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# Federal Reserve Release

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

*No. 47*

*Week Ending November 19, 2005*

**Bank Holding Companies**

JPMorgan Chase & Co., New York, New York -- to engage in physical commodity trading activities on a limited basis as an activity that is complementary to a financial activity.

- Approved, November 18, 2005

Zions Bancorporation, Salt Lake City, Utah -- to acquire Amegy Bancorporation, Inc., Houston, Texas; and its subsidiary, Amegy Bank, National Association.

- Approved, November 18, 2005

**Regulations And Policies**

Availability of Funds and Collection of Checks (Regulation CC) -- final amendments to define "remotely created checks" and create transfer and presentment warranties for such checks; and conforming amendments to Regulation J (Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfers through Fedwire).

- Approved, November 17, 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**

Kansas City

Bank2, Oklahoma City, Oklahoma -- to establish a branch at 1701 South Morgan Road, Oklahoma City.

- Approved, November 16, 2005

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 6812 Katella Avenue, Cypress, California; 318A Diablo Road, Suite 100, Danville; and 6301 Wilshire Boulevard, Los Angeles.

- Approved, November 14, 2005

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 1825 South Val Vista Drive, Mesa, Arizona; and 14801 North Scottsdale Road, Scottsdale.

- Approved, November 17, 2005

Dallas

First Bank, Burkburnett, Texas -- to establish a branch at 1418 10th Street, Wichita Falls.

- Approved, November 16, 2005

Minneapolis

First PREMIER Bank, Sioux Falls, South Dakota -- to establish a branch at 6010 South Minnesota Avenue.

- Approved, November 16, 2005

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 222 West College Avenue, Appleton.

- Approved, November 17, 2005

**Bank Branches, Domestic**

Kansas City

Rocky Mountain Bank, Rock Springs, Wyoming -- to establish a branch at 4050 West Lake Creek Drive, Wilson.  
- Approved, November 17, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 741 Duval Station Road, Jacksonville, Florida.  
- Approved, November 17, 2005

Chicago

United Community Bank of Lisle, Lisle, Illinois -- to establish a branch at 5450 Subiaco Drive.  
- Approved, November 17, 2005

**Bank Holding Companies**

Atlanta

Chestatee Bancshares, Inc., Dawsonville, Georgia -- to engage in certain securities brokerage and insurance activities through its subsidiary, Chestatee Financial Services, Inc.  
- Approved, November 17, 2005

Minneapolis

Citizens Development Company, Billings, Montana -- to merge with Midwest Bancorporation and thereby acquire Clarke County State Bank, Osceola, Iowa; Farmers and Merchants State Bank, Iroquois, South Dakota; and Farmers State Bank, Stickney.  
- Withdrawn, November 17, 2005

Minneapolis

Citizens Development Company, Billings, Montana -- to merge with United Bancorporation and thereby indirectly acquire Lincoln County Bank, Merrill, Wisconsin; United Bank, Osseo; Bank of Poynette, Poynette, and Cambridge State Bank, Cambridge.  
- Withdrawn, November 17, 2005

**Bank Holding Companies**

Kansas City

First Financial Bancshares, Inc., Lawrence, Kansas -- to become a bank holding company and to acquire The Lawrence Bank.  
- Approved, November 17, 2005

Atlanta

Flint Community Bancshares, Inc., Albany, Georgia -- to become a bank holding company and to acquire Flint Community Bank, a de novo bank.  
- Approved, November 18, 2005

Secretary

Howard Bancorp, Inc., Ellicott City, Maryland -- to become a bank holding company and to acquire Howard Bank,  
- Approved, November 15, 2005

Dallas

LubCo BancShares, Inc., Slaton, Texas -- to acquire 17 percent of the shares of Wilson Bancshares, Inc., Wilson, and indirectly acquire Wilson State Bank.  
- Returned, November 17, 2005

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire through its subsidiary, Metavante Corporation, Link2Gov Corp., Nashville, Tennessee, and thereby engage in data processing activities.  
- Approved, November 15, 2005

Kansas City

Nebraska Bankshares, Inc., Farnam, Nebraska -- to acquire up to 100 percent of the shares of First State Bank (also known as Holbrook Exchange Company), Holbrook, a de novo bank.  
- Approved, November 16, 2005

Dallas

New Waggoner, Inc., Vernon, Texas -- to become a bank holding company and to acquire Waggoner National Bancshares, Inc., and indirectly acquire Vernon Bancshares, Inc., Wilmington, Delaware, and Waggoner National Bank, Vernon.  
- Approved, November 18, 2005

### **Bank Holding Companies**

#### Chicago

Palos Bancshares, Inc., Palos Heights, Illinois -- to retain the nonbanking activity of extending credit and servicing loans.

- Approved, November 16, 2005

#### Kansas City

RelianzBancshares Inc., Wichita, Kansas -- to become a bank holding company and to acquire RelianzBank, a de novo bank.

- Approved, November 14, 2005

#### Atlanta

SBT Bancorp, Inc., Clarkesville, Georgia -- to become a bank holding company and to acquire Southern Bank & Trust, a de novo bank.

- Approved, November 18, 2005

### **Bank Mergers**

#### Cleveland

Falls Bank, Stow, Ohio -- to become a member of the Federal Reserve System and to merge with Sky Bank, Salineville, and be known as Sky Bank.

- Approved, November 18, 2005

#### Secretary

First Tier Bank & Trust, Olean, New York -- to merge with Bath National Bank, Bath; National Bank of Geneva, Geneva; and Wyoming County Bank, Warsaw.

- Approved, November 14, 2005

#### Richmond

Millennium Bankshares Corporation, Reston, Virginia -- to acquire Albemarle First Bank, Charlottesville, and for MB Interim Bank to merge with Albemarle First Bank and become a member of the Federal Reserve System.

- Approved, November 16, 2005

#### Kansas City

SolutionsBank, Overland Park, Kansas -- to merge with Citizens Home Bank, Greenfield, Missouri, and establish branches at existing locations and at 127 West 10th Street, Kansas City, Missouri.

- Approved, November 14, 2005

**Change In Bank Control**

Dallas

Bosque Bancshares, Inc., Cranfills Gap, Texas -- change in bank control.  
- Permitted, November 16, 2005

**Competitive Factors Reports**

Kansas City

Bank of Talmage, Talmage, Nebraska -- report on competitive factors of the proposed merger with Randolph State Bank, Randolph, Iowa.  
- Submitted, November 15, 2005

Chicago

First Merchants Bank, National Association, Muncie, Indiana -- report on competitive factors of the proposed merger with First United Bank, National Association, Middletown.  
- Submitted, November 15, 2005

Richmond

First State Bank, Danville, Virginia -- report on competitive factors of the proposed merger with Imperial Savings and Loan Association, Martinsville.  
- Submitted, November 18, 2005

Chicago

Harris National Association, Chicago, Illinois -- report on competitive factors of the proposed merger with Villa Park Trust & Savings Bank, Villa Park.  
- Submitted, November 15, 2005

Dallas

Patriot Bank, Houston, Texas -- report on competitive factors of the proposed interim merger with Patriot Merger Sub, Inc.  
- Submitted, November 16, 2005

Chicago

The Peoples Community Bank, Mazomanie, Wisconsin -- report on competitive factors of the proposed merger with Iron Horse Investments, Inc.  
- Submitted, November 15, 2005

### **Competitive Factors Reports**

#### Atlanta

The Peoples National Bank of LaFollette, LaFollette, Tennessee -- report on competitive factors of the proposed merger with Peoples National of LaFollette Financial Corporation.

- Submitted, November 16, 2005

#### Atlanta

Pinnacle National Bank, Nashville, Tennessee -- report on competitive factors of the proposed merger with Cavalry Banking, Murfreesboro.

- Submitted, November 17, 2005

#### Boston

The Simsbury Bank and Trust Company, Inc., Simsbury, Connecticut -- report on competitive factors of the proposed merger with SBT Interim Bank.

- Submitted, November 16, 2005

#### Chicago

State Bank of Seaton, Seaton, Illinois -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Sterling branch of Valley Bank, Moline.

- Submitted, November 15, 2005

#### Chicago

UnitedOne Credit Union, Manitowoc, Wisconsin -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Two Rivers branch of North Shore Bank, F.S.B., Brookfield.

- Submitted, November 17, 2005

### **Membership**

#### St. Louis

Bank of Fayetteville, National Association, Fayetteville, Arkansas -- to become a member of the Federal Reserve System on conversion from a national to a state charter.

- Approved, November 14, 2005



**Membership**

Atlanta

First Vision Bank of Tennessee Tullahoma, Tennessee -- to become a member of the Federal Reserve System.

- Approved, November 18, 2005

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending November 19, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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.

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: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending November 19, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
ISRAEL SALT INDUSTRIES LTD.	4c8	Notice by Bank Hapoalim B.M., Arison Holdings Ltd. and Israel Salt Industries Ltd. all of Tel Aviv, Israel to acquire Investec USA, New York, NY and thereby engage in nonbanking activities pursuant to Sections 225.28(b)(6), (7) and (8) of Regulation Y.	Newspaper: Not applicable Federal Register: Not applicable

**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 November 19, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BRYN MAWR TRUST COMPANY	Premises	The Bryn Mawr Trust Company, Bryn Mawr, PA, request approval to increase its investment in bank premises in the amount of \$2.3 million and therefore exceed the premises limitations set forth in Regulation H.	Newspaper: Not applicable Federal Register: Not applicable

## District: 3

### Federal Reserve Bank of Philadelphia

#### 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:

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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: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending November 19, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 920 West State Street, Hastings, MI.	Newspaper: 11/08/2005 Federal Register: Not applicable
KEY EQUIPMENT FINANCE INTERNATIONAL INC.	Investment	Key Equipment Finance International, Inc., Superior, Colorado, proposes to make additional equity investments up to \$55 million in four direct and indirect subsidiaries pursuant to section 211.9(f) of Regulation K (\$20 million in Key Nova Scotia Funding Company, Halifax, Nova Scotia, Canada; \$25 million in Key Canada Funding Ltd., Calgary, Alberta, Canada; \$2 million in Key Equipment Finance Australia Pty. Limited, North Sydney, Australia; and \$8 million in Key Equipment Finance Korea Co., Ltd., Seoul, South Korea)	Newspaper: Not applicable Federal Register: Not applicable
PEOPLES BANK & TRUST COMPANY OF MADISON COUNTY	* 18C * Branch	Peoples Bank & Trust Company of Madison County, Berea, KY to merge with Berea Community Bank, Inc., (currently known as Berea National Bank), Berea, KY and incident thereto establish branch facilities.	Newspaper: 12/14/2005 Federal Register: Not applicable



## District: 4

### Federal Reserve Bank of Cleveland

#### 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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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: 5****Federal Reserve Bank of Richmond****Filings received during the week ending November 19, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF WILLIAMSBURG, THE	* Branch	Bank of Williamsburg, Williamsburg, Virginia, to establish a branch facility to be located at 5030 George Washington Memorial Highway, Grafton, Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable
FIDELITY & TRUST BANK	* Branch	Fidelity & Trust Bank, Bethesda, Maryland, to establish a branch facility to be located at 1044 Wisconsin Avenue, NW, Washington, DC.	Newspaper:	12/17/2005
			Federal Register:	Not applicable
PLANTERS BANK & TRUST COMPANY OF VIRGINIA	* Branch	Planters Bank & Trust Company of Virginia, Staunton, Virginia, to establish a branch facility to be located at 2201 Graves Mill Road, Forest, Virginia.	Newspaper:	12/01/2005
			Federal Register:	Not applicable

## District: 5

### Federal Reserve Bank of Richmond

#### 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.

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 November 19, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK INDEPENDENT	* Branch	Bank Independent, Sheffield, Alabama, to establish a branch located at 304 East Dr. Hicks Boulevard, Florence, Alabama.	Newspaper:	11/18/2005 Federal Register: Not applicable
COMPASS BANCSHARES, INC.	* 3A3	Compass Bancshares, Inc., Birmingham, Alabama, to acquire 100 percent of the outstanding shares of TexasBanc Holding Co., Weatherford, Texas, and indirectly acquire M & F Financial Corp., Wilmington, Delaware, and TexasBank, Fort Worth, Texas.	Newspaper:	Not available Federal Register: 12/16/2005
COMPASS BANK	* 18C * Branch	Compass Bank, Birmingham, Alabama, Compass Bank, Birmingham, Alabama, to merge with TexasBank, Fort Worth, Texas.	Newspaper:	12/08/2005 Federal Register: Not applicable
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish branches at the following locations: 10633 West Olive Avenue, Peoria, Arizona, to be known as the Peoria - West Olive Branch; 13950 North 75th Avenue, Peoria, Arizona, to be known as the Peoria - North 75th Branch; 11770 University Boulevard, Sugarland, Texas, to be known as the Sugarland - University Branch; and 2650 E. Southlake Boulevard, Southlake, Texas, to be known as the Southlake - East Southlake Branch.	Newspaper:	11/25/2005 Federal Register: Not applicable
CORNERSTONE BANCSHARES, INC.	4c8	Cornerstone Bancshares, Inc., along with its subsidiary, EFI Acquisition, Inc., both of Chattanooga, Tennessee, to acquire substantially all of the assets and assume substantially all of the liabilities of Eagle Financial, LLC, and Eagle Funding, LLC, both of Chattanooga, Tennessee, and thereby engage in providing factoring services to small business and also provide services as a loan broker serving as a facilitator to small businesses to access the national credit markets.	Newspaper:	Not applicable Federal Register: Not available
FLAG FINANCIAL CORPORATION	4c8	Flag Financial Corporation, Atlanta, Georgia, prior notice to acquire Capital Financial Software, LLC, Norcross, Georgia, and thereby engage in data processing in related services.	Newspaper:	Not applicable Federal Register: Not applicable
HAMILTON STATE BANCSHARES, INC.	* 3A1	Hamilton State Bancshares, Inc., Braselton, Georgia, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Hamilton State Bank, Braselton, Georgia.	Newspaper:	Not available Federal Register: Not available
SUNRISE BANK	Member	Sunrise Bank, Cocoa Beach, Florida, to become a member of the Federal Reserve System.	Newspaper:	Not applicable Federal Register: Not applicable

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending November 19, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 2301 Berry Boulevard, Davenport, Florida, to be known as the Berry Town Center Office; and 7450 Cypress Gardens Boulevard, Winter Haven, Florida, to be known as the Winter Haven Wal-Mart Office.	Newspaper: 11/30/2005 Federal Register: Not applicable
TRACORP, INC.	* 3A5	TraCorp, Inc., Tullahoma, Tennessee, to merge with F N Bancorp, Inc., and thereby acquire its subsidiary, First National Bank of Tullahoma, both of Tullahoma, Tennessee.	Newspaper: Not available Federal Register: 12/16/2005

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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- S = Satisfactory
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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
3195653	MARCO CMNTY BK, MARCO ISLAND, FLORIDA	05/09/2005	11/02/2005	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending November 19, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BELMONT FINANCIAL GROUP, INC.	* 3A1	Belmont Financial Group, Inc., Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Belmont Bank & Trust Company (in organization), Chicago, Illinois.	Newspaper: Not available Federal Register: 12/12/2005
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd. Lansing, Michigan and Capitol Development Bancorp Limited III, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Santa Barbara (in organization), Santa Barbara, California.	Newspaper: Not available Federal Register: 11/28/2005
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: 11/21/2005 Federal Register: 11/18/2005
CHEMICAL BANK AND TRUST COMPANY	* 18C * Branch	Chemical Bank and Trust Company, Midland, Michigan, to merge with Chemical Bank West, Walker, Michigan and Chemical Bank Shoreline, Benton Harbor, Michigan, and thereby to establish 71 branches.	Newspaper: Not available Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish branch facilities to be located at 6812 Katella Ave., Cypress, California; 318A Diablo Road, Ste. 100, Danville, California; and 6301 Wilshire Blvd., Los Angeles, California.	Newspaper: 11/04/2005 Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 7789 Sashabaw Road, Clarkston, Michigan.	Newspaper: Not available Federal Register: Not applicable
FIRST CITIZENS FINANCIAL CORP.	* 3A3	First Citizens Financial Corp., Mason City, Iowa, to acquire 100 percent of Kanabec Credit Company, Mora, Minnesota, and thereby indirectly acquire Kanabec State Bank, Mora, Minnesota.	Newspaper: 12/04/2005 Federal Register: 12/05/2005
First Internet Bancorp	* 3A1	First Internet Bancorp, Indianapolis, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of First Internet Bank of Indiana, Indianapolis, Indiana.	Newspaper: Not available Federal Register: 12/19/2005
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: 11/14/2005 Federal Register: Not applicable
INDIANA BANK CORP.	* 3A1	Indiana Bank Corp., Terre Haute, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of The First National Bank of Dana, Dana, Indiana.	Newspaper: 12/07/2005 Federal Register: 12/09/2005

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending November 19, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
JOHNSON BANK	* Branch	Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 222 W. College Avenue, Appleton, Wisconsin.	Newspaper:	08/19/2005
			Federal Register:	Not applicable
MAINSOURCE FINANCIAL GROUP, INC.	* 4c8	MainSource Financial Group, Inc., Greensburg, Indiana, to acquire 100 percent of the voting shares of Union Community Bancorp, Crawfordsville, Indiana, and thereby indirectly acquire Union Federal Savings and Loan Association, Crawfordsville, Indiana, and thereby operate a savings association.	Newspaper:	Not available
			Federal Register:	12/19/2005
STC BANCSHARES CORP.	* 3A1 4c8	STC Bancshares Corp., St. Charles, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of STC Capital Bank (in organization), St. Charles, Illinois, and the notification to engage de novo in extending credit and servicing loans.	Newspaper:	Not available
			Federal Register:	12/12/2005



**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
991340	1ST SOURCE BK, SOUTH BEND, INDIANA	05/23/2005	11/07/2005	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending November 19, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF FAYETTEVILLE NATIONAL ASSOCIATION	Member	The Bank of Fayetteville, National Association, Fayetteville, Arkansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
CLAYTON BANCORP, INC	* 3A5 4c8	Clayton Bancorp, Inc., Henderson, Tennessee, to merge with Bancshares of Camden, Inc., Camden, Tennessee, and thereby indirectly acquire Bank of Camden, Camden, Tennessee. Also, Clayton Bancorp, Inc., Henderson, Tennessee, to indirectly engage in reinsuring credit life, credit accident, and health insurance activities through the indirect acquisition of BOC Reinsurance Company, Ltd., Crossville, Tennessee.	Newspaper: Federal Register:	12/04/2005 12/12/2005
COMMUNITY FIRST BANCSHARES, INC.	* 3A3	Community First Bancshares, Inc., Harrison, Arkansas ("Community"), to acquire additional shares of White River Bancshares Company, Fayetteville, Arkansas ("Bancshares"), and thereby indirectly acquire Signature Bank, Fayetteville, Arkansas. The acquisition will result in Community retaining ownership of up to 23.33 percent of Bancshares stock.	Newspaper: Federal Register:	12/12/2005 12/12/2005
HOME BANCSHARES, INC.	* 3A3	Home Bancshares, Inc., Conway, Arkansas ("Home"), to acquire additional shares of White River Bancshares Company, Fayetteville, Arkansas ("Bancshares"), and thereby indirectly acquire Signature Bank, Fayetteville, Arkansas. The acquisition will result in Home retaining ownership of up to 20.0 percent of Bancshares stock.	Newspaper: Federal Register:	11/26/2005 12/15/2005
MEMPHISFIRST CORPORATION	CIC	Notice by a group acting in concert to gain control of MemphisFirst Corporation, Memphis, Tennessee. The group consists of Scott Lee Bolding, Fayetteville, Arkansas; John Spellings Everett, Collierville, Tennessee; John Edgar Griffin, Columbus, Mississippi; Dayton Reid Hedgepeth, Memphis, Tennessee; Donald Lee Hutson, Memphis, Tennessee; Pritesh Bhagubhai Patel, Fort Worth, Texas; Jon Abner Reeves, Southaven, Mississippi; James Lee Stafford, West Point, Mississippi; James Lynn Teel, Winter Park, Florida; Brent Derek Trulove, Memphis, Tennessee; Frank Pearson Uhlhorn, Germantown, Tennessee; Theodore Gaillard Uhlhorn, V, Memphis, Tennessee; John Bullington Walker, Germantown, Tennessee; and William Gerald Washington, Randolph, Mississippi.	Newspaper: Federal Register:	12/01/2005 12/05/2005

**District: 8**  
**Federal Reserve Bank of St. Louis**

**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.

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 November 19, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMERICAN STATE BANK HOLDING COMPANY, INC.	CIC	Shirley A. Davidson; the Shirley A. Davidson Marital Trust, Shirley A. Davidson trustee; Tamara M. Davidson-Sogard; the Tamara M. Davidson-Sogard Family Generation Skipping Trust, Tamara M. Davidson-Sogard trustee; Patrick Oliver Sogard; Barrett W. Sogard; the Barrett W. Sogard Trust; Isabella M. Sogard; the Isabella M. Sogard Trust; Oliver T. Sogard; the Oliver T. Sogard Trust; Thomas P. Sogard; and the Thomas P. Sogard Trust all of Williston, North Dakota and Thomas M. Davidson, Jr. and the Thomas M. Davidson Jr. Family Generation Skipping Trust, Thomas M. Davidson Jr. trustee of Minneapolis, Minnesota, a group acting in concert, to acquire 25 percent or more of the shares of American State Bank Holding Company, Inc., Williston, North Dakota, and thereby indirectly gain control of American State Bank & Trust Company of Williston, Williston, North Dakota. In addition, Shirley A. Davidson, Tamara M. Davidson-Sogard, and Patrick O. Sogard to individually acquire 25 percent or more of the shares of American State Bank Holding Company, Inc., Williston, North Dakota, and thereby indirectly gain control of American State Bank & Trust Company of Williston, Williston, North Dakota.	Newspaper: Not available Federal Register: 12/02/2005
BIG SKY WESTERN BANK	* Branch	Big Sky Western Bank, Big Sky, Montana, to establish a branch facility at 300 Jackrabbit Lane, Belgrade, Montana.	Newspaper: 11/22/2005 Federal Register: Not applicable
BIG SKY WESTERN BANK	* Branch	Big Sky Western Bank, Big Sky, Montana to establish a branch at the site of the present main banking house located at 55 Lone Peak Drive in Big Sky, Montana.	Newspaper: 11/22/2005 Federal Register: Not applicable
FIRST SLEEPY EYE BANCORPORATION, INC.	* 3A3	First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota, to acquire 100 percent of Stearns Bank Evansville, N.A., Evansville, Minnesota.	Newspaper: 12/05/2005 Federal Register: 12/05/2005
HANISCH BANKSHARES, LTD.	CIC	Change in control notice by Paul J. Hanisch, Crosby, North Dakota, to acquire 25 percent or more of the shares of Hanisch Bankshares, Ltd., Crosby, North Dakota and thereby indirectly acquire control of Farmers State Bank of Crosby, Crosby, North Dakota.	Newspaper: Not available Federal Register: 12/06/2005
SUPERIOR NATIONAL BANK	Member	Superior National Bank, Superior, Wisconsin, to be know and Superior Bank, Superior, Wisconsin, to convert to a state charter and become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending November 19, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
WALKER BAN CO.	CIC	Notice by the John C. Elsenpeter 2004 Term Trust and the John C. Elsenpeter 2005 Term Trust ("JCE Trusts"); John C. Elsenpeter, individually and as trustee of the JCE Trusts; The Vicki J. Elsenpeter 2004 Term Trust and The Vicki J. Elsenpeter 2005 Term Trust ("VJE Trusts"); and Vicki J. Elsenpeter, individually and as trustee of the VJE Trusts, all of Walker, Minnesota, a group acting in concert, to acquire 25 percent or more of the shares of Walker Ban Co., Walker, Minnesota, and thereby indirectly gain control of First National Bank of Walker, Walker, Minnesota and Lakes State Bank, Pequot Lakes, Minnesota.	Newspaper: 11/23/2005 Federal Register: 11/22/2005

**District: 9**

**Federal Reserve Bank of Minneapolis**

**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.

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 November 19, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST STATE BANK N.M.	* 5D3 * Branch * 18C * Branch	First State Bank, N.M., Taos, New Mexico, to merge with Access Bank, Clovis, New Mexico, and Ranchers Banks, Belen, New Mexico, and incident thereto, to establish several branches.	Newspaper: 12/08/2005 Federal Register: Not applicable
SOLOMON BANCSHARES, INC.	CIC	Notification by Kirk Berneking, Solomon, Kansas, as trustee of the Julia Riordan Trust No. 2, to retain control of Solomon Bancshares, Inc., parent of Solomon State Bank, both in Solomon, Kansas.	Newspaper: Not available Federal Register: 12/06/2005
VIKING CORPORATION, THE	CIC	Notification by Clarkson D. Lauritzen, Omaha, Nebraska, to acquire control of The Viking Corporation, Omaha, Nebraska, parent of Crawford County Trust and Savings Bank, Denison, Iowa; and Landmands National Bank, Audubon, Iowa.	Newspaper: 11/17/2005 Federal Register: 11/22/2005
WESTERN STATE BANCSHARES, INC.	* 3A1	Western State Bancshares, Waterloo, Nebraska, to become a bank holding company through the acquisition of up to 100 percent of the voting shares of Western State Bank, Waterloo, Nebraska.	Newspaper: 12/12/2005 Federal Register: 12/08/2005

**District: 10**

**Federal Reserve Bank of Kansas City**

**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
443951	PEOPLES BK, OKLAHOMA CITY, OKLAHOMA	08/08/2005	11/01/2005	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 November 19, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRSTPERRYTON BANCORP, INC.	* 3A3	FirstPerryton Bancorp, Inc., Perryton, Texas, to acquire 100 percent of Amarillo Western Bancshares, Inc., Amarillo, Texas, and indirectly acquire Western National Bank, Amarillo, Texas.	Newspaper: Not available Federal Register: 12/19/2005
LUBCO BANCSHARES, INC.	* 3A3	LubCo BancShares, Inc., Slaton, Texas, to acquire 17 percent of Wilson Bancshares, Inc., Wilson, Texas, and indirectly acquire Wilson State Bank, Wilson, Texas.	Newspaper: Not available Federal Register: 12/12/2005
PATRIOT BANCSHARES, INC.	* 3A5	Patriot Bancshares, Inc., Houston, Texas (a bank holding company in the process of formation over Patriot Bank, Houston, Texas) to acquire 100 percent of Quadco Bancshares, Inc., Ladonia, Texas, and therefore indirectly acquire Farmers & Merchants State Bank, Ladonia, Texas.	Newspaper: Not available Federal Register: 12/09/2005
ST BANC CORP.	* 3A1	ST Banc Corp., McAllen, Texas, to become a bank holding company by acquiring 100 percent of South Texas Bancorp, Hebbbronville, Texas, and indirectly acquire South Texas Bancorp of Delaware, Inc., Wilmington, Delaware, and Hebbbronville State Bank, Hebbbronville, Texas.	Newspaper: Not available Federal Register: 12/19/2005

**District: 11**  
**Federal Reserve Bank of Dallas**

**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.

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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: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending November 19, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
COMMUNITY BANCSHARES, INC.	3A1	Community Bancshares, Inc., Kingman, Arizona, to become a bank holding company by acquiring 100 percent of Mission Bank, Kingman, Arizona.	Newspaper:	Not applicable
			Federal Register:	Not applicable
Oregon Coast Bancshares, Inc.	* 3A1	Oregon Coast Bancshares, Inc., Newport, Oregon, to become a bank holding company by acquiring 100 percent of Oregon Coast Bank, Newport, Oregon.	Newspaper:	Not available
			Federal Register:	Not available
PACIFIC MERCANTILE BANK	* Branch	Pacific Mercantile Bank, Costa Mesa, California, to establish a branch facility at 31601 Avenida Los Cerritos, Suite 100, San Juan Capistrano, California.	Newspaper:	11/17/2005
			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.

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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
207872	FIRST UT BK, SALT LAKE CITY, UTAH	06/20/2005	11/07/2005	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act