
Federal Reserve Release



H.2

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

No. 43

Week Ending October 22, 2005

Bank Holding Companies

Citigroup Inc., New York, New York -- request for an exemption from section 23A of the Federal Reserve Act.

- Granted, October 20, 2005

Board Operations

Federal Reserve Law Enforcement Officers -- revisions to Board policy to establish more specific training requirements and to clarify when Federal Reserve officers can be cross-designated with local law enforcement authority (S-2627).

- Approved, October 20, 2005

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

St. Louis

The Bank of Jackson, Jackson, Tennessee -- to establish a branch in the Thomsen Farms Development near the intersection of Oil Well and Walker Roads.

- Approved, October 19, 2005

Kansas City

Bank of Parsons, Parsons, Kansas -- to establish a branch at U.S. Highways 400 and 59.

- Approved, October 18, 2005

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 3200 North Central Avenue, Phoenix, Arizona; 850 Northwest Federal Highway, Suite 170, Stuart, Florida; and 5601 Silver Creek Valley Road, San Jose, California.

- Approved, October 19, 2005

Richmond

First Bank, Strasburg, Virginia -- to establish a branch at 695 Fairfax Pike, Stephens City.

- Approved, October 19, 2005

Atlanta

First Farmers & Merchants Bank, Columbia, Tennessee -- to establish a branch at 2001 Campbell Station Parkway, Suite A-5, Spring Hill.

- Approved, October 21, 2005

Atlanta

Horizon Bank, Bradenton, Florida -- to establish a branch at 501 8th Avenue West, Palmetto.

- Approved, October 21, 2005

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 1420 St. Charles Street, Houma.

- Approved, October 17, 2005

Bank Branches, Domestic

Chicago

Tower Bank & Trust Company, Fort Wayne, Indiana -- to establish a branch at 6430 West Jefferson Boulevard.

- Approved, October 17, 2005

Chicago

Wheaton Bank & Trust, Wheaton, Illinois -- to establish a branch at 462 Park Boulevard, Suite 110, Glen Ellyn.

- Approved, October 17, 2005

Bank Holding Companies

Atlanta

Alarion Financial Services, Inc., Ocala, Florida -- to become a bank holding company and to acquire Alarion Bank.

- Approved, October 20, 2005

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited I -- to acquire 51 percent of the shares of Bank of Belleville, Belleville, Illinois, a de novo bank.

- Approved, October 20, 2005

Cleveland

CB Financial Services, Inc., Carmichaels, Pennsylvania -- to acquire Community Bank, N.A., Washington.

- Approved, October 17, 2005

Atlanta

Cornerstone Bancshares, Inc., Hixson, Tennessee -- to acquire Eagle Financial LLC, Chattanooga, and Eagle Funding, LLC, and thereby provide factoring and loan brokerage services to small businesses.

- Withdrawn, October 18, 2005

Bank Holding Companies

Minneapolis

Davis Bancshares, Inc., McClusky, North Dakota -- to merge with Underwood Holding Company, Underwood, and thereby acquire First Security Bank.

- Approved, October 20, 2005

Dallas

FC Holdings, Inc., Houston, Texas, and FC Holdings of Delaware, Inc., Wilmington, Delaware -- to acquire Lake Area National Bank, Trinity.

- Approved, October 18, 2005

Secretary

FNB Corp., Asheboro, North Carolina -- to merge with United Financial, Inc., Graham, and thereby acquire Alamance Bank.

- Approved, October 20, 2005

New York

HSH Nordbank AG, Hamburg, Germany, and WestLB AG, Dusseldorf -- to engage de novo through BoA Nevada Lending LLP, a joint venture, in extending credit and servicing loans.

- Approved, October 18, 2005

Chicago

Ogden Bancshares, Inc., Ames, Iowa -- to engage de novo in extending credit and servicing loans.

- Approved, October 19, 2005

Richmond

SCBT Financial Corporation, Columbia, South Carolina -- to acquire Sun Bancshares, Inc., Murrells Inlet, and thereby acquire SunBank, National Association.

- Approved, October 18, 2005

San Francisco

Service 1st Bancorp, Tracy, California -- to engage, through Charter Capital Services, LLC, in consulting services to groups wishing to establish de novo commercial banks.

- Approved, October 21, 2005

Bank Holding Companies

Atlanta

West Alabama Capital Corp., Reform, Alabama -- to merge with West Alabama Bancshares, Inc., Millport, and thereby acquire its subsidiary, Merchants & Farmers Bank.

- Approved, October 21, 2005

Change In Bank Control

Atlanta

PanAmerican Bancorp, Miami, Florida -- change in bank control.

- Permitted, October 18, 2005

St. Louis

Raymond Bancorp, Inc., Raymond, Illinois -- to retain control of Raymond Bancorp, Inc.

- Permitted, October 19, 2005

Competitive Factors Reports

St. Louis

BancorpSouth Bank, Tupelo, Mississippi -- report on competitive factors of the proposed merger with American State Bank, Jonesboro, Arkansas.

- Submitted, October 17, 2005

Richmond

Carolina First Bank, Greenville, South Carolina -- report on competitive factors of the proposed merger with CF Technology Services Company.

- Submitted, October 17, 2005

St. Louis

Corn Belt Bank and Trust Company, Pittsfield, Illinois -- report on competitive factors of the proposed merger with Farmers & Merchants Bank and Trust Company, Hannibal, Missouri.

- Submitted, October 20, 2005

Competitive Factors Reports

St. Louis

First Missouri State Bank of Cape County, Cape Girardeau, Missouri, a de novo bank -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Chateau and Jackson branches of First Missouri State Bank, Poplar Bluff.
- Submitted, October 17, 2005

St. Louis

First National Bank of Eastern Arkansas, Forrest City, Arkansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Holly Grove branch of First State Bank, Conway.
- Submitted, October 18, 2005

San Francisco

Pacific Continental Bank, Eugene, Oregon -- report on competitive factors of the proposed merger with Northwest Business Bank, Seattle, Washington.
- Submitted, October 18, 2005

San Francisco

Pacific Western National Bank, Santa Monica, California -- reports on competitive factors of the proposed merger with Cedars Bank, Los Angeles.
- Submitted, October 18, 2005

St. Louis

Premier Bank, Jefferson City, Missouri -- report on competitive factors of the proposed merger with The Oaks Bank & Trust Company, Dallas, Texas.
- Submitted, October 19, 2005

Minneapolis

Rural American Bank - Luck, Luck, Wisconsin -- report on competitive factors of the proposed merger with Little Buttercup, Inc.
- Submitted, October 17, 2005

Boston

Salem Five Cents Savings Bank, Salem, Massachusetts -- report on competitive factors of the proposed reorganization as a mutual holding company.
- Submitted, October 19, 2005

Competitive Factors Reports

Dallas

State Bank & Trust of Seguin, Seguin, Texas -- report on competitive factors of the proposed merger with NAB Acquisitions Seguin, Inc., Marble Falls.
- Submitted, October 19, 2005

Dallas

The Wallis State Bank, Wallis, Texas -- report on competitive factors of the proposed merger with Wallis Interim Corp.
- Submitted, October 18, 2005

New York

Woori America Bank, New York, New York -- report on competitive factors of the proposed merger with South Coast Commercial Bank, Irvine, California.
- Submitted, October 21, 2005

Extensions Of Time

Secretary

Cathay General Bancorp, Los Angeles, California -- commenter's request to extend the comment period on the application to acquire Great Eastern Bank, New York, New York.
- Denied, October 19, 2005

San Francisco

Cowlitz Bancorporation, Longview, Washington -- extension to February 4, 2006, to merge with AEA Bancshares, Inc., Seattle, and thereby acquire its subsidiary, Asia-Europe-Americas Bank.
- Granted, October 17, 2005

San Francisco

Frontier Financial Corporation, Everett, Washington -- extension to February 4, 2006, to acquire up to 20 percent of Skagit State Bank, Burlington.
- Granted, October 17, 2005

Extensions Of Time

Cleveland

S&T Bancorp, Inc., Indiana, Pennsylvania -- extension to January 18, 2006, to acquire up to 9.9 percent of the shares of CBT Financial Corporation, Clearfield, and thereby acquire Clearfield Bank & Trust Company.

- Granted, October 18, 2005

St. Louis

Security Associated Holding Corporation, Hot Springs, Arkansas -- extension to February 11, 2006, to become a bank holding company and to acquire The Stephens Security Bank, Stephens.

- Granted, October 18, 2005

Secretary

Synovus Financial Corp., Columbus, Georgia -- commenter's request to extend the comment period on the application to merge with Riverside Bancshares, Inc., Marietta, and thereby acquire Riverside Bank.

- Denied, October 19, 2005

Chicago

Warren Bank, Warren, Michigan -- extension to February 6, 2006, to establish a branch at 48800 Romeo Plank Road, Macomb Township.

- Granted, October 20, 2005

Secretary

Zions Bancorporation, Salt Lake City, Utah -- commenter's request to extend the comment period on the application to acquire Amegy Bancorporation, Inc., Houston, Texas.

- Denied, October 19, 2005

Membership

Richmond

Virginia Heritage Bank, Fairfax, Virginia, a de novo bank -- to become a member of the Federal Reserve System.

- Approved, October 17, 2005

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending October 22, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
BUTLER BANCORP, MHC	* 3A1 * 3A3	Application by Butler Bancorp, MHC and Butler Bancorp, Inc., both of Lowell, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Butler Bank, Lowell, Massachusetts, pursuant to section 3(a)(1) and section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 10/14/2005
SALEM FIVE BANCORP	* 3A1 * 3A3	Section 3(a)(1) and 3(a)(3) application by Salem Five Bancorp, Salem, Massachusetts to become a mutual bank holding company through the acquisition of Salem Five Cents Savings Bank, Salem, Massachusetts, and immediately thereafter to acquire Heritage Co-operative Bank, Salem, Massachusetts.	Newspaper: 11/05/2005 Federal Register: 11/04/2005

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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.

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 2**Federal Reserve Bank of New York****Filings received during the week ending October 22, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DEUTSCHE GENOSSENSCHAFTS-HYPOTH EKENBANK AG	FBSEA	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY rep office.	Newspaper:	Not available
			Federal Register:	Not applicable
TORONTO-DOMINION BANK, THE	* 3A3	The Toronto-Dominion Bank, Toronto, Ontario, Canada, and TD Banknorth Inc., Portland, Maine, propose to acquire 100 percent of the voting shares of Hudson United Bancorp, and it wholly-owned subsidiary, Hudson United Bank, both of Mahwah, New Jersey, pursuant to Section 3(a)(3) of the Bank Holding Company Act, and Section 225.15 of Regulation Y.	Newspaper:	10/15/2005
			Federal Register:	10/20/2005

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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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 Institution	Quarter of Location
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 22, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
First Wyoming Financial Corporation	* 3A1	First Wyoming Financial Corporation, Wyoming, DE, to form a bank holding company by acquiring First National Bank of Wyoming, Wyoming, DE.	Newspaper: Not available Federal Register: Not available
FULTON FINANCIAL CORPORATION	* 3A5	Fulton Financial Corporation, Lancaster, PA, to acquire 100% of the outstanding shares of Columbia Bancorp, Columbia, MD, and thereby indirectly acquire The Columbia Bank, Columbia, MD.	Newspaper: 11/20/2005 Federal Register: Not available

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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.

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending October 22, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
FALLS BANK	* 18C Member * 5D3 * Branch	Falls Bank, Stow, Ohio, to become a member bank of the Federal Reserve System and subsequently merge with Sky Bank, Salineville, Ohio, under the charter of the former and the name of the latter	Newspaper: 11/10/2005 Federal Register: Not applicable
GENOA BANKING COMPANY, THE	Premises	Request by Genoa Banking Company, Genoa, OH to exceed the limit of investment in premises permitted under Section 208.21 of Regulation H and Section 24A of the Federal Reserve Act.	Newspaper: Not applicable Federal Register: Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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.

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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 Institution	Quarter of Location
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NONE

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending October 22, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKGREENVILLE FINANCIAL CORPORATION	* 3A1	BankGreenville Financial Corporation, Greenville, South Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of BankGreenville, Greenville, South Carolina (in organization).	Newspaper:	Not available
			Federal Register:	Not available
EAGLEBANK	* Branch	EagleBank, Bethesda, Maryland, to establish a branch at 15 Wisconsin Circle, Chevy Chase, Maryland.	Newspaper:	11/21/2005
			Federal Register:	Not applicable
FIRST CHARTER BANK	* Branch	First Charter Bank, Charlotte, North Carolina, to establish a branch to be located at 7541 Creedmoor Road, Raleigh, North Carolina.	Newspaper:	10/28/2005
			Federal Register:	Not applicable
FIRST CHARTER BANK	* Branch	First Charter Bank, Charlotte, North Carolina, to establish a branch to be located at 1145 Highway 70 West, Garner, North Carolina.	Newspaper:	10/28/2005
			Federal Register:	Not applicable
FIRST CHARTER BANK	* Branch	First Charter Bank, Charlotte, North Carolina, to establish a branch to be located at 7210 Tryon Road, Cary, North Carolina.	Newspaper:	10/28/2005
			Federal Register:	Not applicable
Howard Bancorp, Inc.	3A1	Howard Bancorp, Inc., Ellicott City, Maryland, to become a bank holding company by acquiring 100% of the voting shares of Howard Bank, Ellicott City, Maryland.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PBSC FINANCIAL CORPORATION	* 3A1	PBSC Financial Corporation, Greenville, South Carolina, to become a bank holding company by acquiring 100% of Pinnacle Bank of South Carolina, Greenville, South Carolina (in organization).	Newspaper:	Not available
			Federal Register:	11/04/2005
PLANTERS BANK & TRUST COMPANY OF VIRGINIA	* 18C * Branch	Planters Bank & Trust Company of Virginia, Staunton, Virginia, to acquire certain assets and assume certain liabilities of the Woodstock, Virginia, and Harrisonburg, Virginia, branch offices of Second Bank & Trust, Culpeper, Virginia.	Newspaper:	11/17/2005
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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.

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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 Institution	Quarter of Location
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NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending October 22, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR ESPANOL, S.A.	FBSEA	Banco Popular Espanol, S.A., Madrid, Spain, to establish an international representative office in Miami, Florida.	Newspaper:	08/28/2005 Federal Register: Not applicable
BONIFAY HOLDING COMPANY, INC.	CIC	Bonifay Holding Company, Inc., Bonifay, Florida, after-the-fact change in control notice filed by W. Stephen Thames, Marianna, Florida, and Roy C. Belcer Family Trust, William T. Parrish, Trustee, Bonifay, Florida, to acquire control of Bonifay Holding Company, Inc., and its subsidiary, Bank of Bonifay, both of Bonifay, Florida, by joining a previously approved control group that will acquire up to 100 percent of the outstanding stock of Bonifay Holding Company, Inc.	Newspaper:	11/10/2005 Federal Register: 11/10/2005
CAJA DE AHORROS DE MEDITERRANEO	FBSEA	Caja de Ahorros de Mediterraneo, Alicante, Spain, to establish an international agency located in Miami, Florida.	Newspaper:	Not available Federal Register: Not applicable
CHESTATEE BANCSHARES, INC.	4c8	Chestatee Bancshares, Inc., Dawsonville, Georgia, after-the-fact notification to engage in certain securities brokerage and insurance activities through its wholly-owned subsidiary, Chestatee Financial Services, Inc., Dawsonville, Georgia.	Newspaper:	Not applicable Federal Register: 11/10/2005
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish branches at the following locations: 2875 East Gulf to Lake Highway, Inverness, Florida, to be known as the Inverness - East Gulf Branch; the intersection of San Jose Boulevard (S.R. 13) and Race Track Road, Jacksonville, Florida, to be known as the Jacksonville - Julington Branch; and 3620 Southeast Maricamp Road, Ocala, Florida, to be known as the Ocala -Maricamp Branch.	Newspaper:	10/28/2005 Federal Register: Not applicable
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 5115 East Baseline Road, Gilbert, Arizona, to be known as the Gilbert - Baseline Branch.	Newspaper:	10/28/2005 Federal Register: Not applicable
FLINT COMMUNITY BANCSHARES, INC.	* 3A1	Flint Community Bancshares, Inc., Albany, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Flint Community Bank, Albany, Georgia (in organization).	Newspaper:	11/12/2005 Federal Register: 11/10/2005
MADISON FINANCIAL CORPORATION	* 3A1	Madison Financial Corporation, to become a bank holding company by acquiring 100 percent of the outstanding shares of Madison County Bank, both of Madison, Mississippi.	Newspaper:	11/21/2005 Federal Register: 11/15/2005
MoneyTree Corporation	3A1	MoneyTree Corporation, Lenoir City, Tennessee, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of First National Bank, Lenoir City, Tennessee.	Newspaper:	Not applicable Federal Register: Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending October 22, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
PARADISE BANK	Member	Paradise Bank, Boca Raton, Florida, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PINNACLE FINANCIAL PARTNERS, INC.	* 3A5	Pinnacle Financial Partners, Inc., Nashville, Tennessee, to merge with Cavalry Bancorp, Inc., and thereby acquire its subsidiary, Cavalry Banking, both of Nashville, Tennessee.	Newspaper:	11/20/2005
			Federal Register:	Not available
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 6503 North Point Parkway, Alpharetta, Georgia.	Newspaper:	10/20/2005
			Federal Register:	Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 3000 Galloway Ridge, Suite 112, Pittsboro, North Carolina, to be known as the Galloway Ridge, Retirement Center Office.	Newspaper:	10/26/2005
			Federal Register:	Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 5901 Harbour View Boulevard, Suffolk City, Virginia, to be known as the Harbour View Office.	Newspaper:	10/22/2005
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending October 22, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTERBANK FINANCIAL, INC.	* 3A1	CenterBank Financial, Inc., Northfield, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of CenterBank and Trust, National Association (in organization), Deerfield, Illinois.	Newspaper:	Not available Federal Register: 11/18/2005
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 23330 Westheimer Parkway, Katy, Texas, and at 8707 Highway 6 South, Houston, Texas.	Newspaper:	Not available Federal Register: Not applicable
COMMUNITY FIRST BANK-CHICAGO	* Branch	Community First Bank-Chicago (in organization), Chicago, Illinois, to establish a mobile bank courier service located and operated within a 35 mile radius of the bank's main office.	Newspaper:	10/28/2005 Federal Register: Not applicable
FIRST MIDWEST BANK	* 18C * Branch	First Midwest Bank, Itasca, Illinois, to purchase the assets and assume the liabilities of the Carpentersville, Illinois branch of Elgin State Bank, Elgin, Illinois, and thereby to establish a branch located at 2250 Randall Road, Carpentersville, Illinois.	Newspaper:	Not available Federal Register: Not applicable
MARSHALL & ILSLEY CORPORATION	4c8	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire through its wholly-owned subsidiary, Metavante Corporation, 100 percent of the issued and outstanding capital stock of Link2Gov Corp., Nashville, Tennessee, and thereby engage in data processing activities.	Newspaper:	Not applicable Federal Register: 11/09/2005
PALOS BANCSHARES, INC.	4c8	Palos Bancshares, Inc., Palos Heights, Illinois, to retain the non-banking activity of extending credit and servicing loans.	Newspaper:	Not applicable Federal Register: 11/09/2005
PLYMOUTH BANCORP INC.	* 3A1	Plymouth Bancorp Inc., Kirkwood, Missouri, to become a bank holding company by acquiring 100 percent of the voting shares of Community State Bank of Plymouth, Plymouth, Illinois.	Newspaper:	11/15/2005 Federal Register: 10/28/2005
R & J FINANCIAL CORPORATION	CIC	Notice by James Jay Johnson, Sutherland, Iowa, to gain control of R & J Financial Corporation, Inc., Elma, Iowa, and thereby indirectly Peoples Savings Bank, Charles City, Iowa.	Newspaper:	Not available Federal Register: 10/31/2005
SOUTHWEST BANK OF ST. LOUIS	* Branch	Southwest Bank of St. Louis, St. Louis, Missouri, to establish a branch facility to be located at Highway K and Laura Hill Road, O'Fallon, Missouri.	Newspaper:	10/25/2005 Federal Register: Not applicable

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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616540	SECURITY SVG BK, GOWRIE, IOWA	07/11/2005	10/12/2005	S	Small Bank
2685504	WARREN BK, WARREN, MICHIGAN	05/16/2005	10/17/2005	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending October 22, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BUENA VISTA BANCORP, INC.	* 3A3	Buena Vista Bancorp, Inc., Chester, Illinois, to acquire 100 percent of Citizens Community Bank of Decatur, Decatur, Illinois.	Newspaper:	11/18/2005
			Federal Register:	11/21/2005
COMMUNITY BANCORP OF MCLEAN COUNTY, KENTUCKY,INC	CIC	Notice by Clarence Ray Brewer, Jr., Central City, Kentucky, to gain control of Community Bancorp of McLean County, Kentucky, Inc., Island, Kentucky.	Newspaper:	Not available
			Federal Register:	Not available
FIRST NATINAL FINANCIAL CORPORATION	* 3A1	First National Financial Corporation, McGehee, Arkansas, to become a bank holding company by acquiring 100 percent of The First National Bank of McGehee, McGehee, Arkansas.	Newspaper:	11/21/2005
			Federal Register:	11/21/2005

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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.

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending October 22, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
CITIZENS DEVELOPMENT COMPANY	* 3A5	Citizens Development Company, Billings, Montana to merge with United Bancorporation, Billings, Montana and thereby indirectly acquire Lincoln County Bank, Merrill, Wisconsin; United Bank, Osseo, Wisconsin; Bank of Poynette, Poynette, Wisconsin and Cambridge State Bank, Cambridge, Wisconsin.	Newspaper: Not available Federal Register: 11/10/2005
CITIZENS DEVELOPMENT COMPANY	* 3A5	Citizens Development Company, Billings, Montana to merge with Midwest Bancorporation, Billings, Montana and thereby indirectly acquire Clarke County State Bank, Osceola, Iowa, Farmers and Merchants State Bank, Iroquois, South Dakota and Farmers State Bank, Stickney, South Dakota.	Newspaper: Not available Federal Register: 11/10/2005

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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.

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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 Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 22, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
COLLEGIATE PEAKS BANCORP, INC.	* 3A1	Collegiate Peaks Bancorp, Inc., Denver, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Collegiate Peaks Bank, Buena Vista, Colorado.	Newspaper: 11/12/2005 Federal Register: 11/10/2005
FIRST MOUNTAIN COMPANY	CIC	Notification by Garth Lee Gibson and Cynthia Annette Gibson, both of Montrose, Colorado, to acquire control of First Mountain Company, Montrose, Colorado, parent of MontroseBank, Montrose, Colorado.	Newspaper: Not available Federal Register: Not available
NEW MEXICO BANQUEST CORPORATION	CIC	Notification by Alan R. Fairman, DuBois, Pennsylvania; Beverly A. Fairman, Ronald L. Fairman, and Ann W. Fairman, all of Punxsutawney, Pennsylvania, acting as a group in concert, to acquire control of New Mexico Banquest Corporation, parent of First National Bank of Santa Fe, both in Santa Fe, New Mexico. Notification by Johnny P. Crowley, Glorieta, New Mexico, as trustee of the New Mexico Banquest Corporation Employee Stock Ownership Plan Trust, Santa Fe, New Mexico, to acquire control of New Mexico Banquest Corporation, parent of First National Bank of Santa Fe, both in Santa Fe, New Mexico.	Newspaper: 11/11/2005 Federal Register: 11/08/2005
SOLUTIONSBANK	* 18C * Branch	SolutionsBank, Overland Park, Kansas, to merge with Citizens Home Bank, Greenfield, Missouri, and incident thereto, to establish several branches. SolutionsBank, Overland Park, Kansas, to establish a branch at 127 West 10th Street, Kansas City, Missouri.	Newspaper: 11/05/2005 Federal Register: Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
376657	FARMERS ST BK, STANBERRY, MISSOURI	08/01/2005	10/13/2005	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending October 22, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
BOSQUE BANCSHARES, INC.	CIC	Notice by Mr. Robert Cundiff Phillips, Clifton, Texas, to acquire an additional 26.34 percent for a total of 39.52 percent interest in Bosque Bancshares, Inc., Cranfills Gap, Texas, and indirectly Bosque Delaware Financial Corporation, Dover, Delaware, and First Security State Bank, Cranfills Gap, Texas.	Newspaper: Not available Federal Register: 11/09/2005
NEW WAGGONER, INC.	* 3A1	New Waggoner, Inc., Vernon, Texas, to become a bank holding company by acquiring 100 percent of Waggoner National Bancshares, Inc., Vernon, Texas, and indirectly acquire Vernon Bancshares, Inc., Wilmington, Delaware, and Waggoner National Bank, Vernon, Texas.	Newspaper: 11/15/2005 Federal Register: 11/15/2005
TRADITION BANK	* Branch	Tradition Bank, Houston, Texas, to establish a branch to be located at 3205 College Park Drive, The Woodlands, Texas 77384.	Newspaper: 10/28/2005 Federal Register: Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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 Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending October 22, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE FEDERATED STATES OF MICRONESIA	FBSEA	Bank of the Federated States of Micronesia, Kolonia, Pohnpei, Federated States of Micronesia, to establish a limited service non-insured branch in Honolulu, Hawaii, pursuant to section 7(d) of the International Banking Act, and section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
CATHAY GENERAL BANCORP	* 3A3	Cathay General Bancorp, Los Angeles, California, to acquire up to 100 percent of Great Eastern Bank, New York, New York.	Newspaper:	10/08/2005
			Federal Register:	10/10/2005
FRONTIER BANK	* Branch	Frontier Bank, Everett, Washington, to establish a branch facility at 3670 Bridgeport Way West, University Place, Washington.	Newspaper:	10/15/2005
			Federal Register:	Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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.

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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 Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act