

FEDERAL DEPOSIT INSURANCE CORPORATION**Notice of Agency Meeting**

Pursuant to the provisions of the "Government in the Sunshine Act" (5 U.S.C. 552b), notice is hereby given that at 10:30 a.m. on Tuesday, October 12, 2004, the Federal Deposit Insurance Corporation's Board of Directors will meet in closed session, pursuant to section 552b(c)(2), (c)(4), (c)(6), (c)(9)(B), and (c)(10) of Title 5, United States Code, to consider matters relating to the Corporation's corporate and liquidation activities.

The meeting will be held in the Board Room on the sixth floor of the FDIC Building located at 550-17th Street, NW., Washington, DC.

Requests for further information concerning the meeting may be directed to Mr. Robert E. Feldman, Executive Secretary of the Corporation, at (202) 898-7043.

Dated: October 7, 2004.

Federal Deposit Insurance Corporation.

Robert E. Feldman,

Executive Secretary.

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FEDERAL HOUSING FINANCE BOARD

[No. 2004-N-13]

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 2004-05 third quarter review cycle under the Finance Board's community support requirements 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 review cycle under the Finance Board's community support requirements regulation must submit completed Community Support Statements to the Finance Board on or before November 26, 2004.

ADDRESSES: Bank members selected for the 2004-05 third quarter review cycle under the Finance Board's community support requirements regulation must submit completed Community Support Statements to the Finance Board either by regular mail at the Federal Housing Finance Board, Office of Supervision, Community Investment and Affordable Housing, 1777 F Street, NW., Washington, DC 20006, or by electronic mail at FITZGERALDE@FHFB.GOV.

FOR FURTHER INFORMATION CONTACT: Emma J. Fitzgerald, Program Analyst, Office of Supervision, Community Investment and Affordable Housing, 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, NW., Washington, DC 20006.

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 section 10(g) of the Bank Act, the Finance Board has promulgated a community support requirements 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 November 26, 2004 deadline prescribed in this notice. 12 CFR 944.2(b)(1)(ii) and (c). On or before October 29, 2004, each Bank will notify the members in its district that have been selected for the 2004-05 third 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 2004-05 third quarter community support review cycle:

Federal Home Loan Bank of Boston—District 1

Collinsville Savings Society	Canton	Connecticut.
The Guilford Savings Bank	Guilford	Connecticut.
Northwest Community Bank	Winsted	Connecticut.
Bar Harbor Bank and Trust	Bar Harbor	Maine.
Calais Federal Savings and Loan Association	Calais	Maine.
Camden National Bank	Camden	Maine.
Damariscotta Bank & Trust Company	Damariscotta	Maine.
Franklin Savings Bank	Farmington	Maine.
Katahdin Trust Company	Patten	Maine.
Banknorth, N.A.	Portland	Maine.
Rockland Savings and Loan Association	Rockland	Maine.
Athol Savings Bank	Athol	Massachusetts.

Capital Crossing Bank	Boston	Massachusetts.
OneUnited Bank	Boston	Massachusetts.
Security Federal Savings Bank	Brockton	Massachusetts.
The Bank of Canton	Canton	Massachusetts.
Clinton Savings Bank	Clinton	Massachusetts.
Danvers Savings Bank	Danvers	Massachusetts.
Lafayette Federal Savings Bank	Fall River	Massachusetts.
Family Federal Savings F.A.	Fitchburg	Massachusetts.
Florence Savings Bank	Florence	Massachusetts.
Colonial Co-operative Bank	Gardner	Massachusetts.
Hingham Institution for Savings	Hingham	Massachusetts.
Peoples Savings Bank	Holyoke	Massachusetts.
Roxbury Highland Co-operative Bank	Jamaica Plain	Massachusetts.
Equitable Co-operative Bank	Lynn	Massachusetts.
Mansfield Co-operative Bank	Mansfield	Massachusetts.
Milford Federal Savings and Loan Association	Milford	Massachusetts.
Northampton Cooperative Bank	Northampton	Massachusetts.
Hometown Bank, a Cooperative Bank	Oxford	Massachusetts.
Colonial Federal Savings Bank	Quincy	Massachusetts.
Reading Co-operative Bank	Reading	Massachusetts.
Southbridge Savings Bank	Southbridge	Massachusetts.
Mechanics Co/operative Bank	Taunton	Massachusetts.
Woronoco Savings Bank	Westfield	Massachusetts.
South Shore Savings Bank	Weymouth	Massachusetts.
Bow Mills Bank and Trust	Bow	New Hampshire.
Citizens Bank New Hampshire	Manchester	New Hampshire.
Newport Federal Savings Bank	Newport	Rhode Island.
Merchants Bank	Burlington	Vermont.
National Bank of Middlebury	Middlebury	Vermont.
Union Bank	Morrisville	Vermont.
Northfield Savings Bank	Northfield	Vermont.

Federal Home Loan Bank of Pittsburgh—District 2

Audubon Savings Bank	Audubon	New Jersey.
Bogota Savings Bank	Bogota	New Jersey.
Peoples Savings Bank	Bordentown	New Jersey.
Century Savings Bank	Bridgeton	New Jersey.
Colonial Bank FSB	Bridgeton	New Jersey.
Sturdy Savings Bank	Cape May Court House	New Jersey.
NVE Bank	Englewood	New Jersey.
Glen Rock Savings Bank	Glen Rock	New Jersey.
Roma Bank	Hamilton	New Jersey.
Schuyler Savings Bank	Kearny	New Jersey.
Kearny Federal Savings Bank	Kearny	New Jersey.
Lincoln Park Savings	Lincoln Park	New Jersey.
Metuchen Savings Bank	Metuchen	New Jersey.
Boiling Springs Savings Bank	Rutherford	New Jersey.
Gloucester County Federal Savings Bank	Sewell	New Jersey.
Penn Federal Savings Bank	West Orange	New Jersey.
Evans National Bank	Angola	New York.
Independence Community Bank	Brooklyn	New York.
Elmira Savings Bank, FSB	Elmira	New York.
The First National Bank of Jeffersonville	Jeffersonville	New York.
Cattaraugus County Bank	Little Valley	New York.
Abacus Federal Savings Bank	New York	New York.
Chinatown Federal Savings Bank	New York	New York.
Wallkill Valley FS&LA	New York	New York.
Doral Bank	Wallkill	New York.
Oriental Bank & Trust	Catano	Puerto Rico.
	San Juan	Puerto Rico.

Federal Home Loan Bank of Pittsburgh—District 3

Altoona First Savings Bank	Altoona	Pennsylvania.
Pennsylvania State Bank	Camp Hill	Pennsylvania.
First Carnegie Deposit	Carnegie	Pennsylvania.
Coatesville Savings Bank	Coatesville	Pennsylvania.
Slovenian S&LA of Franklin-Conemaugh	Conemaugh	Pennsylvania.
First National Community Bank	Dunmore	Pennsylvania.
Halifax National Bank	Halifax	Pennsylvania.
Peoples National Bank	Hallstead	Pennsylvania.
Polonia Bank	Huntingdon Valley	Pennsylvania.
Mauch Chunk Trust Company	Jim Thorpe	Pennsylvania.
1st Summit Bank	Johnstown	Pennsylvania.
The First National Bank of McConnellsburg	McConnellsburg	Pennsylvania.
Mifflinburg Bank & Trust Company	Mifflinburg	Pennsylvania.

Union National Community Bank	Mount Joy	Pennsylvania.
The Muncy Bank and Trust Company	Muncy	Pennsylvania.
First Penn Bank	Philadelphia	Pennsylvania.
Slovak Savings Bank	Pittsburgh	Pennsylvania.
United-American Savings Bank	Pittsburgh	Pennsylvania.
Eureka Bank	Pittsburgh	Pennsylvania.
Iron and Glass Bank	Pittsburgh	Pennsylvania.
Scottdale Bank and Trust Company	Scottdale	Pennsylvania.
Hamlin Bank and Trust Company	Smethport	Pennsylvania.
Northwest Savings Bank	Warren	Pennsylvania.
Peoples State Bank of Wyalusing	Wyalusing	Pennsylvania.
Leesport Bank	Wyomissing	Pennsylvania.
City National Bank of West Virginia	Charleston	West Virginia.
Citizens Bank of Morgantown	Morgantown	West Virginia.
First National Bank in Ronceverte, WV	Ronceverte	West Virginia.
Advance Financial Savings Bank	Wellsburg	West Virginia..

Federal Home Loan Bank of Atlanta—District 4

The Exchange Bank of Alabama	Altoona	Alabama.
Bank of Alabama	Birmingham	Alabama.
First Commercial Bank	Birmingham	Alabama.
Central State Bank	Calera	Alabama.
The Camden National Bank	Camden	Alabama.
SunSouth Bank	Clio	Alabama.
The Commercial Bank of Demopolis	Demopolis	Alabama.
Southland Bank	Dothan	Alabama.
The Southern Bank Company	Gadsden	Alabama.
First National Bank	Hamilton	Alabama.
The Headland National Bank	Headland	Alabama.
Frontier Bank	Lanett	Alabama.
First State Bank	Lineville	Alabama.
First Citizens Bank	Luverne	Alabama.
Citizens Bank, Inc	Robertsdale	Alabama.
The Slocomb National Bank	Slocomb	Alabama.
First Tuskegee Bank	Tuskegee	Alabama.
First Liberty National Bank	Washington	D.C.
Riggs Bank N.A.	Washington	D.C.
Wilmington Trust FSB	Wilmington	Delaware.
Pointe Bank	Boca Raton	Florida.
BankUnited, FSB	Coral Gables	Florida.
BankAtlantic	Fort Lauderdale	Florida.
Natbank, N.A	Hollywood	Florida.
Unibank	Miami	Florida.
Eagle National Bank of Miami	Miami	Florida.
Kislak National Bank	Miami Lakes	Florida.
Orion Bank	Naples	Florida.
Metro Bank	Orlando	Florida.
First Federal Bank of North Florida	Palatka	Florida.
Bay Bank and Trust	Panama City	Florida.
Federal Trust Bank	Sanford	Florida.
BankTrust	Santa Rosa Beach	Florida.
Capital City Bank	Tallahassee	Florida.
Bay Financial Savings Bank, F.S.B	Tampa	Florida.
Wauchula State Bank	Wauchula	Florida.
Bank of Alapaha	Alapaha	Georgia.
Ebank	Atlanta	Georgia.
The Summit National Bank	Atlanta	Georgia.
Georgia Bank and Trust Company of Augusta	Augusta	Georgia.
The First Bank of Brunswick	Brunswick	Georgia.
Planters & Citizens Bank	Camilla	Georgia.
Newton Federal Bank	Covington	Georgia.
Southeastern Bank	Darien	Georgia.
First National Bank of Coffee County	Douglas	Georgia.
Farmers and Merchants Bank	Eatonton	Georgia.
Elberton Federal Savings & Loan Association	Elberton	Georgia.
Central Bank of Georgia	Ellaville	Georgia.
BankSouth	Greensboro	Georgia.
Crescent Bank & Trust Company	Jasper	Georgia.
Pineland State Bank	Metter	Georgia.
First National Bank of the South	Milledgeville	Georgia.
Gateway Bank and Trust	Ringgold	Georgia.
The Coastal Bank	Savannah	Georgia.
Farmers and Merchants Bank	Statesboro	Georgia.
Spivey State Bank	Swainsboro	Georgia.
Commercial Bank	Thomasville	Georgia.

First Federal Savings and Loan Association	Valdosta	Georgia.
Citizens Bank	Warrenton	Georgia.
Severn Savings Bank, F.S.B.	Annapolis	Maryland.
Advance Bank	Baltimore	Maryland.
FedMed Bank, FSB	Baltimore	Maryland.
Fraternity Federal S&L Association	Baltimore	Maryland.
Hamilton Federal Bank	Baltimore	Maryland.
Homewood Federal Savings Bank	Baltimore	Maryland.
Leeds Federal Savings Bank	Baltimore	Maryland.
Provident Bank of Maryland	Baltimore	Maryland.
Saint Casimirs Savings Bank	Baltimore	Maryland.
Presidential Bank, FSB	Bethesda	Maryland.
Peoples Bank of Kent County	Chestertown	Maryland.
The Talbot Bank of Easton	Easton	Maryland.
The Peoples Bank of Elkton	Elkton	Maryland.
Madison Bohemian Savings Bank	Forest Hills	Maryland.
Eastern Savings Bank, FSB	Hunt Valley	Maryland.
K Bank	Owings Mills	Maryland.
Valley Bank of Maryland	Owings Mills	Maryland.
Baltimore County Savings Bank, FSB	Perry Hall	Maryland.
First Shore FS&L Association	Salisbury	Maryland.
American Bank	Silver Spring	Maryland.
Sykesville Federal Savings Association	Sykesville	Maryland.
AmericasBank	Towson	Maryland.
Home Savings Bank, SSB of Eden	Eden	North Carolina.
High Point Bank & Trust Company	High Point	North Carolina.
The Community Bank	Pilot Mountain	North Carolina.
RBC Centura Bank	Rocky Mount	North Carolina.
BB & T of NC	Winston Salem	North Carolina.
Piedmont Federal Savings & Loan Association	Winston Salem	North Carolina.
First Palmetto Savings Bank, FSB	Camden	South Carolina.
Spratt Savings and Loan Association	Chester	South Carolina.
Plantation Federal Bank	Pawleys Island	South Carolina.
Woodruff Federal Savings & Loan Association	Woodruff	South Carolina.
Shore Bank	Accomac	Virginia.
Virginia Commerce Bank	Arlington	Virginia.
Bedford Federal Savings Bank	Bedford	Virginia.
First and Citizens Bank	Monterey	Virginia.
Farmers & Merchants Bank, Eastern Shore	Onley	Virginia.
First Federal Savings Bank of Virginia	Petersburg	Virginia.
Community Bank	Staunton	Virginia.
Southside Bank	Tappahannock	Virginia.

Federal Home Loan Bank of Cincinnati—District 5

Kentucky Home Bank, Inc.	Bardstown	Kentucky.
Bank of Clarkson	Clarkson	Kentucky.
Citizens Federal Savings and Loan Association of Covington	Covington	Kentucky.
Heritage Community Bank	Danville	Kentucky.
South Central Bank, FSB	Edmonton	Kentucky.
The Peoples Bank of Fleming County	Flemingsburg	Kentucky.
State National Bank of Frankfort	Frankfort	Kentucky.
Fredonia Valley Bank	Fredonia	Kentucky.
First National Bank and Trust Company	Georgetown	Kentucky.
First Southern National Bank	Lancaster	Kentucky.
Bank of the Bluegrass & Trust Company	Lexington	Kentucky.
First Federal Bank	Lexington	Kentucky.
Peoples Security Bank	Louisa	Kentucky.
The First Capital Bank of Kentucky	Louisville	Kentucky.
First FS&LA of Morehead	Morehead	Kentucky.
Mount Sterling National Bank	Mt. Sterling	Kentucky.
Traditional Bank, Inc.	Mt. Sterling	Kentucky.
Commonwealth Bank, F.S.B.	Mt. Sterling	Kentucky.
Farmers Bank & Trust	Princeton	Kentucky.
Farmers National Bank	Walton	Kentucky.
Belmont Savings Bank	Bellaire	Ohio.
The Citizens National Bank of Bluffton	Bluffton	Ohio.
The Brookville Building and Savings Association	Brookville	Ohio.
First Federal Community Bank of Bucyrus	Bucyrus	Ohio.
First FS&LA of Centerburg	Centerburg	Ohio.
The Franklin Savings and Loan Company	Cincinnati	Ohio.
Columbia Savings Bank	Cincinnati	Ohio.
New Foundation Loan and Building Company	Cincinnati	Ohio.
Warsaw Federal S&LA of Cincinnati	Cincinnati	Ohio.
Charter One Bank, F.S.B.	Cleveland	Ohio.
Third FS&LA of Cleveland	Cleveland	Ohio.

United Midwest Savings Bank	DeGraff	Ohio.
Hicksville Building, Loan and Savings Bank	Hicksville	Ohio.
NCB, FSB	Hillsboro	Ohio.
Merchants National Bank	Hillsboro	Ohio.
Home Savings Bank	Kent	Ohio.
First FS&LA of Lakewood	Lakewood	Ohio.
Fairfield Federal S&LA of Lancaster	Lancaster	Ohio.
1st National Bank	Lebanon	Ohio.
Leesburg Federal Savings Bank	Leesburg	Ohio.
The First-Knox Bank of Mount Vernon	Mt. Vernon	Ohio.
New Carlisle Federal Savings Bank	New Carlisle	Ohio.
The Park National Bank	Newark	Ohio.
The First Savings Bank	Norwood	Ohio.
American Savings Bank, fsb	Portsmouth	Ohio.
Home City Federal Savings Bank	Springfield	Ohio.
Belmont National Bank	St. Clairsville	Ohio.
Steel Valley Bank, N.A.	St. Clairsville	Ohio.
Perpetual Federal Savings Bank	Urbana	Ohio.
Liberty Savings Bank, F.S.B.	Wilmington	Ohio.
North Valley Bank	Zanesville	Ohio.
Farmers & Merchants Bank	Adamsville	Tennessee.
First South Credit Union	Bartlett	Tennessee.
Bank of Crockett	Bells	Tennessee.
InTrust Federal Credit Union	Chattoona	Tennessee.
Decatur County Bank	Decaturville	Tennessee.
Chester County Bank	Henderson	Tennessee.
The Bank of Jackson	Jackson	Tennessee.
People's Community Bank	Johnson City	Tennessee.
Wilson Bank and Trust	Lebanon	Tennessee.
First National Bank of Tennessee	Livingston	Tennessee.
Trust One Bank	Memphis	Tennessee.
Citizens Bank	New Tazewell	Tennessee.
Newport Federal Bank	Newport	Tennessee.
Citizens National Bank	Sevierville	Tennessee.

Federal Home Loan Bank of Indianapolis—District 6

Independent Federal Credit Union	Anderson	Indiana.
Boonville Federal Savings Bank	Boonville	Indiana.
Riddell National Bank	Brazil	Indiana.
Union Savings & Loan Association	Connersville	Indiana.
First Federal Savings Bank	Evansville	Indiana.
Pacesetter Bank	Hartford City	Indiana.
Kentland Federal Savings and Loan Association	Kentland	Indiana.
The La Porte Savings Bank	La Porte	Indiana.
Logansport Savings Bank, FSB	Logansport	Indiana.
Home Bank, SB	Martinsville	Indiana.
Peoples Bank SB	Munster	Indiana.
Farmers State Bank	New Ross	Indiana.
First Bank Richmond, N.A.	Richmond	Indiana.
Mid-Southern Savings Bank, FSB	Salem	Indiana.
Owen County State Bank	Spencer	Indiana.
Grant County State Bank	Swayzee	Indiana.
First State Bank, Southwest Indiana	Tell City	Indiana.
Liberty Savings Bank, FSB	Whiting	Indiana.
Commercial Bank	Alma	Michigan.
Fidelity Bank	Birmingham	Michigan.
Tri-County Bank	Brown City	Michigan.
Monarch Community Bank	Coldwater	Michigan.
Paramount Bank	Farmington Hills	Michigan.
Select Bank	Grand Rapids	Michigan.
Peoples State Bank	Hamtramck	Michigan.
Union Bank	Lake Odessa	Michigan.
Peoples State Bank of Munising	Munising	Michigan.
New Buffalo Savings Bank, FSB	New Buffalo	Michigan.
Thumb National Bank & Trust	Pigeon	Michigan.
Citizens First Savings Bank	Port Huron	Michigan.
LaSalle Federal Savings Bank	St. Joseph	Michigan.
First National Bank of Three Rivers	Three Rivers	Michigan.
First National Bank of Wakefield	Wakefield	Michigan..

Federal Home Loan Bank of Chicago—District 7

First Community Bank and Trust	Beecher	Illinois.
First State Bank of Beecher City	Beecher City	Illinois.
BankFinancial, F.S.B.	Burr Ridge	Illinois.

The First National Bank in Carlyle	Carlyle	Illinois.
BankChampaign, N.A	Champaign	Illinois.
NAB Bank	Chicago	Illinois.
Washington Federal Bank for savings	Chicago	Illinois.
South Central Bank	Chicago	Illinois.
Oak Bank	Chicago	Illinois.
North Federal Savings Bank	Chicago	Illinois.
Illinois Service FS&LA	Chicago	Illinois.
Community Savings Bank	Chicago	Illinois.
Pulaski Savings Bank	Chicago	Illinois.
Labe Bank	Chicago	Illinois.
Family Federal Savings of Illinois	Cicero	Illinois.
West Town Savings Bank	Cicero	Illinois.
The John Warner Bank	Clinton	Illinois.
The Elizabeth State Bank	Elizabeth	Illinois.
Flora Bank & Trust	Flora	Illinois.
Community Bank—Wheaton/Glen Ellyn	Glen Ellyn	Illinois.
Illinois State Bank	Lake in the Hills	Illinois.
Heritage State Bank	Lawrenceville	Illinois.
1st State Bank of Mason City	Mason City	Illinois.
Mazon State Bank	Mazon	Illinois.
McHenry Savings Bank	McHenry	Illinois.
City National Bank of Metropolis	Metropolis	Illinois.
First National Bank	Moline	Illinois.
Brown County State Bank	Mount Sterling	Illinois.
Wabash Savings Bank	Mt. Carmel	Illinois.
The Farmers Bank	Mt. Pulaski	Illinois.
Regency Savings Bank	Oak Park	Illinois.
Pekin Savings Bank	Pekin	Illinois.
The Herget National Bank of Pekin	Pekin	Illinois.
Peru Federal Savings Bank	Peru	Illinois.
National Bank of Petersburg	Petersburg	Illinois.
Citizens State Bank of Shipman	Shipman	Illinois.
Farmers State Bank of Somonauk	Somonauk	Illinois.
Marine Bank, Springfield	Springfield	Illinois.
Town & Country Bank	Springfield	Illinois.
Tremont Savings Bank	Tremont	Illinois.
Banner Banks	Biramwood	Wisconsin.
Community First Bank	Boscobel	Wisconsin.
North Shore Bank FSB	Brookfield	Wisconsin.
Bank North	Crivitz	Wisconsin.
Advantage Community Bank	Dorchester	Wisconsin.
PremierBank	Fort Atkinson	Wisconsin.
First Northern Savings Bank	Green Bay	Wisconsin.
Green Lake State Bank	Green Lake	Wisconsin.
PyraMax Bank	Greenfield	Wisconsin.
Greenleaf Wayside Bank	Greenleaf	Wisconsin.
Hustisford State Bank	Hustisford	Wisconsin.
Mid America Bank	Janesville	Wisconsin.
Union State Bank	Kewaunee	Wisconsin.
Bank of Lake Mills	Lake Mills	Wisconsin.
BLC Community Bank	Little Chute	Wisconsin.
Rural American Bank—Luck	Luck	Wisconsin.
Home Savings Bank	Madison	Wisconsin.
AnchorBank, fsb	Madison	Wisconsin.
The Peoples State Bank	Mazomanie	Wisconsin.
Bremer Bank, National Association	Menomonie	Wisconsin.
Middleton Community Bank	Middleton	Wisconsin.
First Community Bank	Milton	Wisconsin.
Milton Savings Bank	Milton	Wisconsin.
West Pointe Bank	Oshkosh	Wisconsin.
Wisconsin State Bank	Random Lake	Wisconsin.
The Reedsburg Bank	Reedsburg	Wisconsin.
Dairy State Bank	Rice Lake	Wisconsin.
Community Business Bank	Sauk City	Wisconsin.
Baylake Bank	Sturgeon Bay	Wisconsin.
Superior Savings Bank	Superior	Wisconsin.
Farmers & Merchants Bank	Tomah	Wisconsin.
The National Bank of Waupun	Waupun	Wisconsin.
Maritime Savings Bank	West Allis	Wisconsin.
West Bend Savings Bank	West Bend	Wisconsin.
First Citizens State Bank	Whitewater	Wisconsin.

Federal Home Loan Bank of Des Moines—District 8

Peoples State Bank	Albia	Iowa.
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Community Bank	Alton	Iowa.
Bank Iowa	Altoona	Iowa.
First National Bank	Ames	Iowa.
Farmers & Traders Savings Bank	Bancroft	Iowa.
Chelsea Savings Bank	Belle Plaine	Iowa.
Boone Bank & Trust Company	Boone	Iowa.
IA Prairie Bank	Brunsville	Iowa.
Guaranty Bank & Trust Company	Cedar Rapids	Iowa.
Cherokee State Bank	Cherokee	Iowa.
First State Bank	Conrad	Iowa.
Dubuque Bank & Trust Company	Dubuque	Iowa.
First Federal Savings Bank of Iowa	Fort Dodge	Iowa.
Mills County Bank N.A.	Glenwood	Iowa.
Security State Bank	Guttenberg	Iowa.
Farmers Savings Bank	Halbur	Iowa.
First State Bank	Hawarden	Iowa.
Farmers State Bank	Hawarden	Iowa.
Humboldt Trust & Savings Bank	Humboldt	Iowa.
State Central Bank	Keokuk	Iowa.
Heritage Bank	Marion	Iowa.
F & M Bank—Iowa	Marshalltown	Iowa.
Security State Bank	Red Oak	Iowa.
Lincoln Savings Bank	Reinbeck	Iowa.
Sibley State Bank	Sibley	Iowa.
Security State Bank	Stuart	Iowa.
First State Bank	Sumner	Iowa.
Farmers Savings Bank & Trust—Vinton	Vinton	Iowa.
Webster City Federal Savings Bank	Webster City	Iowa.
Community State Bank	West Branch	Iowa.
Citizens State Bank	Wyoming	Iowa.
Farmers State Bank of Adams	Adams	Minnesota.
Bremer Bank, NA	Alexandria	Minnesota.
State Bank of Aurora	Aurora	Minnesota.
State Bank of Bellingham	Bellingham	Minnesota.
Star Bank, N.A.	Bertha	Minnesota.
Farmers and Merchants State Bank	Blooming Prairie	Minnesota.
First National Bank of Blue Earth	Blue Earth	Minnesota.
First National Bank of Deer River	Deer River	Minnesota.
The First National Bank of Deerwood	Deerwood	Minnesota.
State Bank of Kimball	Kimball	Minnesota.
Lake Elmo Bank	Lake Elmo	Minnesota.
First National Bank of Le Center	Le Center	Minnesota.
First State Bank MN	LeRoy	Minnesota.
Community FS&LA of Little Falls	Little Falls	Minnesota.
Prairie Sun Bank	Milan	Minnesota.
Peoples National Bank of Mora	Mora	Minnesota.
First Federal Savings Bank	Morris	Minnesota.
United Prairie Bank New Ulm	New Ulm	Minnesota.
Community National Bank	North Branch	Minnesota.
Northwoods Bank of MN, FSB	Park Rapids	Minnesota.
Pine City State Bank	Pine City	Minnesota.
Prior Lake State Bank	Prior Lake	Minnesota.
Minnwest Bank, M.V.	Redwood Falls	Minnesota.
First Independent Bank	Russell	Minnesota.
United Prairie Bank—Spicer	Spicer	Minnesota.
Highland Bank	St. Michael	Minnesota.
State Bank of Tower	Tower	Minnesota.
Security State Bank of Wanamingo	Wanamingo	Minnesota.
Ozark Mountain Bank	Branson	Missouri.
O'Bannon Banking Company	Buffalo	Missouri.
First National Bank	Camdenton	Missouri.
Horizon State Bank	Cameron	Missouri.
Canton State Bank	Canton	Missouri.
Bank 21	Carrollton	Missouri.
State Bank of Missouri	Concordia	Missouri.
Eminence Security Bank	Eminence	Missouri.
Rockwood Bank	Eureka	Missouri.
Allen Bank & Trust Company	Harrisonville	Missouri.
Jonesburg State Bank	Jonesburg	Missouri.
Blue Ridge Bank & Trust Company	Kansas City	Missouri.
Missouri Bank & Trust Company	Kansas City	Missouri.
Kearney Commercial Bank	Kearney	Missouri.
Neosho Savings & Loan Association, F.A.	Neosho	Missouri.
Bank of New Madrid	New Madrid	Missouri.
Ozark Bank	Ozark	Missouri.
Belgrade State Bank	Potosi	Missouri.

Progressive Ozark Bank, FSB	Salem	Missouri.
The First National Bank of Sarcocie	Sarcocie	Missouri.
Security Bank & Trust Company	Scott City	Missouri.
Community State Bank	Shelbina	Missouri.
Central West End Bank, A FSB	St. Louis	Missouri.
Missouri State Bank & Trust Company	St. Louis	Missouri.
Community Bank, NA	Summersville	Missouri.
Peoples Bank & Trust Company	Troy	Missouri.
Bank of Urbana	Urbana	Missouri.
The Missouri Bank	Warrenton	Missouri.
Security Bank of Pulaski County	Waynesville	Missouri.
Farmers & Merchants Bank	Wright City	Missouri.
The First State Bank of North Dakota	Arthur	North Dakota.
Security State Bank of North Dakota	Jamestown	North Dakota.
The Goose River Bank	Mayville	North Dakota.
The First State Bank of Munich	Munich	North Dakota.
Liberty State Bank	Powers Lake	North Dakota.
Dacotah Bank—Valley City	Valley City	North Dakota.
Dakota Heritage State Bank	Chancellor	South Dakota.
The First Western Bank Custer	Custer	South Dakota.
Reliabank Dakota	Estelline	South Dakota.
Campbell County Bank, Inc	Herreid	South Dakota.
Plains Commerce Bank	Hoven	South Dakota.
First State Bank of Miller	Miller	South Dakota.
CorTrust Bank, N.A	Mitchell	South Dakota.
American State Bank	Oldham	South Dakota.
American State Bank of Pierre	Pierre	South Dakota.
Farmers and Merchants State Bank	Plankinton	South Dakota.
Valley Bank NA	Sioux Falls	South Dakota.
First Premier Bank	Sioux Falls	South Dakota.
The First Western Bank Sturgis	Sturgis	South Dakota.
Commercial State Bank	Wagner	South Dakota.
The First Western Bank Wall	Wall	South Dakota.

Federal Home Loan Bank of Dallas—District 9

Elk Horn Bank & Trust Company	Arkadelphia	Arkansas.
First National Bank of Howard County	Dierks	Arkansas.
Merchants and Farmers Bank	Dumas	Arkansas.
Planters & Merchants Bank	Gillett	Arkansas.
Calhoun County Bank	Hampton	Arkansas.
Community First Bank	Harrison	Arkansas.
The Cleburne County Bank	Heber Springs	Arkansas.
One Bank & Trust	Little Rock	Arkansas.
Pulaski Bank & Trust Company	Little Rock	Arkansas.
Farmers Bank & Trust Company	Magnolia	Arkansas.
Union Bank and Trust Company	Monticello	Arkansas.
Priority Bank	Ozark	Arkansas.
United Bank	Springdale	Arkansas.
Farmers & Merchants Bank	Stuttgart	Arkansas.
Abbeville Building & Loan, a State Chartered SB	Abbeville	Louisiana.
The Business Bank of Baton Rouge	Baton Rouge	Louisiana.
Crowley Building & Loan Association	Crowley	Louisiana.
United Community Bank	Gonzales	Louisiana.
The Union Bank	Marksville	Louisiana.
American Horizons Bank	Monroe	Louisiana.
Iberia Bank	New Iberia	Louisiana.
Crescent Bank & Trust	New Orleans	Louisiana.
Fidelity Homestead Association	New Orleans	Louisiana.
First Financial Bank & Trust	Plaquemine	Louisiana.
Citizens Bank & Trust Company	Plaquemine	Louisiana.
Community Trust Bank	Ruston	Louisiana.
Central Progressive Bank Amite	Slidell	Louisiana.
Bank of Zachary	Zachary	Louisiana.
Magnolia State Bank	Bay Springs	Mississippi.
Grand Bank for Savings, fsb	Hattiesburg	Mississippi.
The First, A National Banking Association	Hattiesburg	Mississippi.
Trustmark National Bank	Jackson	Mississippi.
OmniBank	Jackson	Mississippi.
State Bank & Trust Company	Jackson	Mississippi.
BankFirst Financial Services	Macon	Mississippi.
Bank of New Albany	New Albany	Mississippi.
Bank of Okolona	Okolona	Mississippi.
First Federal Savings & Loan	Pascagoula	Mississippi.
Bank of Yazoo City	Yazoo City	Mississippi.
Union Savings Bank	Albuquerque	New Mexico.

Western Bank of Clovis	Clovis	New Mexico.
Gallup Federal Savings Bank	Gallup	New Mexico.
Citizens Bank of Las Cruces	Las Cruces	New Mexico.
The Bank of Las Vegas	Las Vegas	New Mexico.
Century Bank, FSB	Santa Fe	New Mexico.
Franklin Bank, SSB	Austin	Texas.
IBM Texas Employees Federal Credit Union	Austin	Texas.
Lamar Bank	Beaumont	Texas.
The First National Bank of Beeville	Beeville	Texas.
Bonham State Bank	Bonham	Texas.
Shelby Savings Bank, ssb	Center	Texas.
Chappell Hill Bank	Chappell Hill	Texas.
Charter Bank Northwest	Corpus Christi	Texas.
First Security State Bank	Cranfills Gap	Texas.
First National Bank of Crockett	Crockett	Texas.
First National Bank in Dalhart	Dalhart	Texas.
First State Bank of North Texas	Dallas	Texas.
Inwood National Bank	Dallas	Texas.
Prosperity Bank	El Campo	Texas.
First Command Bank	Fort Worth	Texas.
Happy State Bank	Happy	Texas.
Henderson FSB	Henderson	Texas.
First Community Bank San Antonio, NA	Houston	Texas.
Encore Bank	Houston	Texas.
Horizon Capital Bank	Houston	Texas.
State Bank	La Grange	Texas.
Spring Hill State Bank	Longview	Texas.
Angelina Savings Bank, FSB	Lufkin	Texas.
Northeast National Bank	Mesquite	Texas.
Guaranty Bond Bank	Mt. Pleasant	Texas.
Olympic Savings Association	Refugio	Texas.
First State Bank	Stratford	Texas.
Alliance Bank	Sulphur Springs	Texas.
First State Bank Central Texas	Temple	Texas.
First Federal Bank Texas	Tyler	Texas.
First National Bank of Weatherford	Weatherford	Texas.

Federal Home Loan Bank of Topeka—District 10

Colorado Central Credit Union	Arvada	Colorado.
Valley Bank & Trust Company	Brighton	Colorado.
Farmers State Bank of Calhan	Calhan	Colorado.
Castle Rock Bank	Castle Rock	Colorado.
BankWest	Castle Rock	Colorado.
FirstBank of Colorado Springs	Colorado Springs	Colorado.
First National Bank of Durango	Durango	Colorado.
High Plains Bank	Flagler	Colorado.
Morgan Federal Bank	Fort Morgan	Colorado.
Colorado Federal Savings Bank	Greenwood Village	Colorado.
Colorado East Bank & Trust	Lamar	Colorado.
First National Bank in Lamar	Lamar	Colorado.
The First National Bank of Anthony	Anthony	Kansas.
Peoples Exchange Bank	Belleville	Kansas.
Guaranty State Bank & Trust Company	Beloit	Kansas.
Caldwell State Bank	Caldwell	Kansas.
The Elk State Bank	Clyde	Kansas.
Citizens Bank NA	Fort Scott	Kansas.
Citizens State Bank and Trust Company	Hiawatha	Kansas.
Central Bank and Trust Company	Hutchinson	Kansas.
Inter-State FS&LA of Kansas City	Kansas City	Kansas.
Kanza Bank	Kingman	Kansas.
Citizens Savings and Loan Association, FSB	Leavenworth	Kansas.
First Savings Bank FSB	Manhattan	Kansas.
First State Bank	Norton	Kansas.
First FS&LA of Olathe	Olathe	Kansas.
First Option Bank	Osawatomie	Kansas.
Valley State Bank	Roeland Park	Kansas.
The Roxbury Bank	Roxbury	Kansas.
Thunder Bank	Sylvan Grove	Kansas.
The Columbian Bank and Trust Company	Topeka	Kansas.
First National Bank of Ainsworth	Ainsworth	Nebraska.
Community Bank	Alma	Nebraska.
Auburn State Bank	Auburn	Nebraska.
Bruning State Bank	Bruning	Nebraska.
Butte State Bank	Butte	Nebraska.
South Central State Bank	Campbell	Nebraska.

First National Bank & Trust Company	Columbus	Nebraska.
Cedar Security Bank	Fordyce	Nebraska.
City Bank & Trust Company	Lincoln	Nebraska.
Security Home Bank	Malmo	Nebraska.
Commercial Federal Bank	Omaha	Nebraska.
Security National Bank of Omaha	Omaha	Nebraska.
Pinnacle Bank—Nebraska	Papillion	Nebraska.
Horizon Bank	Waverly	Nebraska.
Bank of Yutan	Yutan	Nebraska.
First National Bank & Trust Company of Ardmore	Ardmore	Oklahoma.
Citizens Security Bank & Trust	Bixby	Oklahoma.
Home National Bank	Blackwell	Oklahoma.
Chickasha Bank and Trust Company	Chickasha	Oklahoma.
First Bank & Trust Company	Clinton	Oklahoma.
The First National Bank in Durant	Durant	Oklahoma.
The First Bank of Haskell	Haskell	Oklahoma.
Republic Bank of Norman	Norman	Oklahoma.
First National Bank of Oklahoma	Oklahoma City	Oklahoma.
Lakeside State Bank	Oologah	Oklahoma.
First American Bank	Purcell	Oklahoma.
Sulphur Community Bank	Sulphur	Oklahoma.

Federal Home Loan Bank of San Francisco—District 11

Johnson Bank of Arizona, N.A.	Phoenix	Arizona.
Valley Independent Bank	El Centro	California.
Xerox Federal Credit Union	El Segundo	California.
First Commerce Bank	Encino	California.
Fremont Bank	Fremont	California.
Commercial Capital Bank FSB	Irvine	California.
American First Credit Union	La Habra	California.
International City Bank	Long Beach	California.
California National Bank	Los Angeles	California.
National Bank of California	Los Angeles	California.
Preferred Bank	Los Angeles	California.
The Vintage Bank	Napa	California.
Oak Valley Community Bank	Oakdale	California.
United Labor Bank, fsb	Oakland	California.
Palm Desert National Bank	Palm Desert	California.
Greater Bay Bank	Palo Alto	California.
Malaga Bank SSB	Palos Verdes Estates	California.
PFF Bank & Trust	Pomona	California.
North Valley Bank	Redding	California.
The Bank of Hemet	Riverside	California.
California Savings Bank	San Francisco	California.
Citibank West, FSB	San Francisco	California.
Summit State Bank	Santa Rosa	California.
Temecula Valley Bank, NA	Temecula	California.

Federal Home Loan Bank of Seattle—District 12

Northrim Bank	Anchorage	Alaska.
Northern Schools Federal Credit Union	Fairbanks	Alaska.
BankPacific, Ltd	Hagatna	Guam.
Finance Factors, Limited	Honolulu	Hawaii.
Hawaii State Federal Credit Union	Honolulu	Hawaii.
Bank of Commerce	Idaho Falls	Idaho.
Ireland Bank	Malad	Idaho.
First Federal Savings Bank of Twin Falls	Twin Falls	Idaho.
United Banks, N.A.	Absarokee	Montana.
Pioneer Federal Savings & Loan Association	Dillon	Montana.
Pacific Continental Bank	Eugene	Oregon.
First FS&LA of McMinnville	McMinnville	Oregon.
Albina Community Bank	Portland	Oregon.
Community First Bank	Prineville	Oregon.
Bank of American Fork	American Fork	Utah.
Home Savings Bank	Salt Lake City	Utah.
Trans West Credit Union	Salt Lake City	Utah.
Horizon Bank	Bellingham	Washington.
Bank of Fairfield	Fairfield	Washington.
Timberland Bank	Hoquiam	Washington.
Kitsap Bank	Port Orchard	Washington.
Valley Bank	Puyallup	Washington.
First Savings Bank of Renton	Renton	Washington.
HomeStreet Bank	Seattle	Washington.
Washington First International Bank	Seattle	Washington.

Bank of Star Valley	Afton	Wyoming.
Oregon Trail Bank	Guernsey	Wyoming.
First National Bank & Trust	Powell	Wyoming.
Pinnacle Bank—Wyoming	Torrington	Wyoming.
First National Bank, Torrington	Torrington	Wyoming.

II. Public Comments

To encourage the submission of public comments on the community support performance of Bank members, on or before October 29, 2004, 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 2004–05 third 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 2004–05 third quarter review cycle must be delivered to the Finance Board on or before the November 26, 2004 deadline for submission of Community Support Statements.

Dated: October 6, 2004.

Mark J. Tenhundfeld,
General Counsel.

[FR Doc. 04–22929 Filed 10–12–04; 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 November 8, 2004.

A. Federal Reserve Bank of Boston (Richard Walker, Community Affairs Officer) 600 Atlantic Avenue, Boston, Massachusetts 02106–2204:

1. *OceanPoint Financial Partners, MHC, and OceanPoint Financial Partners, LLC*, both of Newport, Rhode Island; to become bank holding companies by acquiring 100 percent of Bank Newport, Newport, Rhode Island.

B. Federal Reserve Bank of Cleveland (Cindy C. West, Banking Supervisor) 1455 East Sixth Street, Cleveland, Ohio 44101–2566:

1. *Croghan Bancshares, Inc.*, Fremont, Ohio; to acquire 100 percent of the voting shares of The Croghan Interim Bank, Fremont, Ohio, and The Custar State Bank, Custar, Ohio.

C. Federal Reserve Bank of Atlanta (Sue Costello, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30303:

1. *Heritage Financial, Inc.*, and *Heritage Mutual Corporation*, both of Albany, Georgia; to become bank holding companies by acquiring 100 percent of the voting shares of HeritageBank of the South, Albany, Georgia.

D. Federal Reserve Bank of Kansas City (Donna J. Ward, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198–0001:

1. *Signature Bank Corporation*, Windsor, Colorado; to become a bank holding company by acquiring 100 percent of the voting shares of Signature Bank, Windsor, Colorado, in organization.

E. Federal Reserve Bank of San Francisco (Tracy Basinger, Director, Regional and Community Bank Group)

101 Market Street, San Francisco, California 94105–1579:

1. *Wells Fargo & Company*, San Francisco, California; to acquire 100 percent of the voting shares of First Community Capital Corporation, Houston, Texas, and thereby indirectly acquire voting shares of First Community Capital Corporation of Delaware, Inc., Wilmington, Delaware, First Community Bank, N.A., Houston, Texas, and First Community Bank San Antonio, N.A., San Antonio, Texas.

Board of Governors of the Federal Reserve System, October 6, 2004.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 04–22903 Filed 10–12–04; 8:45 am]

BILLING CODE 6210–01–S

FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Proposed Collection; Comment Request; Extension

AGENCY: Federal Trade Commission (“FTC” or “Commission”).

ACTION: Notice.

SUMMARY: The information collection requirements described below will be submitted to the Office of Management and Budget (“OMB”) for review, as required by the Paperwork Reduction Act (“PRA”). The FTC is seeking public comments on its proposal to extend through September 30, 2007 the current PRA clearance for information collection requirements contained in (1) the Rule Concerning Disclosure of Written Consumer Product Warranty Terms and Conditions; (2) the Rule Governing Pre-Sale Availability of Written Warranty Terms; and (3) the Informal Dispute Settlement Procedures Rule. (OMB Control Numbers 3084–0111, 3084–0112, and 3084–0113, respectively, “Warranty Rules,” collectively). These clearances were scheduled to expire on September 30, 2004. On September 14, 2004, the OMB granted the FTC’s request for a short-term extension to October 31, 2004 to allow for this second opportunity to comment.

DATES: Comments must be submitted on or before November 12, 2004.

ADDRESSES: Interested parties are invited to submit written comments.