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# Federal Reserve Release

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*H.2*

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

*No. 50*

*Week Ending December 10, 2005*

**Bank Holding Companies**

Hudson Valley Holding Corp., Yonkers, New York -- to acquire New York National Bank, Bronx.

- Approved, December 5, 2005

**Forms**

Forms -- final Board review to implement the Supplement to the Report of Changes in Organizational Structure (FR Y-10S).

- Approved, December 5, 2005

**Regulations And Policies**

Information Security Standards -- publication of a Small-Entity Compliance Guide for the Interagency Guidelines Establishing Information Security Standards.

- Approved, November 29, 2005 (AC)

## H.2 Actions under delegated authority

December 4, 2005 to December 10, 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**

#### Richmond

The Bank of Williamsburg, Williamsburg, Virginia -- to establish a branch at 5030 George Washington Memorial Highway, Grafton.  
- Approved, December 7, 2005

#### Minneapolis

Dacotah Bank, Aberdeen, South Dakota -- to establish a branch at 410 West Villard Street, Dickinson, North Dakota.  
- Approved, December 5, 2005

#### Secretary

First State Bank N.M., Taos, New Mexico -- to establish a branch at 5225 North Academy, Suite 100, Colorado Springs, Colorado.  
- Approved, December 8, 2005

#### Atlanta

Riverside Bank of Central Florida, Winter Park, Florida -- to establish branches at 1017 East Vine Street, Kissimmee, and 4587 and 4589 HC Yates Lane, St. Cloud.  
- Approved, December 8, 2005

#### Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 2301 Berry Boulevard, Davenport, Florida, and 7450 Cypress Gardens Boulevard, Winter Haven.  
- Approved, December 6, 2005

#### Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 145 King Street, Suite 101, Charleston, South Carolina.  
- Approved, December 8, 2005

**Bank Holding Companies**

Richmond

Congressional Bancshares, Inc., Potomac, Maryland -- to become a bank holding company and to acquire Congressional Bank.

- Approved, December 6, 2005

St. Louis

First Banks, Inc., Hazelwood, Missouri, and The San Francisco Company, San Francisco, California -- to acquire First National Bank of Sachse, Sachse, Texas.

- Approved, December 7, 2005

Chicago

First Citizens Financial Corp., Mason City, Iowa -- to acquire Kanabec Credit Company, Mora, Minnesota, and thereby acquire Kanabec State Bank.

- Approved, December 9, 2005

Minneapolis

First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota -- to acquire Stearns Bank of Evansville, National Association, Evansville, Minnesota.

- Approved, December 8, 2005

Philadelphia

First Wyoming Financial Corporation, Wyoming, Delaware -- to become a bank holding company and to acquire First National Bank of Wyoming.

- Approved, December 5, 2005

Secretary

FirsTier II Bancorp., Cheyenne, Wyoming -- to become a bank holding company and to acquire FirsTier Bank, Nebraska, Kimball, Nebraska.

- Approved, December 8, 2005

Secretary

FirsTier III Bancorp., Broomfield, Colorado -- to become a bank holding company and to acquire FirsTier Bank, Colorado, Louisville, Colorado.

- Approved, December 8, 2005

**Bank Holding Companies**

Kansas City

Frontier Holdings, LLC, Omaha, Nebraska -- to acquire Frontier Bancorp, Davenport, and thereby acquire Frontier Bank; and for Frontier Management, LLC, Omaha, to indirectly acquire Frontier Bancorp, Davenport.  
- Approved, December 9, 2005

Atlanta

Gateway Financial Holdings of Florida, Inc., Ormond Beach, Florida -- to become a bank holding company and to acquire Gateway Bank of Florida, a de novo bank.  
- Approved, December 6, 2005

Richmond

Gateway Financial Holdings, Inc., Elizabeth City, North Carolina -- to acquire up to 9.9 percent of the shares of Commonwealth Bankshares, Inc., Norfolk, Virginia, and thereby acquire up to 9.9 percent of the shares of Bank of the Commonwealth.  
- Approved, December 5, 2005

St. Louis

German American Bancorp, Jasper, Indiana -- to merge with Stone City Bancshares, Inc., Bedford, and thereby acquire Stone City Bank of Bedford.  
- Approved, December 6, 2005

Kansas City

International Bancshares of Oklahoma, Inc., Yukon, Oklahoma -- waiver of application in connection with the proposed merger of its subsidiary, Yukon National Bank, and Peoples Bank, Oklahoma City.  
- Granted, December 8, 2005

Atlanta

Madison Financial Corporation, Madison, Mississippi -- to become a bank holding company and to acquire Madison County Bank.  
- Approved, December 6, 2005

Dallas

Patriot Bancshares, Inc., Houston, Texas -- to become a bank holding company and to acquire Patriot Bank.  
- Approved, December 8, 2005

**Bank Holding Companies**

Cleveland

Peoples Community Bancorp, Inc., West Chester, Ohio -- waiver of application to acquire PFS Bancorp, Inc., Aurora, Indiana, in connection with the merger of their subsidiaries, Peoples Community Bank, West Chester, and Peoples Federal Savings Bank, Aurora.

- Approved, December 9, 2005

Dallas

Riverbend Financial Corporation, Fort Worth, Texas, and Riverbend Financial Corporation-Nevada, Carson City, Nevada -- to become bank holding companies and to acquire Riverbend Bank, Fort Worth.

- Approved, December 9, 2005

Kansas City

United Bancorporation of Wyoming, Inc., Jackson, Wyoming -- to acquire First National Bank Holding Company, Inc., Pinedale, and First National Bank of Pinedale.

- Withdrawn, December 6, 2005

**Bank Mergers**

St. Louis

First Bank, St. Louis, Missouri -- to merge with First National Bank of Sachse, Sachse, Texas, and thereby establish a branch.

- Approved, December 7, 2005

**Bank Premises**

Richmond

Citizens Bank and Trust Company, Blackstone, Virginia -- to increase its investment in bank premises.

- Approved, December 8, 2005

**Change In Bank Control**

Kansas City

Selko Banco, Inc., Mead, Nebraska -- change in bank control.

- Permitted, December 6, 2005

**Competitive Factors Reports**

Minneapolis

Bank of Bridger, National Association, Bridger, Montana -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Butte branch of First Interstate Bank, Billings.  
- Submitted, December 5, 2005

Atlanta

First National Bank of Polk County, Winter Haven, Florida -- report on competitive factors of the proposed merger with CenterState Bank of Florida.  
- Submitted, December 5, 2005

Dallas

FirstBank Southwest, Amarillo, Texas -- report on competitive factors of the proposed merger with Western National Bank.  
- Submitted, December 7, 2005

Atlanta

Hamilton State Bank, Braselton, Georgia -- report on competitive factors of the proposed merger with Hamilton Interim Corporation.  
- Submitted, December 5, 2005

Dallas

Legend Bank, National Association, Bowie, Texas -- report on competitive factors of the proposed acquisition of the Whitesboro branch of Surety Bank, Fort Worth.  
- Submitted, December 6, 2005

New York

New York National Bank, Bronx, New York -- report on competitive factors of the proposed consolidation with NYNB Bank, National Association, Yonkers, and merger with Hudson Valley Bank.  
- Submitted, December 8, 2005

**Extensions Of Time**

Richmond

River Bancorp, Inc., Martinsville, Virginia -- extension to March 23, 2006, to become a bank holding company and to acquire Smith River Community Bank, N.A.  
- Granted, December 5, 2005

**Regulations And Policies**

Secretary

Regulation CC -- technical amendments to Appendix A to reflect the restructuring of check processing operations in the Boston Federal Reserve District (Docket No. R-1242).

- Approved, December 5, 2005



**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending December 10, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NORTHAMPTON CO-OPERATIVE BANK	Member	Application by Northampton Cooperative Bank, Northampton, MA, to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H	Newspaper: Not applicable Federal Register: Not applicable
NORTHERN BANCORP, INC.	CIC	Notice pursuant to the Change in Bank Control Act of 1978 by Joseph A. Riley who would become a member of a group of related family interests that currently owns greater than 25% of the voting shares of Northern Bancorp, Inc., Woburn, Massachusetts.	Newspaper: Not available Federal Register: Not available

**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

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending December 10, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANCO SANTANDER CENTRAL HISPANO, S.A.	* 4c8	Banco Santander Central Hispano, S.A., Madrid, Spain, pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, to acquire 24.99 percent of the voting shares of Sovereign Bancorp, Inc., Philadelphia, Pennsylvania, and thereby indirectly acquire Sovereign Bank, Wyomissing, Pennsylvania, and Independence Community Bank, Brooklyn, New York, and thereby engage in operating savings associations, pursuant to Section 225.28(b)(4) of Regulation Y.	Newspaper: Not available Federal Register: Not available
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: 12/22/2005 Federal Register: 12/29/2005
Community Partners Bancorp	* 3A1 * 3A3	Community Partners Bancorp, Middletown, New Jersey, to become a bank holding company, pursuant to Section 3(a)(1) of the BHC Act, and to acquire 100 percent of the voting shares of Two River Community Bank, Middletown, New Jersey and The Town Bank, Westfield, New Jersey, pursuant to Section 3(a)(3) of the BHC Act.	Newspaper: Not available Federal Register: 01/06/2006
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
RABOBANK NEDERLAND	* 3A3	Application by Rabobank Nederland B.V. and Rabobank International Holdings B.V both of Utrecht, the Netherlands, and their direct and indirect subsidiaries Utrecht-America Holdings, New York, New York and VIB Corporation, El Centro, California to acquire Central Coast Bancorp and thereby its banking subsidiary Community Bank of Central California, both of Salinas, California pursuant to Section 3(a)(3) of the BHCA.	Newspaper: Not available Federal Register: 01/06/2006

## District: 2

### Federal Reserve Bank of New York

#### 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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 10, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
ORRSTOWN BANK	* Branch Premises	Orrstown Bank, Shippensburg, PA, to establish a branch office at 201 South Cleveland Avenue, City of Hagerstown, Washington County, MD	Newspaper: Not available 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.

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1391415	PENNSYLVANIA ST BK, CAMP HILL, PENNSYLVANIA	06/06/2005	11/29/2005	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending December 10, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NEW RICHMOND BANCORPORATION	CIC	Interagency Notice of Change in Bank Control filed by Mr. Jay L. Dunlap, Lincoln, NB acting as attorney and agent on behalf of Mark Dunlap to vote 58.25 shares or 55.48% of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH.	Newspaper: Not available Federal Register: Not available

## District: 4

### Federal Reserve Bank of Cleveland

#### Availability of CRA Public Evaluations

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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 December 10, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST BANK	* Branch	First Bank, Strasburg, Virginia, to establish a branch on Route 50 Winchester, Virginia, in a development called Round Hill Crossing.	Newspaper: 12/20/2005 Federal Register: Not applicable
TRUPOINT BANK	* Branch	TruPoint Bank, Grundy, Virginia, to establish a branch at 709 Med Tech Parkway, Johnson City, Tennessee.	Newspaper: 12/16/2005 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.

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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: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending December 10, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMSOUTH BANK	* Branch	AmSouth Bank, Birmingham, Alabama, to establish branches at the following locations: 175 West Granada Boulevard, Ormond Beach, Florida, to be known as the Ormond Beach Branch; the intersection of US Highway 27 and Northwest 44th Avenue, Ocala, Florida, to be known as the Northwest Ocala Branch; the intersection of North Wickham Road and Post Road, to be known as the Wickham & Post Branch; the intersection of Ulnerton Road and Seminole Boulevard, Clearwater, Florida, to be known as the Largo Mall Branch; the intersection of US 441 and SE 167th Road, Summerfield, Florida, to be known as the South Marion Branch; the intersection of County Road 581 and County Line Road, Tampa, Florida, to be known as the Wiregrass Ranch Branch; 555 Ridgewood Avenue, Holly Hill, Florida, to be known as the Holly Hill Branch; 200 Fifth Avenue, Indialantic, Florida, to be known as the Indialantic Branch; and the intersection of Edgewater Drive and Clayton Street, Orlando, Florida, to be known as the College Park Branch.	Newspaper: 12/16/2005 Federal Register: Not applicable
AMSOUTH BANK	* Branch	AmSouth Bank, Birmingham, Alabama, to establish branches at the following locations: the intersection of County Road 540A and Lakeland Highlands Road, Lakeland, Florida, to be known as the Highlands Square Branch; 1501 West Jackson Avenue, Oxford, Mississippi, to be known as the Oxford Branch; Cattlemen Road, just South of the Bee Ridge Road intersection, to be known as the East Sarasota Branch; the intersection of Vanderbilt Beach Road and Collier Boulevard, Naples, Florida, to be known as the Island Walk Branch; 4710 Bayou Boulevard, Pensacola, Florida, to be known as the Bayou Boulevard Branch; the intersection of Bonita Beach Road and Trade Way Two, Bonita Springs, Florida, to be known as the Bernwood Branch; the intersection of Herschel and Margaret Streets, Jacksonville, Florida, to be known as the Avondale Branch; and the intersection of State Road 64 and Lakewood Ranch, Bradenton, Florida, to be known as the North Lakewood Ranch Branch.	Newspaper: 12/19/2005 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: 12/19/2005 Federal Register: 12/16/2005

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending December 10, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 11890 Westheimer Road, Houston, Texas, to be known as the Houston-Westheimer Branch.	Newspaper: 12/15/2005 Federal Register: Not applicable
FIRST FEDERAL BANCORP	* 3A1	First Federal Bancorp, Columbia, Mississippi, a thrift holding company, to become a bank holding company upon the conversion of its wholly-owned thrift subsidiary, First Federal Bank for Savings, Columbia, Mississippi, to a state nonmember bank, to be known as First Southern Bank, Columbia, Mississippi.	Newspaper: 12/26/2005 Federal Register: 01/03/2006
GENERAL BANCSHARES, INC.	CIC	General Bancshares, Inc., Jasper, Tennessee (Bancshares), prior change in control filed by Clara Brown, Jasper, Tennessee, to acquire 1.62 percent of the outstanding stock of General Bancshares, Inc., and its subsidiary bank, Citizens State Bank, Jasper, Tennessee. Pro forma total ownership will be 12.32 percent.	Newspaper: Not available Federal Register: 12/23/2005
LIBERTY SHARES, INC.	* 3A3	Liberty Shares, Inc., Hinesville, Georgia, to acquire 100 percent of the outstanding shares of Peoples Banking Corporation, and thereby indirectly acquire Peoples Bank, both of Blackshear, Georgia.	Newspaper: 12/30/2005 Federal Register: 12/22/2005
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 3805 Macon Road, Columbus, Georgia.	Newspaper: 12/17/2005 Federal Register: Not applicable
SAVANNAH BANCORP, INC., THE	* 4c8	The Savannah Bancorp, Inc., Savannah, Georgia, to acquire 100 percent of the outstanding shares of Harbourside Community Bank, Hilton Head, South Carolina, and thereby engage in operating a savings association.	Newspaper: Not available Federal Register: 12/29/2005

**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 December 10, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AJJ BANCORP, INC.	* 3A3 Member	AJJ Bancorp, Inc., Elkader, Iowa, to acquire 100 percent of the voting shares of Corridor State Bank (in organization), Coralville, Iowa, and for Corridor State Bank (in organization), Coralville, Iowa, to become a member in the Federal Reserve System.	Newspaper: Not available Federal Register: 01/03/2006
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: 12/27/2005
FBOP CORPORATION	* 3A3	FBOP Corporation, Oak Park, Illinois, to acquire 28.26 percent of the voting shares of Community Bank of Lemont, Lemont, Illinois.	Newspaper: Not available Federal Register: 01/09/2006
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
IRWIN UNION BANK AND TRUST COMPANY	* Branch	Irwin Union Bank and Trust Company, Columbus, Indiana, to establish a branch facility to be located at 707 Creekview Drive, Columbus, Indiana.	Newspaper: 12/15/2005 Federal Register: Not applicable
MAINSOURCE FINANCIAL GROUP, INC.	* 4c8 * 3A3	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. The Savings Association will merge into MainSource Bank-Crawfordsville, a newly formed Indiana state-chartered commercial bank.	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: 12/23/2005 Federal Register: 12/29/2005

**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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending December 10, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CROSS COUNTY BANK	* Branch	Cross County Bank, Wynne, Arkansas, to establish a branch facility to be located at 900 Enterprise Drive, Jonesboro, Arkansas.	Newspaper: 12/24/2005 Federal Register: Not applicable
ILLINOIS BANCSHARES, INC.	* 3A1	Illinois Bancshares, Inc., Karnak, Illinois, to become a bank holding company by acquiring 96.5 percent of The First State Bank of Grand Chain, Grand Chain, Illinois.	Newspaper: 01/04/2006 Federal Register: 01/06/2006
KING BANCORP, INC.	4c8	King Bancorp, Inc., Louisville, Kentucky, to engage in lending.	Newspaper: Not applicable Federal Register: 12/27/2005
LINCOLN COUNTY BANCORP, INC.	* 3A5 * 18C * Branch	Lincoln County Bancorp, Inc., Troy, Missouri, to merge with Centennial Bancshares Corporation, Elsberry, Missouri, and thereby indirectly acquire Bank of Lincoln County, Elsberry, Missouri. Also, Peoples Bank & Trust Co., Troy, Missouri, to purchase the assets and assume the liabilities of Bank of Lincoln County, Elsberry, Missouri, and to retain the acquired main office facility as a branch office.	Newspaper: 12/23/2005 Federal Register: 01/03/2006
M&P COMMUNITY BANCSHARES, INC. 401(K) EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas, to become a bank holding company by acquiring an additional 1.63 percent for total ownership of 26.58 percent of M&P Bancshares, Inc., Newport, Arkansas, and thereby indirectly acquire Greers Ferry Lake State Bank, Heber Springs, Arkansas, and Merchants & Planters Bank, Newport, Arkansas.	Newspaper: 01/06/2006 Federal Register: 12/30/2005
TEMPLAR FUND, INC., THE	* 3A5	The Templar Fund, Inc., Saint Louis, Missouri, Trubank Securities Trust, Clayton, Missouri, and Truman Bancorp, Inc., Clayton, Missouri, to acquire 100 percent of FFC Financial Corporation, St. Louis, Missouri, and thereby indirectly acquire Keystone Bank, Northwoods, Missouri.	Newspaper: Not available Federal Register: 01/05/2006



**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 December 10, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BEULAH BANCORPORATION, INC.	* 3A3	Beulah Bancorporation, Inc., Sioux Falls, South Dakota to acquire 100 percent of Valley Bank & Trust, Mapleton, Iowa.	Newspaper: Not available Federal Register: 01/06/2006
FISHBACK FINANCIAL CORPORATION	* 3A3	Fishback Financial Corporation, Brookings, South Dakota, to acquire 100 percent of the outstanding stock of FMB Bankshares, Inc., Sioux Falls, South Dakota, and thereby indirectly acquire First American Bank & Trust, N.A., Sioux Falls, South Dakota.	Newspaper: Not available Federal Register: 01/06/2006

**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.

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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 December 10, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANK OF CHOICE HOLDING COMPANY	* 3A3	Bank of Choice Holding Company, Evans, Colorado, to acquire 100 percent of the voting shares of The First National Bank of Arvada, Arvada, Colorado.	Newspaper: 01/02/2006 Federal Register: 01/06/2006
FIRST FIDELITY BANCORP, INC.	CIC	Notification by the Lynda L. Cameron 2005 Family Trust, Oklahoma City, Oklahoma, to become a member of a group acting in concert to acquire control of First Fidelity Bancorp, Inc., parent of First Fidelity Bank, N.A., both in Oklahoma City, Oklahoma.	Newspaper: 12/27/2005 Federal Register: 12/27/2005
UNITED BANCORPORATION OF WYOMING, INC.	* 3A3	United Bancorporation of Wyoming, Inc., Jackson, Wyoming, to acquire 100 percent of the voting shares of First National Bank Holding Company, Inc., and thereby indirectly acquire First National Bank of Pinedale, both in Pinedale, Wyoming.	Newspaper: Not available Federal Register: Not available

**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.

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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: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending December 10, 2005**

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

**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.

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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
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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 December 10, 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
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
SOUTHWESTUSA CORPORATION	4c8	SouthwestUSA Corporation, Las Vegas, Nevada, to acquire 100 percent of Trustar Corporation, Las Vegas, Nevada, and indirectly acquire Nevada Trust Company, Las Vegas, Nevada, thereby engaging in trust activities.	Newspaper:	Not applicable
			Federal Register:	Not available



**District: 12**

**Federal Reserve Bank of San Francisco**

**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