
Federal Reserve Release



H.2

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

No. 48

Week Ending November 26, 2005

Reserve Bank Operations

Reserve Bank Directors -- appointment of chairmen and deputy chairmen of the twelve Federal Reserve Banks for 2006.

- Announced, November 23, 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

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish branches at 1230 West McCulloch Road, Oviedo, Florida; 11 Alafaya Woods Boulevard, Orlando; 4845 New Broad Street; 12301 South Orange Blossom Trail; 3710 Southwest 38th Street, Gainesville; 4100 Northwest 16th Boulevard; 124 South Florida Avenue, Lakeland; 3055 Ruen Drive, Palm Harbor; 11 North Indiana Avenue, Englewood; 2385 Parr Drive, The Villages; and 10010 Eastern Shore Boulevard, Spanish Fort, Alabama.
- Approved, November 22, 2005

Atlanta

Bank Independent, Sheffield, Alabama -- to establish a branch at 304 East Dr. Hicks Boulevard, Florence.
- Approved, November 25, 2005

New York

Bank of Smithtown, Smithtown, New York -- to establish a branch at 1830 Route 112, Coram.
- Approved, November 22, 2005

Richmond

EagleBank, Bethesda, Maryland -- to establish a branch at 15 Wisconsin Circle, Chevy Chase.
- Approved, November 25, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 920 West State Street, Hastings.
- Approved, November 23, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 121 Rolling Hill Road, Suite 225, Mooresville, North Carolina.
- Approved, November 25, 2005

Bank Branches, Domestic

Richmond

Waccamaw Bank, Whiteville, North Carolina -- to establish a branch at 306 South Poplar Street, Elizabethtown.

- Approved, November 21, 2005

Bank Holding Companies

Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire Park State Bank, Nicoma Park.

- Approved, November 25, 2005

Philadelphia

The Bancorp, Inc., Wilmington, Delaware -- relief from certain commitments.

- Granted, November 22, 2005

St. Louis

Farmers Capital Bank Corporation, Frankfort, Kentucky -- to acquire Citizens Bancorp, Inc., Newport, and thereby acquire Citizens Bank of Northern Kentucky; for Citizens Acquisition Subsidiary Corp., Frankfort, to become a bank holding company and merge with Citizens Bancorp, Inc.; and for Citizens Acquisition Subsidiary Corp. to acquire Citizens Financial Services, Inc., Newport, and thereby engage in activities relating to securities brokerage and financial planning services.

- Approved, November 21, 2005

St. Louis

First National Financial Corporation, McGehee, Arkansas -- to become a bank holding company and to acquire The First National Bank of McGehee.

- Approved, November 25, 2005

Atlanta

Flag Financial Corporation, Atlanta, Georgia -- to acquire Capital Financial Software, LLC, Norcross, and thereby engage in data processing in related services.

- Approved, November 21, 2005

Bank Holding Companies

Secretary

Huntington Bancshares Incorporated, Columbus, Ohio -- commenter's request to extend the comment period on the application to acquire Unizan Financial Corp., Canton.

- Denied, November 22, 2005

New York

Magyar Bancorp, MHC, New Brunswick, New Jersey, and Magyar Bancorp, Inc. -- to become a mutual bank holding company and a bank holding company, respectively, and to acquire Magyar Bank.

- Approved, November 21, 2005

Atlanta

Newnan Coweta Bancshares, Inc., Newnan, Georgia -- relief from a commitment.

- Granted, November 22, 2005

Chicago

Plymouth Bancorp, Inc., Kirkwood, Missouri -- to become a bank holding company and to acquire Community State Bank of Plymouth, Plymouth, Illinois.

- Approved, November 23, 2005

St. Louis

Porter Bancorp, Inc, Shepherdsville, Kentucky -- to increase its ownership to 100 percent of the shares of BBA, Inc. and thereby acquire Bullitt County Bank.

- Approved, November 23, 2005

Atlanta

Security Bank Corporation, Macon, Georgia -- to merge with Rivoli BanCorp, Inc., and thereby acquire Rivoli Bank & Trust Company.

- Approved, November 22, 2005

Bank Holding Companies

Dallas

South Plains Financial, Inc. Employee Stock Ownership Plan, Lubbock, Texas -- to become a bank holding company and to acquire 25.86 percent of the shares of South Plains Financial, Inc. and indirectly acquire South Plains Delaware Financial Corporation, Dover, Delaware; City Bank, Lubbock; Zia Financial Corporation, Ruidoso, New Mexico; and City Bank New Mexico.
- Approved, November 23, 2005

Atlanta

TraCorp, Inc., Tullahoma, Tennessee -- to merge with F N Bancorp, Inc., and thereby acquire First National Bank of Tullahoma.
- Withdrawn, November 21, 2005

Bank Mergers

Chicago

First Midwest Bank, Itasca, Illinois -- to purchase the assets and assume the liabilities of the Carpentersville branch of Elgin State Bank, Elgin, and thereby establish a branch at 2250 Randall Road, Carpentersville.
- Approved, November 21, 2005

Richmond

Planters Bank & Trust Company of Virginia, Staunton, Virginia -- to acquire certain assets and assume certain liabilities of the Woodstock and Harrisonburg branches of Second Bank & Trust, Culpeper.
- Approved, November 23, 2005

Banks, Foreign

New York

Banco Votorantim, Sao Paulo, Brazil -- to establish a representative office in the state of New York.
- Withdrawn, November 22, 2005

Change In Bank Control

Kansas City

Financial Enterprises, Inc., Clinton, Missouri -- to retain control of Financial Enterprises, Inc., parent of First National Bank of Clinton.
- Permitted, November 25, 2005

Richmond

GrandSouth Bancorporation, Greenville, South Carolina -- change in bank control.
- Permitted, November 23, 2005

Kansas City

New Mexico Banquest Corporation, Santa Fe, New Mexico -- change in bank control.
- Permitted, November 22, 2005

Competitive Factors Reports

Richmond

First National Bank and Trust Company, Asheboro, North Carolina -- report on competitive factors of the proposed merger with Alamance Bank, Graham.
- Submitted, November 23, 2005

Secretary

The Frost National Bank, San Antonio, Texas -- report on competitive factors of the proposed merger with Texas Community Bank & Trust, N.A., Dallas.
- Submitted, November 18, 2005 (AC)

New York

Magyar Bank, New Brunswick, New Jersey -- report on competitive factors of the proposed merger with Magyar Interim Bank II in connection with the reorganization from a mutual savings bank structure to a mutual holding company structure.
- Submitted, November 21, 2005

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 22, 2005

Competitive Factors Reports

Atlanta

The Traders National Bank, Tullahoma, Tennessee -- report on competitive factors of the proposed merger with First National Bank of Tullahoma.
- Submitted, November 22, 2005

Extensions Of Time

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to December 6, 2005, to establish a branch at 218 West Henry De Tonti Boulevard, Tontitown.
- Granted, November 22, 2005

St. Louis

Bearden Bancshares, Inc., Bearden, Arkansas -- extension to January 21, 2006, to engage indirectly in general insurance agency activities in a town with a population of less than 5,000 through the acquisition of BBI Insurance Agency, Inc.
- Granted, November 22, 2005

Boston

Florence Bancorp, MHC, Florence, Massachusetts -- extension to January 10, 2006, to become a bank holding company and to acquire Florence Savings Bank.
- Granted, November 23, 2005

St. Louis

Mercantile Bancorp, Inc., Quincy, Illinois -- extension to February 21, 2006, to increase its ownership from 13.75 percent to 21 percent of the shares of NorthStar Bancshares, Inc., Kansas City, Missouri, and thereby increase its indirect control of NorthStar Bank, National Association.
- Granted, November 22, 2005

Atlanta

The Peoples Bank and Trust Company, Selma, Alabama -- extension to December 15, 2006, to establish a branch at 31 Morrow Commercial Park, Northport.
- Granted, November 22, 2005

Membership

Kansas City

The First National Bank of Newman Grove, Newman Grove, Nebraska -- to become a member of the Federal Reserve System on conversion from a national to a state charter.

- Approved, November 22, 2005

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on November 1, 2005.

- Published, November 22, 2005

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending November 26, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 First Quarter of 2006 (January 1, 2006 - March 31, 2006)

Institution	Location
MERCANTILE B&TC	BOSTON, MASSACHUSETTS

District: 2**Federal Reserve Bank of New York****Filings received during the week ending November 26, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
CHECKSPRING COMMUNITY CORPORATION	* 3A1	Final application by CheckSpring Community Corporation, a Delaware corporation headquartered in Bronx, New York, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, to become a bank holding company through the acquisition of all the voting stock to be issued by CheckSpring Bank (in organization), a proposed de novo New York State chartered commercial Bank.	Newspaper: Not available Federal Register: Not available
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 available

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for First Quarter of 2006 (January 1, 2006 - March 31, 2006)

Institution	Location
CHEMUNG CANAL TC	ELMIRA, NEW YORK
COMMUNITY BK OF BERGEN CTY	MAYWOOD, NEW JERSEY
MIZUHO CORP BK USA	NEW YORK, NEW YORK
TIOGA ST BK	SPENCER, NEW YORK
UNITED STATES TC OF NY	NEW YORK, NEW YORK

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending November 26, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for First Quarter of 2006 (January 1, 2006 - March 31, 2006)

Institution	Location
LAFAYETTE AMBASSADOR BK	EASTON, PENNSYLVANIA
LANDMARK CMNTY BK	PITTSTON, PENNSYLVANIA
PREMIER BK	DOYLESTOWN, PENNSYLVANIA

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending November 26, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for First Quarter of 2006 (January 1, 2006 - March 31, 2006)

Institution	Location
HAMLER ST BK	HAMLER, OHIO
OTTOVILLE BK CO	OTTOVILLE, OHIO
SKY BK	SALINEVILLE, OHIO
STATE B&TC	DEFIANCE, OHIO

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending November 26, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
Atlantic Bancshares, Inc.	* 3A1	Atlantic Bancshares, Inc., Bluffton, South Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Atlantic Community Bank, Bluffton, South Carolina (in organization).	Newspaper: 12/16/2005 Federal Register: Not available
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: 12/02/2005 Federal Register: Not applicable
WACHOVIA BANK, NATIONAL ASSOCIATION	Investment	Wachovia Bank, National Association, Charlotte, North Carolina, to establish and subsequently make investments in two subsidiaries of Cardinal International Leasing, LLC., an Agreement Corporation.	Newspaper: Not applicable Federal Register: Not applicable

District: 5

Federal Reserve Bank of Richmond

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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NI = Needs to improve

SN = Substantial noncompliance

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

CRA Examinations scheduled for First Quarter of 2006 (January 1, 2006 - March 31, 2006)

Institution	Location
BANK OF GASSAWAY	GASSAWAY, WEST VIRGINIA
BANK OF NORTHUMBERLAND	HEATHSVILLE, VIRGINIA
COMMUNITY BK OF TRI-CTY	WALDORF, MARYLAND
FAUQUIER BK	WARRENTON, VIRGINIA
FIRST CHARTER BK	CHARLOTTE, NORTH CAROLINA
HIGHLANDS UNION BK	ABINGDON, VIRGINIA
JOHNSONVILLE ST BK	JOHNSONVILLE, SOUTH CAROLINA
PEOPLES BK OF MULLENS	MULLENS, WEST VIRGINIA
RBC CENTURA BK	ROCKY MOUNT, NORTH CAROLINA
RESOURCE BK	VIRGINIA BEACH, VIRGINIA
SECOND B&TC	CULPEPER, VIRGINIA

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending November 26, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 12/18/2005 Federal Register: 12/16/2005
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: 11/16/2005
RIVERSIDE BANK OF CENTRAL FLORIDA	* Branch	Riverside Bank of Central Florida, Winter Park, Florida, to establish branches at the following locations: 1017 E. Vine Street, Kissimmee, Florida, to be known as the Kissimmee Korners Office; and 4587 and 4589 HC Yates Lane, St. Cloud, Florida, to be known as the St. Cloud Office.	Newspaper: 12/03/2005 Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 145 King Street, Suite 101, Charleston, South Carolina, to be known as the King and Queen Office.	Newspaper: 12/03/2005 Federal Register: Not applicable
SYNOVUS FINANCIAL CORP.	* 3A5	Synovus Financial Corp., Columbus, Georgia, to merge with Banking Corporation of Florida, and thereby acquire its wholly owned subsidiary, First Florida Bank, both of Naples, Florida.	Newspaper: 12/18/2005 Federal Register: 12/15/2005

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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543637	EQUITABLE BK, FORT LAUDERDALE, FLORIDA	08/01/2005	11/21/2005	S	Small Bank
808176	IBERIABANK, LAFAYETTE, LOUISIANA	08/01/2005	11/20/2005	S	Large Bank

CRA Examinations scheduled for First Quarter of 2006 (January 1, 2006 - March 31, 2006)

Institution	Location
COCONUT GROVE BK	MIAMI, FLORIDA
COMMERCIAL BK	HARROGATE, TENNESSEE
FIRST FARMERS & MRCH B	COLUMBIA, TENNESSEE
PILOT BK	TAMPA, FLORIDA
TENNESSEE ST BK	PIGEON FORGE, TENNESSEE

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 26, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 12/07/2005 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
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 Community Bank of Rowan (in organization), Salisbury, North Carolina.	Newspaper: Not available Federal Register: Not available
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
CITIZENS BANK	* Branch	Citizens Bank, Flint, Michigan, to establish a branch facility to be located at 49125 Grand River Avenue, Novi, Michigan.	Newspaper: 12/01/2005 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 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
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
MARSHALL & ILSLEY CORPORATION	* 3A5 4c8	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire 100 percent of the voting shares of Gold Banc Corporation, Inc., Leawood, Kansas, and thereby indirectly acquire Gold Bank, Leawood, Kansas, Gold Capital Management, Inc. Overland Park, Kansas, and thereby to engage in broker-dealer/investment advisor activities, and Gold Trust Company, Saint Joseph, Missouri, and thereby to engage in trust company activities.	Newspaper: Not available Federal Register: Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 26, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
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

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
478449	ALPHA CMNTY BK, TOLUCA, ILLINOIS	07/25/2005	11/14/2005	S	Small Bank
115146	SAINT ANSGAR ST BK, SAINT ANSGAR, IOWA	08/15/2005	11/17/2005	S	Small Bank

CRA Examinations scheduled for First Quarter of 2006 (January 1, 2006 - March 31, 2006)

Institution	Location
BANK OF OAKFIELD	OAKFIELD, WISCONSIN
BLOOMINGDALE B&T	BLOOMINGDALE, ILLINOIS
CAMP GROVE ST BK	CAMP GROVE, ILLINOIS
CENTRAL ST BK	ELKADER, IOWA
CSB BK	CAPAC, MICHIGAN
EASTERN MI BK	CROSWELL, MICHIGAN
FAIRMOUNT ST BK	FAIRMOUNT, INDIANA
G W JONES EXCHANGE BK	MARCELLUS, MICHIGAN
MARKESAN ST BK	MARKESAN, WISCONSIN
SECURITY T&SB	STORM LAKE, IOWA
TITONKA SVG BK	TITONKA, IOWA
VILLA GROVE ST BK	VILLA GROVE, ILLINOIS

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 26, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
DBT FINANCIAL CORPORATION	CIC	Notice by the Ferguson family control group, to retain control of DBT Financial Corporation, DeWitt, Arkansas. The control group consists of Carolyn Ferguson Pryor, Jackson, Mississippi; Nancy Ferguson Rasco, Hot Springs, Arkansas; Rebecca Ferguson Ehrlicher, Memphis, Tennessee; Carolyn F. Pryor Trust, DeWitt, Arkansas; Nancy F. Rasco Trust, DeWitt, Arkansas; and Rebecca F. Ehrlicher Trust, DeWitt, Arkansas.	Newspaper: Not available Federal Register: 12/15/2005
FIRST BANK	* 18C	First Bank, St. Louis, Missouri, to purchase certain assets and assume certain liabilities of the Richardson, Texas, branch of Dallas National Bank, Dallas, Texas.	Newspaper: 12/21/2005 Federal Register: Not applicable
RELIANCE BANCSHARES, INC.	* 4c8	Reliance Bancshares, Inc., Des Peres, Missouri, to acquire 100 percent of Reliance Bank, FSB, Fort Meyers, Florida (in organization), and thereby operate a savings association.	Newspaper: 12/26/2005 Federal Register: Not available

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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356949	FIRST ST BK OF RED BUD, RED BUD, ILLINOIS	08/15/2005	11/18/2005	S	Small Bank
136459	GATES BKG&TC, GATES, TENNESSEE	08/01/2005	11/15/2005	S	Small Bank

CRA Examinations scheduled for First Quarter of 2006 (January 1, 2006 - March 31, 2006)

Institution	Location
BANK OF LA	LOUISIANA, MISSOURI
CITIZENS BK	BATESVILLE, ARKANSAS
FIRST SECURITY BK OF CONWAY	CONWAY, ARKANSAS
FIRST ST BK	SAINT PETER, ILLINOIS
SECURITY BK	NEWBERN, TENNESSEE
TEUTOPOLIS ST BK	TEUTOPOLIS, ILLINOIS

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending November 26, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
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
BV Bancshares, Inc.	* 3A1	BV Bancshares, Inc., Minneapolis, Minnesota to become a bank holding company by acquiring 100 percent of Stonebridge Bank, Minneapolis, Minnesota, a de novo bank.	Newspaper: 12/23/2005 Federal Register: Not available
DACOTA BANK	* Branch	Dacotah Bank, Aberdeen, South Dakota, to establish a branch located on 1231 East 57th Street, Sioux Falls, South Dakota.	Newspaper: 11/28/2005 Federal Register: Not applicable
DACOTA BANK	* Branch	Dacotah Bank, Aberdeen, South Dakota, to establish a branch located on 410 West Villard, Dickinson, North Dakota.	Newspaper: 11/28/2005 Federal Register: Not applicable
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

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 26, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
NOVA EUROPEAN HOLDINGS COMPANY	Investment	U.S. Bank, N.A., Cincinnati, Ohio, through NOVA European Holdings Company, Minneapolis, Minnesota, and agreement corporation, is proposing to acquire the European merchant processing of Citibank. The Citibank Card Acceptance ("CCA") business, operated through various foreign companies owned by Citibank, is headquartered in the United Kingdom and located also in Germany, Belgium and Poland.	Newspaper: Not applicable Federal Register: Not applicable

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.

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
	NONE				

CRA Examinations scheduled for First Quarter of 2006 (January 1, 2006 - March 31, 2006)

Institution	Location
CITIZENS ST BK OF CHOTEAU	CHOTEAU, MONTANA
CLINTON ST BK	CLINTON, MINNESOTA
COMMUNITY BK MISSOULA	MISSOULA, MONTANA
FARMERS ST BK	FAITH, SOUTH DAKOTA
FARMERS ST BK	VICTOR, MONTANA
FIRST CITIZENS BK OF BUTTE	BUTTE, MONTANA
FIRST CMNTY BK	GLASGOW, MONTANA
FIRST PREMIER BK	SIOUX FALLS, SOUTH DAKOTA
FLINT CREEK VALLEY BK	PHILIPSBURG, MONTANA
FULTON ST BK	FULTON, SOUTH DAKOTA
HEARTLAND ST BK	EDGELEY, NORTH DAKOTA
NORTH SHORE BK OF COMMERCE	DULUTH, MINNESOTA
STATE BK OF TOWNSEND	TOWNSEND, MONTANA
WESTERN BK OF WOLF POINT	WOLF POINT, MONTANA
YELLOWSTONE BK	LAUREL, MONTANA

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 26, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
GUARANTY BANK AND TRUST COMPANY	* Branch	Guaranty Bank and Trust Company, Denver, Colorado, to establish a branch at 2460 Baseline Road, Boulder, Colorado.	Newspaper: 12/06/2005 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: 12/14/2005 Federal Register: 12/06/2005

District: 10

Federal Reserve Bank of Kansas City

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.

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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
742355	FARMERS BK OF LINCOLN, LINCOLN, MISSOURI	08/15/2005	11/17/2005	S	Small Bank
361354	GRANT CTY BK, MEDFORD, OKLAHOMA	08/22/2005	11/15/2005	S	Small Bank

CRA Examinations scheduled for First Quarter of 2006 (January 1, 2006 - March 31, 2006)

Institution	Location
ADRIAN BK	ADRIAN, MISSOURI
BANK 7	MEDFORD, OKLAHOMA
BANK OF CUSHING & TC	CUSHING, OKLAHOMA
BANK OF ELGIN	ELGIN, NEBRASKA
BANK OF LOCUST GROVE	LOCUST GROVE, OKLAHOMA
CENTENNIAL BK W	FORT COLLINS, COLORADO
CITIZENS ST B&TC	ELLSWORTH, KANSAS
COLORADO MOUNTAIN BK	WESTCLIFFE, COLORADO
FIRST B&TC	CLINTON, OKLAHOMA
FIRST ST BK	FAIRFAX, OKLAHOMA
FIRST ST BK OF NEWCASTLE	NEWCASTLE, WYOMING
GUARANTEE ST BK	LAWTON, OKLAHOMA
GUARANTY B&TC	DENVER, COLORADO
HOME ST BK	ERIE, KANSAS
LAKESIDE BK OF SALINA	SALINA, OKLAHOMA
LUSK ST BK	LUSK, WYOMING

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending November 26, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 12/17/2005 Federal Register: 12/19/2005
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: 12/10/2005 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, Hebronville, Texas, and indirectly acquire South Texas Bancorp of Delaware, Inc., Wilmington, Delaware, and Hebronville State Bank, Hebronville, Texas.	Newspaper: Not available Federal Register: 12/19/2005

District: 11
Federal Reserve Bank of Dallas

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
NONE					

CRA Examinations scheduled for First Quarter of 2006 (January 1, 2006 - March 31, 2006)

Institution	Location
FIRST ST BK	JUNCTION, TEXAS
PEOPLES BK	LUBBOCK, TEXAS
SANGER BK	SANGER, TEXAS
TRANSPECOS BANKS	PECOS, TEXAS
UNITED TX BK	DALLAS, TEXAS

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending November 26, 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
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: 12/22/2005

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.

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
91866	VINTAGE BK, NAPA, CALIFORNIA	07/11/2005	11/22/2005	S	Large Bank

CRA Examinations scheduled for First Quarter of 2006 (January 1, 2006 - March 31, 2006)

Institution	Location
F&M BK	SPOKANE, WASHINGTON
FOOTHILL INDEP BK	GLENDORA, CALIFORNIA
LIBERTY BK	SOUTH SAN FRANCISCO, CALIFORNIA
OREGON PACIFIC BKG CO	FLORENCE, OREGON
SANTA LUCIA BK	ATASCADERO, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act