bank	Monroe	Louisiana.
Eureka Homestead Society	New Orleans	Louisiana.
Hibernia Homestead and Savings Association	New Orleans	Louisiana.
Peoples Bank & Trust Company of Pointe Coupee	New Roads	Louisiana.
Ponchatoula Homestead Association, F.A.	Ponchatoula	Louisiana.
Bank of West Baton Rouge	Port Allen	Louisiana.
Ruston Building and Loan Association	Ruston	Louisiana.
First National Bank of Springdale	Springdale	Louisiana.
Bank of St. Francisville	St. Francisville	Louisiana.
American Bank	Welsh	Louisiana.
The Bank of Commerce	White Castle	Louisiana.
Amory Federal Savings & Loan Association	Amory	Mississippi.
Delta Bank and Trust	Drew	Mississippi.
Britton & Koontz First National Bank	Natchez	Mississippi.
Mechanics Bank	Water Valley	Mississippi.
International Bank	Raton	New Mexico.
Tucumcari Federal Savings & Loan Association	Tucumcari	New Mexico.
First National Bank of Athens	Athens	Texas.
First National Bank of Bridgeport	Bridgeport	Texas.
Citizens State Bank	Cross Plains	Texas.
Cuero State Bank, s.s.b.	Cuero	Texas.
Beal Bank, SSB	Dallas	Texas.
Mercantile Bank & Trust, FSB	Dallas	Texas.
Provident Bank	Dallas	Texas.
First National Bank of Texas	Decatur	Texas.
First United Bank	Dimmitt	Texas.
Union State Bank	Florence	Texas.
Omni American Federal Credit Union	Fort Worth	Texas.
Summit Community Bank N.A.	Fort Worth	Texas.
Security Bank, N.A.—Garland	Garland	Texas.
Hebbronville State Bank	Hebbronville	Texas.
Prime Bank	Houston	Texas.
Central Bank of Houston	Houston	Texas.
MetroBank, N.A.	Houston	Texas.
Texas Guaranty Bank, N.A.	Houston	Texas.
Texas State Bank	Joaquin	Texas.
First Nichols National Bank	Kenedy	Texas.
First National Bank of Lake Jackson	Lake Jackson	Texas.
Commerce Bank	Laredo	Texas.
First Federal Savings and Loan Association	Littlefield	Texas.
First National Bank of Livingston	Livingston	Texas.
Plains National Bank of West Texas	Lubbock	Texas.
Mason National Bank	Mason	Texas.
Inter National Bank	McAllen	Texas.
Mineola Community Bank, SSB	Mineola	Texas.
City National Bank	Mineral Wells	Texas.

Commercial Bank of Texas, N.A.	Nacogdoches	Texas.
Western National Bank	Odessa	Texas.
Orange Savings Bank, ssb	Orange	Texas.
Gulf Coast Educators Federal Credit Union	Pasadena	Texas.
Lone Star National Bank	Pharr	Texas.
Fort Bend Federal Savings & Loan Association	Rosenberg	Texas.
Community Bank of Central Texas	Smithville	Texas.
Town and Country Bank	Stephenville	Texas.
Heritage Savings Bank, SSB	Terrell	Texas.
First National Bank	Trinity	Texas.
First National Bank of Bosque County	Valley Mills	Texas.
FirstCapital Bank, ssb	Victoria	Texas.
Fannin Bank	Windom	Texas.

FEDERAL HOME LOAN BANK OF TOPEKA—DISTRICT 10

Commerce Bank	Aurora	Colorado.
Premier Members Federal Credit Union	Boulder	Colorado.
Del Norte Federal Savings & Loan Association	Del Norte	Colorado.
Premier Bank	Denver	Colorado.
TCF National Bank Colorado	Englewood	Colorado.
FirstBank of Evergreen	Evergreen	Colorado.
Bank of Grand Junction	Grand Junction	Colorado.
FirstBank of Greeley	Greeley	Colorado.
First National Bank of Julesberg	Julesberg	Colorado.
The State Bank—La Junta	La Junta	Colorado.
First National Bank of Lake City and Creede	Lake City	Colorado.
FirstBank of Parker	Parker	Colorado.
Rocky Ford National Bank	Rocky Ford	Colorado.
First National Bank of Stratton	Stratton	Colorado.
Bank of Commerce	Chanute	Kansas.
Home Savings Bank	Chanute	Kansas.
Legacy Bank	Colwich	Kansas.
State Bank of Conway Springs	Conway Springs	Kansas.
Landmark Federal Savings Bank	Dodge City	Kansas.
Citizens State Bank and Trust Company	Ellsworth	Kansas.
State Bank of Fredonia	Fredonia	Kansas.
Gardner National Bank	Gardner	Kansas.
Farmers State Bank	Oakley	Kansas.
First Kansas Federal Savings Bank	Osawatomie	Kansas.
First Bank	Sterling	Kansas.
Chisholm Trail State Bank	Wichita	Kansas.
The State Bank	Winfield	Kansas.
Bank of Bennington	Bennington	Nebraska.
Washington County Bank	Blair	Nebraska.
Custer Federal Savings and Loan Association	Broken Bow	Nebraska.
Citizens State Bank	Carleton	Nebraska.
CerescoBank	Ceresco	Nebraska.
First Bank and Trust	Cozad	Nebraska.
First State Bank	Enders	Nebraska.
First National Bank in Exeter	Exeter	Nebraska.
Farnam Bank	Farnam	Nebraska.
American National Bank of Fremont	Fremont	Nebraska.
First State Bank	Fremont	Nebraska.
Henderson State Bank	Henderson	Nebraska.
Kearney State Bank and Trust Company	Kearney	Nebraska.
Firststate Bank	Kimball	Nebraska.
Farmers and Merchants Bank	Milligan	Nebraska.
Centennial Bank	Omaha	Nebraska.
Citizens Bank of Ada	Ada	Oklahoma.
First National Bank	Broken Arrow	Oklahoma.
Bank of Chelsea	Chelsea	Oklahoma.
1st Bank Oklahoma	Claremore	Oklahoma.
American Bank and Trust	Edmond	Oklahoma.
InterBank, N.A.	Elk City	Oklahoma.
Liberty Federal Savings Bank	Enid	Oklahoma.
Fairview Savings and Loan Association	Fairview	Oklahoma.
First Southwest Bank	Frederick	Oklahoma.
Stockmans Bank	Gould	Oklahoma.
City National Bank and Trust Company	Guymon	Oklahoma.
The Bank of Kremlin	Kremlin	Oklahoma.
Bank of Elgin	Lawton	Oklahoma.
Morris State Bank	Morris	Oklahoma.
Arvest Bank	Norman	Oklahoma.
Osage Federal Savings & Loan Association	Pawhuska	Oklahoma.
NBC Bank	Pawhuska	Oklahoma.

First Priority Bank	Pryor	Oklahoma.
Peoples Bank and Trust	Ryan	Oklahoma.
Spencer State Bank	Spencer	Oklahoma.
Bank of Commerce	Stillwell	Oklahoma.
Sooner State Bank	Tuttle	Oklahoma.
First State Bank	Valliant	Oklahoma.
Citizens' Bank	Velma	Oklahoma.
First State Bank	Watonga	Oklahoma.
Peoples Bank	Westville	Oklahoma.

FEDERAL HOME LOAN BANK OF SAN FRANCISCO—DISTRICT 11

Placer Sierra Bank	Auburn	California.
Western Security Bank, N.A.	Burbank	California.
Mt. Diablo National Bank	Danville	California.
Hawthorne Savings, F.S.B.	El Segundo	California.
Murphy Bank	Fresno	California.
Eldorado Bank	Irvine	California.
Downey Savings & Loan Association	Newport Beach	California.
Universal Bank	Orange	California.
Rancho Santa Fe National Bank	Rancho Santa Fe	California.
Feather River State Bank	Redding	California.
Provident Savings Bank, FSB	Riverside	California.
First Bank of California	Roseville	California.
First Federal Credit Union	Sacramento	California.
River City Bank	Sacramento	California.
Pan American Bank, FSB	San Mateo	California.
Tamalpais Bank	San Rafael	California.
Los Padres Savings Bank, FSB	Solvang	California.
Sonoma Valley Bank	Sonoma	California.
First Security Bank of California, NA	West Covina	California.
Quaker City Bank	Whittier	California.

FEDERAL HOME LOAN BANK OF SEATTLE—DISTRICT 12

Citizens Security Bank (Guam), Inc.	Agana	Guam.
FirstBank Northwest	Lewiston	Idaho.
First Security Bank Missoula	Kalispell	Montana.
First National Bank of Lewiston	Lewiston	Montana.
Empire Bank	Livingston	Montana.
Ronan State Bank	Ronan	Montana.
Linn-Benton Bank	Albany	Oregon.
Pioneer Bank, F.S.B.	Baker City	Oregon.
Evergreen FS&LA	Grants Pass	Oregon.
Bank of Eastern Oregon	Heppner	Oregon.
Banner Bank of Oregon	Hermiston	Oregon.
Klamath First Federal Savings and Loan	Klamath Falls	Oregon.
Orchard Bank	Ontario	Oregon.
American Marine Bank	Bainbridge Island	Washington.
The Bank of Edmonds	Lynnwood	Washington.
Whidbey Island Bank	Oak Harbor	Washington.
Olympia Federal Savings & Loan Association	Olympia	Washington.
Heritage Savings Bank	Olympia	Washington.
First Federal Savings and Loan Association	Port Angeles	Washington.
Riverview Community Bank	Riverview	Washington.
Asia-Europe-Americas Bank	Seattle	Washington.
Key Bank N.A.	Seattle	Washington.
Washington Mutual Bank	Seattle	Washington.
Washington Mutual Bank fsb	Seattle	Washington.
Farmers and Merchants Bank of Rockford	Spokane	Washington.
Yakima Federal Savings and Loan Association	Yakima	Washington.
American National Bank of Rock Springs	Rock Springs	Wyoming.
Rock Springs National Bank	Rock Springs	Wyoming.
Tri-County Federal Savings Bank	Torrington	Wyoming.

II. Public Comments

To encourage the submission of public comments on the community support performance of Bank members, on or before January 29, 2001, each Bank will notify its Advisory Council and nonprofit housing developers, community groups, and other interested

parties in its district of the members selected for community support review in the 2000–01 fourth quarter review cycle. 12 CFR 944.2(b)(2)(ii). In reviewing a member for community support compliance, the Finance Board will consider any public comments it has received concerning the member. 12 CFR 944.2(d). To ensure consideration

by the Finance Board, comments concerning the community support performance of members selected for the 2000–01 fourth quarter review cycle must be delivered to the Finance Board on or before the March 2, 2001 deadline for submission of Community Support Statements.

By the Federal Housing Finance Board.
James L. Bothwell,
Managing Director.
 [FR Doc. 01-382 Filed 1-12-01; 8:45 am]
BILLING CODE 6725-01-P

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 et seq.) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at www.ffiec.gov/nic/.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than February 8, 2001.

A. Federal Reserve Bank of Chicago
 (Phillip Jackson, Applications Officer)
 230 South LaSalle Street, Chicago,
 Illinois 60690-1414:

1. *Admiral Family Banks, Inc.*, Alsip, Illinois; to acquire 100 percent of the voting shares of Federated Bancorp, Inc., Loda, Illinois, and thereby indirectly acquire voting shares of Federated Bank, Onarga, Illinois.

Board of Governors of the Federal Reserve System, January 9, 2001.

Robert deV. Frierson

Associate Secretary of the Board.

[FR Doc. 01-1124 Filed 1-12-01; 8:45 am]

BILLING CODE 6210-01-S

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 et seq.) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at www.ffiec.gov/nic/.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank

indicated or the offices of the Board of Governors not later than January 30, 2001.

A. Federal Reserve Bank of Chicago
 (Phillip Jackson, Applications Officer)
 230 South LaSalle Street, Chicago,
 Illinois 60690-1414:

1. *Worth Bancorp*, Spartanburg, Indiana; to become a bank holding company by acquiring 100 percent of the voting shares of Worth Bank (in organization), Spartanburg, Indiana, which will merge with Greensfork Township State Bank, Spartanburg, Indiana.

Board of Governors of the Federal Reserve System, January 10, 2001.

Robert deV. Frierson

Associate Secretary of the Board.

[FR Doc. 01-1227 Filed 01-12-00; 8:45 am]

BILLING CODE 6210-01-S

FEDERAL TRADE COMMISSION

Granting of Request for Early Termination of the Waiting Period Under the Premerger Notification Rules

Section 7A of the Clayton Act, 15 U.S.C. § 18a, as added by Title II of the Hart-Scott-Rodino Antitrust Improvements Act of 1976, requires persons contemplating certain mergers or acquisitions to give the Federal Trade Commission and the Assistant Attorney General advance notice and to wait designated periods before consummation of such plans. Section 7A(b)(2) of the Act permits the agencies, in individual cases, to terminate this waiting period prior to its expiration and requires that notice of this action be published in the **Federal Register**.

The following transactions were granted early termination of the waiting period provided by law and the premerger notification rules. The grants were made by the Federal Trade Commission and the Assistant Attorney General for the Antitrust Division of the Department of Justice. Neither agency intends to take any action with respect to these proposed acquisitions during the applicable waiting period.

Trans No.	Acquiring	Acquired	Entities
Transactions Granted Early Termination—11/27/2000			
20010384	Bunzl plc	Lawrence D. Starr	Koch Supplies Inc.
20010443	Bunzl plc	Edward S. Reiner	Schrier Bros., Inc.
20010445	Knauf International GmbH	USG Corporation	USG Corporation.
20010490	AmeriPath, Inc	Pathology Consultants of America, Inc	Pathology Consultants of America, Inc.
20010505	Ali M. & Ather Jaferi	Bay View Capital Corp	Bay View Franchise Mortgage Acceptance Company.
20010507	NICE Systems, Ltd	Steven D. Kaiser	Stevens Communications, Inc.