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**Federal Reserve Release**

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*H.2*

*Actions of the Board, Its Staff,  
and the Federal Reserve Banks;  
Applications and Reports Received*

*No. 13*

*Week Ending March 28, 2009*

Bank Holding Companies

Bank of America Corporation, Charlotte, North Carolina -- request for temporary relief from the Board's risk-based and leverage capital guidelines, in connection with deferred tax assets Bank of America acquired as a result of its acquisition of Merrill Lynch & Company, Inc., New York, New York.

- Granted, March 27, 2009

Forms

Forms -- initial Board review to extend without revision the Studies to Develop and Test Consumer Regulatory Disclosures (FR 1380) and to implement the Microeconomic Survey (FR 3051).

- Proposed, March 24, 2009

Forms -- initial Board review to extend without revision the Recordkeeping Requirements for Complex Structured Finance Activities (FR 4022).

- Proposed, March 27, 2009

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$150 billion in 84-day credit on March 23, 2009.

- Announced, March 23, 2009

Regulations and Policies

Federal Reserve Priced Services -- publication for comment of revisions to the methodology for calculating the private-sector adjustment factor for priced services.

- Approved, March 27, 2009

Testimony and Statements

American International Group, Inc. -- statement by Chairman Bernanke before the House Committee on Financial Services on the Federal Reserve's involvement with AIG.

- Published, March 24, 2009

Credit Availability and Prudent Lending Standards -- statement by Governor Duke before the House Committee on Financial Services on the state of the banking system.

- Published, March 25, 2009

Enforcement

BancMidwest Corporation, St. Paul, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, March 24, 2009

Columbia Commercial Bancorp, Hillsboro, Oregon -- written agreement with the Federal Reserve Bank of San Francisco and the Oregon Department of Consumer and Business Services, Division of Finance and Securities.

- Announced, March 23, 2009

Eagle National Holding Company (currently named JGB Financial Holding Company), Miami, Florida -- cease and desist order dated March 30, 2005, terminated March 24, 2009.

- Announced, March 26, 2009

First State Bank of Red Bud, Red Bud, Illinois -- written agreement with the Federal Reserve Bank of St. Louis and the Illinois Department of Financial and Professional Regulation, Division of Banking.

- Announced, March 27, 2009

Enforcement

Pine City Bancorporation, Inc., Pine City, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, March 24, 2009

PlainsCapital Bank, Dallas, Texas -- issuance of a consent order of prohibition and order of assessment of a civil money penalty against G. Craig Chupik, a former vice president and loan officer.

- Announced, March 23, 2009

Premier Bancshares, Inc., Jefferson City, Missouri -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, March 24, 2009

Spring Grove Investments, Inc., Spring Grove, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, March 24, 2009

## **H.2 Actions under delegated authority**

**March 22, 2009 to March 28, 2009**

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**BS&R** Banking Supervision and Regulation

**C&CA** Consumer and Community Affairs

**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems

**IF** International Finance

**OSDM** Office of Staff Director for Management

### **Bank Branches, Domestic**

#### Kansas City

The Bankers Bank, Oklahoma City, Oklahoma -- to establish a branch at 1700 Redbud Boulevard, McKinney, Texas.

- Approved, March 26, 2009

#### Atlanta

Compass Bank, Birmingham, Alabama -- to establish a mobile branch to serve the Texas cities of Beaumont, Laredo, and McAllen.

- Withdrawn, March 25, 2009

### **Bank Holding Companies**

#### San Francisco

Eggemeyer Advisory Corp., Rancho Santa Fe, California -- for Eggemeyer Advisory Corp., Rancho Santa Fe; WJR Corp.; Castle Creek Capital LLC; Castle Creek Capital Partners Fund IIA LP; and Castle Creek Capital Partners Fund IIB LP to acquire shares of First Chicago Bancorp, Itasca, Illinois, and indirectly First Chicago Bank & Trust; and for Eggemeyer Capital LLC, Rancho Santa Fe, California; Ruh Capital LLC; Legions IV Advisory Corporation; Castle Creek Capital III LLC; and Castle Creek Capital Partners III LP to acquire indirect control of Union Acceptance Company LLC, Indianapolis, Indiana, and Coastal Credit LLC, Virginia Beach, Virginia, and thereby engage in auto lending and financing.

- Withdrawn, March 26, 2009

Bank Holding Companies

San Francisco

Manhattan Bancorp, El Segundo, California; Carpenter Fund Manager GP, LLC, Irvine; Carpenter Fund Management, LLC; Carpenter Community Bancfund, L.P.; Carpenter Community Bancfund-A, L.P.; Carpenter Community Bancfund-CA, L.P.; CCFW, Inc.; and SCJ, Inc. -- to form a subsidiary, MB Financial Services, Inc., El Segundo, to enter into a de novo joint venture with Bodi Advisors, Inc. by acquiring shares of Bodi Capital LLC and thereby engage in riskless-principal transactions and mortgage brokerage and loan origination activities.

- Withdrawn, March 27, 2009

Dallas

Valliance Texas Financial Holdings, Inc., McKinney, Texas -- to become a bank holding company and to acquire Valliance Bank, McKinney.

- Approved, March 27, 2009

Bank Mergers

Kansas City

Norbank, North Kansas City, Missouri -- to merge with Country Club Bank, N.A., Shawnee Mission, Kansas, and thereby establish fourteen branches.

- Approved, March 25, 2009

Secretary

SunTrust Bank, Atlanta, Georgia -- to purchase certain assets and assume certain liabilities of Omni National Bank, Atlanta.

- Approved, March 27, 2009

Change in Bank Control

Cleveland

Banco Harlan, Inc., Harlan, Kentucky -- change in bank control of Banco and its subsidiary bank, The Bank of Harlan, Harlan.

- Permitted, March 26, 2009

Philadelphia

First National Community Bancorp, Inc., Dunmore, Pennsylvania -- to retain control of First National and its subsidiary bank, First National Community Bank, Dunmore.

- Permitted, March 2, 2009

(A/C)

St. Louis

Helena Bancshares, Inc., Helena, Arkansas -- change in bank control of Helena and its subsidiary bank, Helena National Bank, Helena.

- Withdrawn, March 27, 2009

Minneapolis

Janesville Holding Company, Janesville, Minnesota -- change in bank control of Janesville and its subsidiary bank, Janesville State Bank, Janesville.

- Permitted, March 23, 2009

Extensions of Time

Minneapolis

Lincoln Holding Company, Lincoln, Montana -- extension to June 30, 2009, to become a bank holding company and to acquire First Bank of Lincoln, Lincoln.

- Granted, March 25, 2009

**Financial Holding Companies**

Kansas City

UBT Bancshares, Inc., Marysville, Kansas -- election to become a financial holding company.

- Effective, March 26, 2009

**Membership**

Kansas City

High Country Bank, Salida, Colorado -- to become a member of the Federal Reserve System.

- Approved, March 27, 2009

Kansas City

Norbank (to be known as Country Club Bank), North Kansas City, Missouri -- to become a member of the Federal Reserve System.

- Approved, March 25, 2009



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending March 28, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending March 28, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANQUE TRANSATLANTIQUE	FBSEA	Banque Transatlantique, Paris, France, to establish a representative office in New York, New York, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch to be located at 6990 Laurel Bowie Road, Bowie, Prince George's County, Maryland.	Newspaper: Federal Register:	04/04/2009 Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending March 28, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Patriot Financial Partners	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 14.9 percent of Guaranty Bancorp, parent of Guaranty Bank and Trust Company, both in Denver, Colorado, through the acquisition of voting shares.	Newspaper:	Not available
			Federal Register:	04/03/2009

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending March 28, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Community Exchange Bancshares Inc.	* 3A1	Application by Community Exchange Bancshares Inc., Hindman, KY to become a Bank Holding Company by acquiring 100% of the voting shares of Hindman Bancshares Inc., Hindman, KY and its subsidiary Bank of Hindman Inc.	Newspaper:	04/27/2009
			Federal Register:	Not available

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act



**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending April 4, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WashingtonFirst Bankshares, Inc.	* 3A1	WashingtonFirst Bankshares, Inc., Reston, Virginia, to become a bank holding company through the acquisition of WashingtonFirst Bank, Reston, Virginia.	Newspaper:	Not applicable
			Federal Register:	Not applicable
Randolph Bancshares, Inc.	* 3A1	Randolph Bancshares, Inc., Asheboro, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Randolph Bank & Trust Company, Asheboro, North Carolina.	Newspaper:	Not available
			Federal Register:	04/17/2009

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

**CRA Examinations scheduled for**

**Quarter of**

Institution

Location

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NONE

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending March 28, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending March 28, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK IOWA	* 18C * Branch	Bank Iowa, Oskaloosa, Iowa, to purchase the assets and assume the liabilities of the Newton, Iowa branch of Bank Iowa, Altoon, Iowa, and to establish a branch facility at 215 West 2nd Street North, Newton, Iowa.	Newspaper: Federal Register:	Not available Not applicable
C-B-G, INC.	CIC	Notice by David E. Carpenter, Iowa City, Iowa; and Nancy A. Leahy, individually and as part of the Leahy Family (Nancy A. Leahy, Timothy J. Leahy, Brian J. Leahy, and Evan G. Leahy, all of Idaho Falls, Idaho) for permission to control 25 percent or more of the shares of C-B-G, Inc., and thereby indirectly control Community Bank, Muscatine, Iowa; Washington Bancorp, Washington, Iowa; and Federation Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available 04/14/2009
Community First Financial Corporation	* 3A1	Community First Financial Corporation, Kokomo, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Community First Bank of Howard County, Kokomo, Indiana.	Newspaper: Federal Register:	Not available 04/27/2009
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall and Ilsley Bank, Milwaukee, Wisconsin, to establish a branch facility to be located at 12620 East 116th Street, Fishers, Indiana.	Newspaper: Federal Register:	03/26/2009 Not applicable
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS	* 3A3	Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois, to increase its ownership of Minier Financial, Inc., Minier, Illinois, from 29 percent to up to 51 percent, and thereby increase its indirect ownership of First Farmers State Bank, Minier, Illinois.	Newspaper: Federal Register:	Not available 04/14/2009
OSB FINANCIAL CORPORATION	* 3A1	OSB Financial Corporation, Brooklyn, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of OSB Community Bank, Brooklyn, Michigan.	Newspaper: Federal Register:	Not available 04/10/2009
RIVER VALLEY BANCORP, INC.	CIC	Notice by Robert C. Fick, Davenport, Iowa, for permission to acquire an additional 5 percent, for an aggregate ownership of 16 percent of River Valley Bancorp, Inc., Davenport, Iowa, and thereby indirectly Valley Bank, Moline, Illinois; Freedom Bank, Sterling, Illinois; and Valley Bank, Fort Lauderdale, Florida.	Newspaper: Federal Register:	Not available 03/24/2009

\* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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49148	RUSHVILLE ST BK, RUSHVILLE, ILLINOIS	12/01/2008	03/12/2009	S	Small Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending March 28, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 4400 West Markham, Little Rock, Arkansas.	Newspaper: Federal Register:	04/01/2009 Not applicable
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 1102 North Massey Boulevard, Nixa, Missouri.	Newspaper: Federal Register:	04/09/2009 Not applicable
SOUTHERN BANCORP BANK OF ARKANSAS	* 18C * Branch	Southern Bancorp Bank of Arkansas, Arkadelphia, Arkansas, to merge with Timberland Bank, El Dorado, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	Not available Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending March 28, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BEARTOOTH FINANCIAL CORPORATION	* 3A1	Beartooth Financial Corporation, Billings, Montana to become a bank holding company by acquiring 100 percent of Beartooth Bank, Billings, Montana.	Newspaper: Federal Register:	Not available 04/10/2009
MACKINAC FINANCIAL CORPORATION	4c8	Mackinac Financial Corporation, Manistique, Michigan, proposes to acquire 10% of Clarkston Capital Partners, LLC, Troy, Michigan, and thereby indirectly engage in financial and investment advisory activities, pursuant to section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending March 28, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CEDAR BANCORP	CIC	Notice by Donald Rossiter, Hartington, Nebraska, individually and as trustee of the Mary E. Rossiter Trust, and Carol F. Rossiter, Macon, Georgia, individually and as trustee of the Mary E. Rossiter Trust, and the Margaret R. Rossiter Trust, to retain control of Cedar Bancorp, Inc., parent of Bank of Hartington, both in Hartington, Nebraska, through the acquisition of voting shares. Also, Donald W. Rossiter, Carol F. Rossiter, Phyllis Schrempp, J. Scott Schrempp, Christine Rositter, and Leon Schrempp, a group acting in concert, to retain control of Cedar Bancorp, Inc. parent of Bank of Hartington, Hartington, Nebraska.	Newspaper: Federal Register:	Not available 04/06/2009
MIDWEST BANCO CORPORATION	4c8	Midwest Banco Corporation, Cozad, Nebraska, to continue to engage in general insurance activities through the retention of Grabenstein Insurance & Financial Services, Inc., Eustis, Nebraska.	Newspaper: Federal Register:	Not applicable 04/16/2009
UNIVERSITY NATIONAL BANCSHARES, INC.	CIC	Notice submitted by Martin C. Bicknell, Bucyrus, Kansas, to acquire control of University National Bancshares, Inc., parent of University National Bank, both in Pittsburg, Kansas.	Newspaper: Federal Register:	Not available 04/16/2009

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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547550	BANK OF CMRC, RAWLINS, WYOMING	12/08/2008	03/11/2009	S	Small Bank
343051	BANK OF EUFAULA, EUFAULA, OKLAHOMA	12/15/2008	03/16/2009	S	Small Bank
1187001	UNION BK, OKLAHOMA CITY, OKLAHOMA	12/01/2008	03/12/2009	S	Int Sm Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 28, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
JOURDANTON BANCSHARES, INC.	* 3A1	Jourdanton Bancshares, Inc., Jourdanton, Texas, to become a bank holding company by acquiring 100 percent of Jourdanton State Bank, Jourdanton, Texas.	Newspaper:	Not available
			Federal Register:	04/03/2009

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending March 28, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANK OF NEVADA	* 18C	Community Bank of Nevada, Las Vegas, Nevada, to merge with Community Bank of Arizona, Phoenix, Arizona.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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