MICHIGAN DEPARTMENT OF CONSUMER & INDUSTRY SERVICES

OFFICE OF FINANCIAL AND INSURANCE SERVICES

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ACTIVITY REPORT

The following report is a compilation of all depository and Business and Industrial Development Companies corporate structure activities processed by the Office of Financial and Insurance Services. This report includes applications processed for state-chartered banks pursuant to MCL 487.11101; MSA 23.710(11101) et seq., state-chartered savings banks pursuant to MCL 487.3101; MSA 23.710(3101) et seq., state-chartered credit unions pursuant to MCL 490.1; MSA 23.480 et seq., and Business and Industrial Development Companies pursuant to MCL 487.1101; MSA 23.1189(101) et seq.

FOR THE MONTH ENDING NOVEMBER 30, 2001

DIVISION OF FINANCIAL INSTITUTIONS
NOVEMBER, 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. OFIS 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Bank, Grand Rapids, at 3075 Orchard Vista Drive, SE, Kent County.	09/07/2000 APPROVED	FDIC APPROVED	Application withdrawn effective 07/23/2001.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	#1028. Approval expires 04/16/2001. Articles of Incorporation filed 09/27/2001. OFIS extension to 10/27/2002.
05/15/2001	BT-0612-01-03	Seaway Community Bank (previously Riverside Community Bank), St. Clair, at 1960 Fred Moore Highway, St. Clair, St. Clair County.	08/22/2001 APPROVED		#1030. Approval expires 08/22/2002. Articles of Incorporation filed 11/20/2001.
10/02/2001	BT-0612-02-01	Plante Moran Trust, Southfield, Oakland County.			

Date Accepted	Control No.	Name of Institution and Transaction Details	State Action	Fed. Agency Action	Comments
NEW BANKS - continued					
10/12/2001	BT-0612-02-02	Citizens Wealth Bank, Flint, Genesee County.	11/21/2001		Approval expires 11/21/2002.
BRANCHES					
	BT-0600-00-49	Century Bank and Trust, Coldwater, at 109 West Chicago Street, Quincy, Branch County.	10/19/2000 ALLOWED	FDIC APPROVED	OFIS extension to 10/19/2002.
	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. Notice abandoned.
	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-0600-01-31	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-0600-01-33	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	FDIC APPROVED	No objection letter dated 07/13/2001, expires 07/13/2002.

BRANCHES - continued

Date Accepted	Control No.	Name of Institution and Transaction Details	State Action	Fed. Agency Action	Comments
	BT-0600-01-40	Peoples State Bank of Munising, Munising, at 206 Rock River Street, Chatham, Alger County.	07/24/2001 ALLOWED	FDIC APPROVED	Opened 11/05/2001.
	BT-0600-01-41	Independent Bank - South Michigan, Leslie, at 2151 West Columbia Avenue, Battle Creek, Calhoun County.	08/10/2001 ALLOWED		No objection letter dated 08/10/2001, expires 08/10/2002.
	BT-0600-01-42	Independent Bank - South Michigan, Leslie, at 701 North Avenue, Battle Creek, Calhoun County.	08/10/2001 ALLOWED		No objection letter dated 08/10/2001, expires 08/10/2002.
	BT-0600-01-43	Independent Bank - South Michigan, Leslie, at 720 Capital Avenue, SW, Battle Creek, Calhoun County.	08/10/2001 ALLOWED		No objection letter dated 08/10/2001, expires 08/10/2002.
	BT-0600-01-44	Independent Bank - South Michigan, Leslie, at 1001 East Columbia Avenue, Battle Creek, Calhoun County.	08/10/2001 ALLOWED		No objection letter dated 08/10/2001, expires 08/10/2002.
08/03/2001	BT-0600-01-46	Warren Bank, Warren, at 38876 Garfield Road, Clinton Township, Macomb County.	08/10/2001 ALLOWED	FRB APPROVED	No objection letter dated 08/10/2001, expires 08/10/2002.
08/06/2001	BT-0600-01-47	Community Bank of Dearborn, Dearborn, at 45000 River Ridge Drive, Suite 110, Clinton Township, Macomb County.	08/21/2001 ALLOWED	FDIC APPROVED	No objection letter dated 08/21/2001, expires 08/21/2002.
08/13/2001	BT-0600-01-49	The State Savings Bank of Manistique, Manistique, at W17344 Main Street, Curtis, Mackinac County.	08/29/2001 ALLOWED	FRB APPROVED	Opened 11/12/2001.
08/13/2001	BT-0600-01-50	The State Savings Bank of Manistique, Manistique, at W11695 US 2, Naubinway, Mackinac County.	08/29/2001 ALLOWED	FRB APPROVED	Opened 11/12/2001.
08/23/2001	BT-0600-01-51	Comerica Bank, Detroit, at 260 Brown Road, Auburn Hills, Oakland County.	08/29/2001 ALLOWED	FRB APPROVED	No objection letter dated 08/29/2001, expires 08/29/2002.
08/23/2001	BT-0600-01-52	Comerica Bank, Detroit, at 23120 Allen Road, Woodhaven, Wayne County.	08/29/2001 ALLOWED	FRB APPROVED	No objection letter dated 08/29/2001, expires 08/29/2002.
09/13/2001	BT-0600-01-53	Independent Bank, Bay City, at 1362 M-32 West, Alpena Township, Alpena County.	09/18/2001 ALLOWED	FDIC APPROVED	No objection letter dated 09/18/2001, expires 09/18/2002.

BRANCHES - continued

Date Accepted	Control No.	Name of Institution and Transaction Details	State Action	Fed. Agency Action	Comments
09/13/2001	BT-0600-01-54	Fifth Third Bank, Grand Rapids, at 1000 Town Center, Suite 200, Southfield, Oakland County.	09/21/2001 ALLOWED	FRB APPROVED	No objection letter dated 09/21/2001, expires 09/21/2002.
09/21/2001	BT-0600-01-56	Macatawa Bank, Zeeland, at 3526 Chicago Drive, Hudsonville, Ottawa County.	09/25/2001 ALLOWED	FDIC APPROVED	Opened 11/15/2001.
10/08/2001	BT-0600-02-01	North Country Bank and Trust, Garfield Township, at 5213 West Houghton Lake Drive, Houghton Lake, Houghton County.			Preliminary objection issued 11/06/2001.
10/08/2001	BT-0600-02-02	North Country Bank and Trust, Garfield Township, at 416 West Main Street, Gaylord, Otsego County.			Preliminary objection issued 11/06/2001.
10/08/2001	BT-0600-02-03	North Country Bank and Trust, Garfield Township, at 101 East M-66, Charlevoix, Charlevoix County.			Preliminary objection issued 11/06/2001.
10/08/2001	BT-0600-02-04	North Country Bank and Trust, Garfield Township, at 919 Spring Street, Petoskey, Emmet County.			Preliminary objection issued 11/06/2001.
10/08/2001	BT-0600-02-05	North Country Bank and Trust, Garfield Township, at 1354 West 3rd Street, Rogers City, Presque Isle County.			Preliminary objection issued 11/06/2001.
10/17/2001	BT-0600-02-06	State Savings Bank, Frankfort Mich., Frankfort, at 11470 South Leelanau Highway, Empire, Leelanau County.	10/18/2001 ALLOWED		No objection letter dated 10/18/2001, expires 10/18/2002.
10/29/2001	BT-0600-02-07	Union Bank, Lake Odessa, at 105 South Willow, Westphalia, Clinton County.	11/06/2001 ALLOWED		No objection letter dated 11/06/2001, expires 11/06/2002.
11/13/2001	BT-0600-02-08	Signature Bank, Bad Axe, at 520 West Sanilac Road, Sandusky, Sanilac County.	11/16/2001 ALLOWED		No objection letter dated 11/16/2001, expires 11/16/2002.

Date Accepted	Control No.	Name of Institution and Transaction Details	State Action	Fed. Agency Action	Comments
MAIN OFFICE RELOCATIONS					
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	FDIC APPROVED	Effective 09/27/2001.
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.		FRB APPROVED	Effective 10/01/2001.
09/30/2001	BT-0616-01-04	The Bank of Holland, Holland, from 151 Central Avenue, Suite 100, Holland to 150 Central Avenue, Holland, Ottawa County.	11/29/2001 ALLOWED		No objection letter dated 11/29/2001, expires 11/29/2002.
11/16/2001	BT-0616-02-01	North Country Bank and Trust, Garfield Township, from 3530 North Country Drive, Garfield Township to 1011 Noteware Drive, East Bay Township, Grand Traverse County.	11/29/2001 ALLOWED		No objection letter dated 11/29/2001, expires 11/29/2002.
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.
SECTION 3706 NEW BANKS					
09/21/2001	BT-0614-01-02	TCSB Interim Bank, Traverse City, Grand Traverse County.	10/08/2001 APPROVED		Articles of Incorporation filed 10/19/2001.
11/27/2001	BT-0614-02-01	Munising Interim State Bank, Munising, Alger County.			
FULL TRUST POWERS					
10/02/2001	BT-1800-02-01	Plante Moran Trust (In Organization), Southfield, application for permission to exercise trust powers.			

Date Accepted	Control No.	Name of Institution and Transaction Details	State Action	Fed. Agency Action	Comments

BRANCH CLOSINGS

	BT-BCL -02-01	Bank One, Michigan, Detroit, at 30935 West Five Mile Road, Livonia, Wayne County.			Closed 11/28/2001.
	BT-BCL -02-02	Firstbank-Alma, Alma, at 6716 North Lumberjack Road, Riverdale, Gratiot County.			Closed 11/09/2001.

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 12/22/2001.
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 approved 08/03/2001, extension to 02/03/2002.

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		FRB application approved 10/19/2001.

INTERSTATE BANK HOLDING COMPANY PENDING AFFILIATIONS

Bank Holding Company	Proposed Bank Subsidiary(s)	Acquired	Comments
Capitol Bancorp, Ltd. Lansing, Michigan Sun Community Bancorp Limited Nevada Community Bancorp Limited	Bank of Las Vegas (In Organization) Las Vegas, Nevada		FRB application approved 11/09/2001.
Capitol Bancorp, Ltd. Lansing, Michigan Sun Community Bancorp Limited First California Northern Bancorp	Napa Community Bank (In Organization) Napa, California		FRB application approved 11/09/2001.

FOREIGN BANK HOLDING COMPANY PENDING AFFILIATIONS

NO ACTIVITY

MERGERS/CONSOLIDATIONS/CONVERSIONS/TERMINATIONS

Charter No.	Name of Bank and Location	Date
5 Savings Bank	Bank West, Walker, consolidated with and into Chemical Bank West, Cadillac, under the name Chemical Bank West.	Effective 09/14/2001.
873	Chemical Bank South, Marshall consolidated with and into Chemical Bank Shoreline, Benton Harbor, under the name of Chemical Bank Shoreline.	Effective 10/26/2001.
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.
191	Independent Bank, Ionia, consolidated with and into Independent Bank MSB, Bay City, under the name Independent Bank.	Effective 09/14/2001.
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.

SAVINGS BANK ACTIVITY

Date Accepted	Control No.	Name of Institution and Transaction Details	State Action	Federal Action	Comments
NEW BANKS:		**NO ACTIVITY**			
NEW BANK Section 706:					
08/13/2001	SB-0706-01-01	SBT Interim Bank, Sturgis, St. Joseph County.	08/21/2001 Approved		Articles of Incorporation filed 08/22/2001.
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 Community Plus (previously Michigan Community Savings Bank.)			Preliminary approval 11/02/2000.
BRANCHES:		**NO ACTIVITY**			
CONSOLIDATIONS:					
09/27/2001	SB-0701-01-01	SBT Interim Bank, Sturgis, with and into Sturgis Bank and Trust Company, Sturgis, under the charter and name of Sturgis Bank and Trust Company.			
THRIFT HOLDING COMPANY:		**NO ACTIVITY**			

OTHER ACTIVITY

Date Accepted	Control No.	Name of Institution and Transaction Details	State Action	Federal Action	Comments
BIDCO:					
10/25/2001	BT-0639-02-01	Mercantile BIDCO, Inc. Grand Rapids, Kent County, Application for license as a Business and Industrial Development Company.			
FOREIGN BRANCHES:					
06/18/2001	BT 01-01	Order Approving Establishment by Comerica Bank of a Canadian branch.	06/18/2001		Effective 10/01/2001.

CREDIT UNION ACTIVITY

Date Accepted	Name of Institution and Transaction Details	State Action	Comments
NEW CREDIT UNIONS:	**NO ACTIVITY**		
CONVERSIONS:	**NO ACTIVITY**		
MERGERS:			
07/20/2001	Lake-View Credit Union with and into United Federal Credit Union		Order issued 08/20/2001.

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**	**136**	**136**	**135**	**134**	
Plus:	Charters Granted	1	1	2	1	0	0	0	0	0	0	0	
	Conversions – National to State	0	0	0	0	0	0	0	0	0	0	0	
	Conversions from Savings Banks	0	0	0	0	0	0	0	0	0	0	0	
	Consolidations	0	0	0	0	0	0	0	0	0	0	0	
Less:	Mergers/Consolidations	0	0	1	1	1	0	0	0	1	1	0	
	Receiverships/Liquidations	0	0	0	0	0	0	0	0	0	0	0	
	Conversions – State to National	0	0	0	0	0	0	0	0	0	0	0	
Number of Insured State Banks - Month-End		**135**	**136**	**137**	**137**	**136**	**136**	**136**	**136**	**135**	**134**	**134**	
Number of Uninsured State Banks - Beginning		**6**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	
Plus:	Charters Granted	0	0	0	0	0	0	0	0	0	0	0	
Less:	Mergers	1	0	0	0	0	0	0	0	0	0	0	
	Receiverships/Liquidations	0	0	0	0	0	0	0	0	0	0	0	
Number of Uninsured State Banks - Month-End		**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	
Number of State Banks Authorized to Exercise Trust Powers - Beginning		**34**	**33**	**33**	**33**	**33**	**32**	**32**	**32**	**32**	**32**	**31**	
Plus:	Effective	0	0	0	0	0	0	0	0	0	0	0	
Less:	Powers Relinquished	1	0	0	0	1	0	0	0	0	1	0	
Number of State Banks Authorized to Exercise Trust Powers - Month-End		**33**	**33**	**33**	**33**	**32**	**32**	**32**	**32**	**32**	**31**	**31**	
Number of State Bank Branches - Beginning		**1803**	**1809**	**1807**	**1801**	**1799**	**1803**	**1811**	**1815**	**1816**	**1823**	**1833**	
Plus:	Branches Opened	6	1	5	7	69	10	7	2	8	10	4	
Less:	Branches Closed	0	3	11	9	66	2	3	1	1	0	2	
Number of State Bank Branches - Month-End		**1809**	**1807**	**1801**	**1799**	**1803**	**1811**	**1815**	**1816**	**1823**	**1833**	**1835**	
Number of Savings Banks - Beginning		**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**4**	**4**	
Plus:	Charters Granted	0	0	0	0	0	0	0	0	0	0	0	
	Conversions – Federal to State	0	0	0	0	0	0	0	0	0	0	0	
Less:	Mergers/Consolidations	0	0	0	0	0	0	0	0	1	0	0	
	Receiverships/Liquidations	0	0	0	0	0	0	0	0	0	0	0	
	Conversions – State to Federal	0	0	0	0	0	0	0	0	0	0	0	
Number of Savings Banks - Month-End		**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**4**	**4**	**4**	

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	3	3	3	3	
Plus: Effective	0	0	0	0	0	0	0	0	0	0	0	
Less: Powers Relinquished	0	0	0	0	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	3	3	3	3	
Number of Savings Bank Branches - Beginning	40	40	40	39	39	39	39	39	41	37	37	
Plus: Branches Opened	0	0	0	0	0	0	0	2	0	0	0	
Less: Branches Closed	0	0	1	0	0	0	0	0	4	0	0	
Number of Savings Bank Branches - Month-End	40	40	39	39	39	39	39	41	37	37	37	
Number of BIDCOs - Beginning	7	7	7	6	6	6	6	6	6	6	6	
Plus: Licensed	0	0	0	0	0	0	0	0	0	0	0	
Less: License Surrendered	0	0	1	0	0	0	0	0	0	0	0	
Number of BIDCOs - Month-End	7	7	6	6	6	6	6	6	6	6	6	
Number of State Credit Unions - Beginning	296	294	294	294	291	291	291	291	291	287	287	
Plus: Charters Granted	0	0	0	0	0	0	0	0	0	0	0	
Conversions – Federal to State	0	0	0	0	0	0	0	0	0	0	0	
Less: Mergers into State Credit Unions	2	0	0	3	0	0	0	0	2	0	0	
Mergers into Federal Credit Union	0	0	0	0	0	0	0	0	2	0	0	
Dissolutions	0	0	0	0	0	0	0	0	0	0	0	
Conversions – State to Federal	0	0	0	0	0	0	0	0	0	0	0	
Number of State Credit Unions - Month-End	294	294	294	291	291	291	291	291	287	287	287	