MICHIGAN DEPARTMENT OF CONSUMER & INDUSTRY SERVICES

OFFICE OF FINANCIAL AND INSURANCE SERVICES

DIVISION OF FINANCIAL INSTITUTIONS

P.O. Box 30224
Lansing, Michigan 48909
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ACTIVITY REPORT

The following report is a compilation of all depository corporate structure activities processed by the Division of Financial Institutions. This report includes applications processed for state-chartered banks pursuant to MCL 487.11101; MSA 23.710(11101) et seq., state-chartered credit unions pursuant to MCL 490.1; MSA 23.480 et seq., and state-chartered savings banks pursuant to MCL 487.3101; MSA 23.710(3101) et seq.

FOR THE MONTH ENDING JULY 31, 2001

DIVISION OF FINANCIAL INSTITUTIONS
JULY, 2001

Bank Activity

Date Accepted	Control No.	Name of Institution and Transaction Details	State Action	Fed. Agency Action	Comments
NEW BANKS					
02/09/2000	BT-0612-00-03	New Liberty Bank, Plymouth, at 245 North Main Street, Wayne County.	05/18/2000 APPROVED	FDIC APPROVED	#1027. Opened 03/16/2001.
02/15/2000	BT-0612-00-04	Amana Bank, Dearborn, at 7051 Chase, Wayne County.	05/23/2000 APPROVED	FDIC APPROVED	#1026. Articles of Incorporation filed 02/22/2001. DFI extension to 03/22/2002.
04/26/2000	BT-0612-00-05	eZ Community Bank, Grand Rapids, at 3075 Orchard Vista Drive, SE, Kent County.	09/07/2000 APPROVED	FDIC APPROVED	Applicaiton withdrawn effective 07/23/2001.
05/01/2000	BT-0612-00-06	Bank of Alpena, Alpena, at 468 North Ripley Boulevard, Alpena County.	07/24/2000 APPROVED	FDIC APPROVED	#1023. Opened 03/26/2001.
08/02/2000	BT-0612-00-08	Bank of Washtenaw, Saline, at 450 East Michigan Avenue, Washtenaw County.	10/30/2000 APPROVED	FRB APPROVED	#1021. Opened 01/08/2001.
08/22/2000	BT-0612-00-09	Northstar Bank, Bad Axe, at 833 South VanDyke, Huron County.	11/27/2000	FDIC	#1024. Opened 02/01/2001.
11/13/2000	BT-0612-01-01	United Bank & Trust - Washtenaw, Ann Arbor, at 305 East Eisenhower Parkway, Suite 120, Washtenaw County.	01/26/2001 APPROVED	FDIC APPROVED	#1025. Opened 04/02/2001.
01/24/2001	BT-0612-01-02	Gogebic Range Bank, Bessemer, at 300 South Sophie Street, Gogebic County.	04/16/2001 APPROVED	FDIC APPROVED	Approval expires 04/16/2002.
05/15/2001	BT-0612-01-03	Seaway Community Bank (previously Riverside Community Bank), St. Clair, St. Clair County.			

Date Accepted	Control No.	Name of Institution and Transaction Details	State Action	Fed. Agency Action	Comments
BRANCHES					
	BT-0600-00-43	The Peninsula Bank, Ishpeming, at 100 North Front Street, Marquette, Marquette County.	08/04/2000 ALLOWED		No objection letter dated 08/04/2000, expires 08/04/2001.
	BT-0600-00-44	Mercantile Bank of West Michigan, Grand Rapids, at 5610 Byron Center Avenue SW, Wyoming, Kent County.	08/11/2000 ALLOWED	FDIC APPROVED	OFIS extension to 08/11/2002.
	BT-0600-00-49	Century Bank and Trust, Coldwater, at 109 West Chicago Street, Quincy, Branch County.	10/19/2000 ALLOWED	FDIC APPROVED	No objection letter dated 10/19/2000, expires 10/19/2001.
	BT-0600-01-02	Citizens Bank, Flint, at 7701 Grand River Road, Suite #1, Brighton, Livingston County.	11/08/2000 ALLOWED	FRB APPROVED	No objection letter dated 11/08/2000, expires 11/08/2001.
	BT-0600-01-03	Northern Michigan Bank & Trust, Escanaba, at 5096 U.S. 41 South, Harvey, Marquette County.	11/08/2000 ALLOWED	FDIC APPROVED	No objection letter dated 11/08/2000, expires 11/08/2001.
	BT-0600-01-04	Fifth Third Bank (previously Old Kent Bank), Grand Rapids, at 411 Towncenter Drive, Highland, Oakland County.	11/08/2000 ALLOWED	FRB APPROVED	No objection letter dated 11/08/2000, expires 11/08/2001.
	BT-0600-01-05	Fifth Third Bank (previously Old Kent Bank), Grand Rapids, at 1821 North Campbell, Royal Oak, Oakland County.	11/08/2000 ALLOWED	FRB APPROVED	No objection letter dated 11/08/2000, expires 11/08/2001.
	BT-0600-01-17	Gogebic Range Bank (In Organization), Bessemer, at 155 East Cloverland Drive, Ironwood, Gogebic County.	04/16/2001 ALLOWED	FDIC APPROVED	No objection letter dated 04/16/2001, expires 04/16/2002.
	BT-0600-01-22	Clarkston State Bank, Clarkston, at 7763 Ortonville Road (previously Lot 10 Cranberry Acres), Independence Township, Oakland County.	04/04/2001 ALLOWED	FDIC APPROVED	Opened 07/30/2001.
	BT-0600-01-23	Chemical Bank Shoreline, Benton Harbor, at 1600 Beacon Boulevard, Grand Haven, Ottawa County.	05/09/2001 ALLOWED	FDIC APPROVED	Opened 07/14/2001.
	BT-0600-01-24	Chemical Bank Shoreline, Benton Harbor, at 91 Douglas Avenue, Holland, Ottawa County.	05/09/2001 ALLOWED	FDIC APPROVED	Opened 07/14/2001.
	BT-0600-01-25	Chemical Bank Shoreline, Benton Harbor, at 177 North River Avenue, Holland, Ottawa County.	05/09/2001 ALLOWED	FDIC APPROVED	Opened 07/14/2001.

BRANCHES - continued

Date Accepted	Control No.	Name of Institution and Transaction Details	State Action	Fed. Agency Action	Comments
	BT-0600-01-26	Chemical Bank Shoreline, Benton Harbor, at 501 West Main Street, Zeeland, Ottawa County.	05/09/2001 ALLOWED	FDIC APPROVED	Opened 07/14/2001.
	BT-0600-01-27	Chemical Bank West, Cadillac, at 211 West Main Street, Fremont, Newaygo County.	05/09/2001 ALLOWED	FDIC APPROVED	Opened 07/14/2001.
	BT-0600-01-29	Chemical Bank Shoreline, Benton Harbor, at 236 Hubbard Street, Allegan, Allegan County.	05/09/2001 ALLOWED	FDIC APPROVED	No objection letter dated 05/09/2001, expires 05/09/2002.
	BT-0600-01-30	The Peninsula Bank, Ishpeming, at 1414 West Fair Avenue, Marquette, Marquette County.	05/10/2001 ALLOWED		No objection letter dated 05/10/2001, expires 05/10/2002.
	BT-0600-01-31	Tri-County Bank, Brown City, at 2575 Van Dyke Road, Marlette, Sanilac County.	05/09/2001 ALLOWED	FRB APPROVED	No objection letter dated 05/09/2001, expires 05/09/2002.
	BT-0600-01-32	Traverse City State Bank, Traverse City, at 93 West Fourth Street, Suite D, Suttons Bay, Leelanau County.	05/22/2001 ALLOWED	FDIC APPROVED	No objection letter dated 05/22/2001, expires 05/22/2002.
	BT-0600-01-33	North Country Bank and Trust, Garfield Township, at U.S. Highway 41 West, Ishpeming, Marquette County.	05/23/2001 ALLOWED	FDIC APPROVED	No objection letter dated 05/23/2001, expires 05/23/2002.
	BT-0600-01-35	Comerica Bank, Detroit, at 66900 Gratiot, Richmond, Macomb County.	06/12/2001 ALLOWED	FRB APPROVED	No objection letter dated 06/12/2001, expires 06/12/2002.
	BT-0600-01-36	Central Savings Bank, Sault Ste. Marie, at 430 North State Street, St. Ignace, Mackinac County.	06/15/2001 ALLOWED	FRB APPROVED	No objection letter dated 06/15/2001, expires 06/15/2002.
	BT-0600-01-37	Central Savings Bank, Sault Ste. Marie, at 21 Hoban Street, Mackinac Island, Mackinac County.	06/15/2001 ALLOWED	FRB APPROVED	No objection letter dated 06/15/2001, expires 06/15/2002.
	BT-0600-01-38	Traverse City State Bank, Traverse City, at 1209 South Garfield Road, Traverse City, Grand Traverse County.	06/15/2001 ALLOWED	FDIC APPROVED	No objection letter dated 06/15/2001, expires 06/15/2002.
	BT-0600-01-39	Alden State Bank, Alden, at 2467 Highway M-88, Central Lake, Antrim County.	07/13/2001 ALLOWED		Written notice received 07/06/2001. No objection letter dated 07/13/2001, expires 07/13/2002.

Date Accepted	Control No.	Name of Institution and Transaction Details	State Action	Fed. Agency Action	Comments
BRANCHES - continued					
	BT-0600-01-40	Peoples State Bank of Munising, Munising, at 206 Rock River Street, Chatham, Alger County.	07/24/2001 ALLOWED		Written notice received 07/11/2001. No objection letter dated 07/24/2001, expires 07/24/2002.
	BT-0600-01-41	Independent Bank - South Michigan, Leslie, at 2151 West Columbia Avenue, Battle Creek, Calhoun County.			Written notice received 07/25/2001.
	BT-0600-01-42	Independent Bank - South Michigan, Leslie, at 701 North Avenue, Battle Creek, Calhoun County.			Written notice received 07/25/2001.
	BT-0600-01-43	Independent Bank - South Michigan, Leslie, at 720 Capital Avenue, SW, Battle Creek, Calhoun County.			Written notice received 07/25/2001.
	BT-0600-01-44	Independent Bank - South Michigan, Leslie, at 1001 East Columbia Avenue, Battle Creek, Calhoun County.			Written notice received 07/25/2001.
MAIN OFFICE RELOCATIONS					
12/26/2000	BT-0616-01-01	New Century Bank, Southfield, from 23155 Northwestern Highway, Southfield to 46719 Hayes Road, Shelby Township, Macomb County.	06/14/2001 ALLOWED		Effective at the close of business 07/16/2001.
06/13/2001	BT-0616-01-02	Founders Trust Personel Bank, Ada Township, from 5181 Cascade Road SE, Ada Township, to 5200 Cascade Road SE, Ada Township, Kent County.	07/06/2001 ALLOWED		
07/30/2001	BT-0616-01-03	Michigan Heritage Bank, Novi, from 21211 Haggerty Road, Novi, to 28300 Orchard Lake Road, Farmington Hills, Oakland County.			Notice to relocate principal office into branch office received 07/30/2001.
03/15/1999	BT-0616-99-02	West Shore Bank, Scottville, from 107 West State Street, Scottville to 202 South Rath Avenue or 201 West Loomis Street, Ludington, Mason County.	04/22/1999 APPROVED	FDIC APPROVED	Approval extended to 04/22/2002.

Date Accepted	Control No.	Name of Institution and Transaction Details	State Action	Fed. Agency Action	Comments
CONSOLIDATIONS (SECTION 3701)					
06/06/2001	BT-0615-01-05	Consolidation of Independent Bank, Ionia with and into Independent Bank MSB, Bay City under the name Independent Bank.	07/30/2001 APPROVED	FDIC APPROVED	Effective 07/31/2001.
	BT-0615-01-06	Consolidation of Bank West, Walker, with and into Chemical Bank West, Cadillac under the name Chemical Bank West.			
BRANCH CLOSINGS					
	BT-BCL -01-35	Comerica Bank, Detroit, at 161 Muskegon Mall, Muskegon, Muskegon County.			Closed 07/11/2001.
	BT-BCL -01-36	Bank One, Michigan, Detroit, at 16101 Livernois Avenue, Detroit, Wayne County.			Closed 07/13/2001.
	BT-BCL -01-37	Republic Bank, Lansing Township, at 47401 Highway M26, Houghton, Houghton County.			Closed 07/31/2001.

BANK HOLDING COMPANIES (IN ORGANIZATION)

Bank Holding Company	Proposed Bank Subsidiary(s)	Acquired	Comments
Amana Banchares, Inc. Dearborn, Michigan	Amana Bank (In Organization) Dearborn, Michigan		FRB application approved 12/22/2000, extension to 09/22/2001.
eZ Bancorp, Inc. Grand Rapids, Michigan	eZ Community Bank Grand Rapids, Michigan		FRB application approved 04/24/2001. De novo bank application withdrawn 07/23/2001.
West End Financial Corp. Bessemer, Michigan	Gogebic Range Bank Bessemer, Michigan		FRB application filed 05/18/2001.

INTRASTATE BANK HOLDING COMPANY PENDING AFFILIATIONS

Bank Holding Company	Proposed Bank Subsidiary(s)	Acquired	Comments
Northstar Financial Group, Inc. Bad Axe, Michigan	Seaway Community Bank (In Organization) St. Clair, Michigan		De novo bank application filed 05/15/2001.

INTERSTATE BANK HOLDING COMPANY PENDING AFFILIATIONS

Bank Holding Company	Proposed Bank Subsidiary(s)	Acquired	Comments
NO ACTIVITY			

FOREIGN BANK HOLDING COMPANY PENDING AFFILIATIONS

NO ACTIVITY

MERGERS/CONSOLIDATIONS/CONVERSIONS/TERMINATIONS

Charter No.	Name of Bank and Location	Date
781	Fifth Third Bank, Indiana; St. Joseph, consolidated with and into a new Indiana state-chartered bank, Fifth Third Bank, Indiana (formerly Old Kent Bank, N.A., Jonesville.)	Effective 05/29/2001.
973	Merrill Lynch Trust Bank of Michigan, Bloomfield Hills, consolidated with and into Merrill Lynch Trust Company, FSB, Somerset, New Jersey.	Effective 01/02/2001.
995	ShoreBank, Detroit, consolidated with and into ShoreBank, Chicago, Illinois.	Effective 03/10/2001.
1011	The Bank of Rochester, Rochester, consolidated with and into The Bank of Bloomfield Hills, Bloomfield Hills, under the name The Private Bank.	Effective 04/23/2001.
191	Independent Bank, Ionia, consolidated with and into Independent Bank MSB, Bay City, under the name Independent Bank.	Effective 07/31/2001.

SAVINGS BANK ACTIVITY

Date Accepted	Control No.	Name of Institution and Transaction Details	State Action	Federal Action	Comments
NEW BANKS:		**NO ACTIVITY**			
CONVERSIONS:					
12/09/1999	SB-0712-00-01	Community Schools Credit Union, Rochester Hills, Oakland County, into a mutual state savings bank to be known as Michigan's Community Bank.			Preliminary approval 11/02/2000.
BRANCHES:					
07/19/2000	SB-0417-00-04	Bank West, Walker, to be located at 6009 West River Drive, Belmont, Kent County.	08/04/2000 Allowed	FDIC Approved	No objection letter dated 08/04/2000, expires 08/04/2001.
05/29/2001	SB-0417-01-01	Northwestern Savings Bank & Trust, Traverse City, to be located at 212 Saint Joseph Avenue, Suttons Bay, Leelanau County.	06/12/2001 Allowed	FDIC Approved	No objection letter dated 06/12/2001, expires 06/12/2002.
06/06/2001	SB-0417-01-02	Northwestern Savings Bank & Trust, Traverse City, to be located at 1573 North Mitchell, Cadillac, Wexford County.	06/25/2001 Allowed	FDIC Approved	No objection letter dated 06/25/2001, expires 06/25/2002.
CONSOLIDATIONS:		**NO ACTIVITY**			
THRIFT HOLDING COMPANY:		**NO ACTIVITY**			

OTHER ACTIVITY

Date Accepted	Control No.	Name of Institution and Transaction Details	State Action	Federal Action	Comments
FOREIGN BRANCHES:					
06/18/2001	BT 01-01	Order Approving Establishment by Comerica Bank of a Canadian branch.			

CREDIT UNION ACTIVITY

Date Accepted	Name of Institution and Transaction Details	State Action	Comments
NEW CREDIT UNIONS:	**NO ACTIVITY**		
CONVERSIONS:	**NO ACTIVITY**		
MERGERS:			
06/26/2001	Alliance Credit Union with and into Grand Rapids Teachers Credit Union.		Await membership vote.
11/20/2000	Central Iron County Credit Union with and into Alpha-Crystal Falls Community Federal Credit Union.		Order issued 07/17/2001.
07/20/2001	Lake-View Credit Union with and into United Federal Credit Union		Await NCUA approval.
06/26/2001	Health Care Credit Union with and into Grand Rapids Teachers Credit Union.		Await membership vote.
06/26/2001	Saint Mary's Hospital Credit Union with and into Grand Rapids Teachers Credit Union.		Await membership vote.

STATISTICAL RECAPITULATION SHEET

		Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Number of Insured State Banks – Beginning		**134**	**135**	**136**	**137**	**137**	**136**	**136**					
Plus:	Charters Granted	1	1	2	1	0	0	0					
	Conversions – National to State	0	0	0	0	0	0	0					
	Conversions from Savings Banks	0	0	0	0	0	0	0					
	Consolidations	0	0	0	0	0	0	0					
Less:	Mergers/Consolidations	0	0	1	1	1	0	1					
	Receiverships/Liquidations	0	0	0	0	0	0	0					
	Conversions – State to National	0	0	0	0	0	0	0					
Number of Insured State Banks – Month-End		**135**	**136**	**137**	**137**	**136**	**136**	**135**					
Number of Uninsured State Banks – Beginning		**6**	**5**	**5**	**5**	**5**	**5**	**5**					
Plus:	Charters Granted	0	0	0	0	0	0	0					
Less:	Mergers	1	0	0	0	0	0	0					
	Receiverships/Liquidations	0	0	0	0	0	0	0					
Number of Uninsured State Banks – Month-End		**5**	**5**	**5**	**5**	**5**	**5**	**5**					
Number of State Banks Authorized to Exercise Trust Powers – Beginning		**34**	**33**	**33**	**33**	**33**	**33**	**33**					
Plus:	Effective	0	0	0	0	0	0	0					
Less:	Powers Relinquished	1	0	0	0	0	0	0					
Number of State Banks Authorized to Exercise Trust Powers – Month-End		**33**	**33**	**33**	**33**	**33**	**33**	**33**					
Number of State Bank Branches – Beginning		**1803**	**1809**	**1807**	**1801**	**1799**	**1803**	**1811**					
Plus:	Branches Opened	6	1	5	7	69	10	7					
Less:	Branches Closed	0	3	11	9	66	2	3					
Number of State Bank Branches – Month-End		**1809**	**1807**	**1801**	**1799**	**1803**	**1811**	**1815**					
Number of Savings Banks – Beginning		**5**	**5**	**5**	**5**	**5**	**5**	**5**					
Plus:	Charters Granted	0	0	0	0	0	0	0					
	Conversions – Federal to State	0	0	0	0	0	0	0					
Less:	Mergers/Consolidations	0	0	0	0	0	0	0					
	Receiverships/Liquidations	0	0	0	0	0	0	0					
	Conversions – State to Federal	0	0	0	0	0	0	0					
Number of Savings Banks – Month-End		**5**	**5**	**5**	**5**	**5**	**5**	**5**					

STATISTICAL RECAPITULATION SHEET

		Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Number of Savings Banks Authorized to Exercise Trust Powers – Beginning		**3**	**3**	**3**	**3**	**3**	**3**	**3**					
Plus:	Effective	0	0	0	0	0	0	0					
Less:	Powers Relinquished	0	0	0	0	0	0	0					
Number of Savings Banks Authorized to Exercise Trust Powers – Month-End		**3**	**3**	**3**	**3**	**3**	**3**	**3**					
Number of Savings Bank Branches – Beginning		**40**	**40**	**40**	**39**	**39**	**39**	**39**					
Plus:	Branches Opened	0	0	0	0	0	0	0					
Less:	Branches Closed	0	0	1	0	0	0	0					
Number of Savings Bank Branches – Month-End		**40**	**40**	**39**	**39**	**39**	**39**	**39**					
Number of BIDCOs – Beginning		**7**	**7**	**7**	**6**	**6**	**6**	**6**					
Plus:	Licensed	0	0	0	0	0	0	0					
Less:	License Surrendered	0	0	1	0	0	0	0					
Number of BIDCOs – Month End		**7**	**7**	**6**	**6**	**6**	**6**	**6**					
Number of State Credit Unions – Beginning		**296**	**294**	**294**	**294**	**291**	**291**	**291**					
Plus:	Charters Granted	0	0	0	0	0	0	0					
	Conversions – Federal to State	0	0	0	0	0	0	0					
Less:	Mergers into State Credit Unions	2	0	0	3	0	0	0					
	Mergers into Federal Credit Union	0	0	0	0	0	0	0					
	Dissolutions	0	0	0	0	0	0	0					
	Conversions – State to Federal	0	0	0	0	0	0	0					
Number of State Credit Unions – Month-End		**294**	**294**	**294**	**291**	**291**	**291**	**291**					