
Federal Reserve Release



H.2

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

No. 53

Week Ending December 31, 2005

Regulations And Policies

Regulation E (Electronic Fund Transfers) -- final amendments to the regulation and official staff commentary on electronic check conversions, preauthorized transfers from accounts, error resolutions, and ATM disclosures, and interim final rule with request for comment on payroll card accounts (Docket Nos. R-1210, R-1234, and R-1247).

- Approved, December 19, 2005 (AC)

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 the intersection of County Road 540A and Lakeland Highlands Road, Lakeland, Florida; the intersection of Vanderbilt Beach Road and Collier Boulevard, Naples; 4710 Bayou Boulevard, Pensacola; the intersection of Bonita Beach Road and Trade Way Two, Bonita Springs; the intersection of Herschel and Margaret Streets, Jacksonville; the intersection of State Road 64 and Lakewood Ranch, Bradenton; Cattlemen Road, south of its intersection with Bee Ridge Road, Sarasota; and 1501 West Jackson Avenue, Oxford, Mississippi.

- Approved, December 27, 2005

San Francisco

Bank of Hawaii, Honolulu, Hawaii -- to establish a branch at 94-673 Kupuohi Street, Waipahu.

- Approved, December 28, 2005

San Francisco

Bank of Sacramento, Sacramento, California -- to establish a branch at 1415 L Street, Suite 100.

- Approved, December 29, 2005

St. Louis

Cross County Bank, Wynne, Arkansas -- to establish a temporary branch at 2212 Fowler Avenue, Suite B, Jonesboro.

- Approved, December 29, 2005

St. Louis

Cross County Bank, Wynne, Arkansas -- to establish a branch at 900 Enterprise Drive, Jonesboro.

- Approved, December 29, 2005

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 6403 Branch Hill Guinea Pike, Loveland.

- Approved, December 30, 2005

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 5627 South U.S. 41, Terre Haute, Indiana.
- Approved, December 30, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 62 54th Street.
- Approved, December 30, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 510 South Sutton Street, Streamwood, Illinois.
- Approved, December 30, 2005

Bank Holding Companies

Secretary

Alabama National BanCorporation, Birmingham, Alabama -- to merge with Florida Choice Bankshares, Inc., Mount Dora, Florida, and thereby acquire Florida Choice Bank.
- Approved, December 30, 2005

Kansas City

Alpine Banks of Colorado, Glenwood Springs, Colorado -- waiver of filing requirements in connection with the application by Alpine Bank to merge with First National Bank, Telluride, a subsidiary of First Colorado Bankshares, Inc.
- Granted, December 29, 2005

Chicago

First Internet Bancorp, Indianapolis, Indiana -- to become a bank holding company and to acquire First Internet Bank of Indiana.
- Approved, December 28, 2005

Chicago

Indiana Bank Corp., Terre Haute, Indiana -- to become a bank holding company and to acquire The First National Bank of Dana, Dana.
- Approved, December 29, 2005

Bank Holding Companies

San Francisco

Oregon Coast Bancshares, Inc., Newport, Oregon -- to become a bank holding company and to acquire Oregon Coast Bank.

- Approved, December 28, 2005

St. Louis

Reliance Bancshares, Inc., Des Peres, Missouri -- to acquire Reliance Bank, FSB, Fort Meyers, Florida, a de novo savings bank, and thereby engage in operating a savings association.

- Approved, December 30, 2005

Bank Mergers

St. Louis

First Bank, St. Louis, Missouri -- to purchase certain assets and assume certain liabilities of the Richardson, Texas, branch of Dallas National Bank, Dallas, and to retain the acquired facility as a branch.

- Approved, December 29, 2005

Bank Premises

St. Louis

Cross County Bank, Wynne, Arkansas -- to increase its investment in bank premises.

- Approved, December 29, 2005

Change In Bank Control

Minneapolis

American State Bank Holding Company, Inc., Williston, North Dakota -- change in bank control.

- Permitted, December 29, 2005

Kansas City

First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma -- change in bank control.

- Permitted, December 30, 2005

Competitive Factors Reports

Kansas City

First Community Bank, Lee's Summit, Missouri -- report on competitive factors of the proposed merger with Farmers State Bank of Corning, Corning, Kansas.
- Submitted, December 29, 2005

Kansas City

The First National Bank of Centralia, Centralia, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Corning branch of The Farmers State Bank of Corning, to be known as First Community Bank, Lee's Summit, Missouri.
- Submitted, December 28, 2005

Richmond

Madison Bohemian Savings Bank, Forest Hill, Maryland -- report on competitive factors of the proposed merger with The Back and Middle River Federal Savings and Loan Association, Essex.
- Submitted, December 28, 2005

Atlanta

The Summit National Bank, Atlanta, Georgia -- report on competitive factors of the proposed merger with Concord Bank, National Association, Houston, Texas.
- Submitted, December 29, 2005

Extensions Of Time

Dallas

FC Holdings, Inc., Houston, Texas, and FC Holdings of Delaware, Inc., Wilmington, Delaware -- extension to February 20, 2006, to acquire by merger Bosque Corporation, Meridian, Texas, and thereby acquire Bosque County Bank.
- Granted, December 28, 2005

Dallas

FC Holdings, Inc., Houston, Texas, and FC Holdings of Delaware, Inc., Wilmington, Delaware -- extension to March 4, 2006, to acquire Lake Area National Bank, Trinity, Texas.
- Granted, December 28, 2005

Financial Holding Companies

Kansas City

Lindoe, Inc., Ordway, Colorado -- election to become a financial holding company.
- Effective, December 28, 2005

Philadelphia

Luzerne National Bank Corporation, Luzerne, Pennsylvania -- election to become a financial holding company.
- Effective, December 29, 2005

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending December 31, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
Anglo Irish Bank Corporation plc	FBSEA	Notification by Anglo Irish Bank Corporation plc, Dublin, Ireland to incorporate its existing Boston and New York representative offices.	Newspaper:	Not available
			Federal Register:	Not applicable
First Connecticut Bancorp, Inc.	* 3A1	First Connecticut Bancorp, Inc., Farmington, Connecticut to become a bank holding company in connection with the reorganization of Farmington Savings Bank, Farmington, Connecticut into the mutual bank holding company structure.	Newspaper:	01/21/2006
			Federal Register:	01/27/2006
NORTHERN BANCORP, INC.	CIC	Notice pursuant to the Change in Bank Control Act of 1978 by the Dorothy Mawn Family Children's Trust to become part of a group of related family interests (the "Dorothy Mawn Group") that collectively controls greater than 25% 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

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 31, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
BAY VIEW CAPITAL CORPORATION	3A1	Bay View Capital Corporation, San Maeto, California, to become a bank holding company by acquiring 100 percent of the voting shares of Great Lakes Bancorp, Buffalo, New York and thus, Greater Buffalo Savings Bank, Buffalo, New York.	Newspaper: Not applicable Federal Register: Not applicable
COMMUNITY PARTNERS BANCORP	* 3A1	Community Partners Bancorp, Middletown, New Jersey, to become a bank holding company through the acquisition of 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)(1) of the BHC Act.	Newspaper: 12/25/2005 Federal Register: 01/06/2006
HSH NORDBANK AG	4c8	HSH Nordbank AG, Hamburg, Germany, to engage de novo through its wholly-owned subsidiary, HSH N Financial Securities LLC, New York, New York, in providing agency transactional services for customer investments, including securities brokerage, riskless principal transactions, private placement, and other transactional services, pursuant to Section 4(c)(8) of the BHC Act and Section 225.28(b)(7) of Regulation Y.	Newspaper: Not applicable Federal Register: 01/17/2006
NEW YORK COMMUNITY BANCORP, INC.	* 3A1 * 3A3	New York Community Bancorp, Inc. and its wholly- owned subsidiary, New York Community Newco, Inc., both of Westbury, NY, to acquire 100 percent of Atlantic Bank of New York, New York, NY, pursuant to Sections 3(a)(3) and 3(a)(1) of the BHC Act.	Newspaper: Not available Federal Register: 01/27/2006
TRUSTCO BANK CORP NY	* 3A1 4c8	TrustCo Bank Corp NY, Glenville, New York, ("TrustCo"), a savings and loan holding company, application, under Section 3(a)(1) of the BHC Act, to become a bank holding company through the acquisition of Ballston Spa Bancorp, Inc., and its subsidiary Bank, Ballston Spa National Bank, both of Ballston Spa, New York. TrustCo also seeks prior approval to engage in certain nonbanking activities through the retention of its savings association subsidiary, Trustco Bank, pursuant to Section 4(c)(8) of the BHC Act.	Newspaper: Not available Federal Register: 01/20/2006

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 31, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 12/21/2005 Federal Register: Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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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 December 31, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch facility at 5627 South U.S. 41, Terre Haute, Indiana	Newspaper: 11/29/2005 Federal Register: Not applicable	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch facility at 62 54th Street, Grand Rapids, Michigan	Newspaper: 12/15/2005 Federal Register: Not applicable	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch facility at 510 South Sutton Street, Streamwood, Illinois	Newspaper: 12/15/2005 Federal Register: Not applicable	
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: 12/23/2005	
SKY FINANCIAL GROUP, INC.	* 3A3	Sky Financial Group, Bowling Green, OH to acquire up to 9.99 percent of LNB Bancorp, Lorain, OH	Newspaper: 01/23/2006 Federal Register: 01/20/2006	

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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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SN = Substantial noncompliance

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending December 31, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
BCBANK, INC.	* Branch	BCBank, Inc., Philippi, West Virginia, to establish a branch at 936 East Park Avenue, Fairmont, West Virginia.	Newspaper: 01/05/2006 Federal Register: Not applicable
FNB CORP.	* 3A5	FNB Corp., Asheboro, North Carolina, to acquire 100% of Integrity Financial Corporation, Hickory, North Carolina, and thereby indirectly acquire First Gaston Bank of North Carolina, Gastonia, North Carolina (prior to the acquisition, Integrity Financial Corporation's other existing banking subsidiary, Catawba Valley Bank, Hickory, North Carolina, would be merged with and into First Gaston Bank of North Carolina). FNB Corp. also proposes to acquire Integrity Financial Corporation's nonbanking subsidiaries, Integrity Securities, Inc., and Community Mortgage Corporation of North Carolina, both of Hickory, North Carolina.	Newspaper: 01/23/2006 Federal Register: Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 31, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
BJC HOLDINGS,INC.	CIC	BJC Holdings, Inc., Graceville, Florida, after-the-fact change in control notice filed by Thomas W. Wilder, III, Slocomb, Alabama, and Thomas W. Wilder, IV, Marianna, Florida, to retain 92.28 percent of the outstanding shares of BJC Holdings, Inc., Graceville, Florida, and its subsidiary, Bank of Jackson County, Graceville, Florida.	Newspaper: Not available Federal Register: 01/06/2006
CAPITALSOUTH BANK	* Branch	CapitalSouth Bank, Birmingham, Alabama, to establish a branch located at 10161 Centurion Parkway North, Jacksonville, Florida.	Newspaper: 12/28/2005 Federal Register: Not applicable
SUNCOAST BANK	* Branch	SunCoast Bank, Sarasota, Florida, to establish a branch located at 5115 State Road 64 East, Bradenton, Florida.	Newspaper: 01/02/2006 Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 27 Broad Street, Manakin, Virginia, to be known as the Manakin Office.	Newspaper: 01/01/2005 Federal Register: Not applicable

District: 6
Federal Reserve Bank of Atlanta

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:

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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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 31, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SOURCE BANK	* Branch	1st Source Bank, South Bend, Indiana, to establish a branch facility to be located at 3267 Northview Drive, Elkhart, Indiana.	Newspaper:	Not available
			Federal Register:	Not applicable
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
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
ROCHESTER STATE BANKSHARES, INC.	CIC	Notice by Jay Elliot Bell, Chicago, Illinois, to retain control of 79.6 percent of Rochester State Bankshares, Inc., Rochester, Illinois, and thereby retain indirect control of Rochester State Bank, Rochester, Illinois.	Newspaper:	Not available
			Federal Register:	01/10/2006

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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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 31, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF LITTLE ROCK	* Branch	Bank of Little Rock, Little Rock, Arkansas, to establish a branch facility to be located at 1201 Rahling Road, Little Rock, Arkansas.	Newspaper:	01/06/2006
			Federal Register:	Not applicable
BANK OF LITTLE ROCK	Premises	Bank of Little Rock, Little Rock, Arkansas, to increase its investment in bank premises in the amount of \$1,225,000.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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 Community Bancshares, Inc., Newport, Arkansas, and thereby indirectly acquire Greers Ferry Lake State Bank, Heber Springs, Arkansas, and Merchants & Planters Bank, Newport, Arkansas.	Newspaper:	Not available
			Federal Register:	Not available
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:	01/11/2006
			Federal Register:	01/05/2006

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending December 31, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
BEULAH BANCORPORATION, INC.	* 3A3	Beulah Bancorporation, Inc., Sioux Falls, South Dakota to acquire 100 percent of Valley Bank & Trust, Mapleton, Iowa.	Newspaper: 01/09/2006 Federal Register: 01/06/2006
BLACKRIDGE FINANCIAL, INC.	* 3A1	BlackRidge Financial, Inc., Fargo, North Dakota, to become a bank holding company by acquiring 100 percent of Valley Bancshares, Inc., Nisswa, Minnesota, thereby indirectly acquiring Lakewood Bank N.A., Baxter, Minnesota. Also, to retain its indirect 17.11 percent ownership in Union Bancshares, Inc., Fargo, North Dakota, which owns Union State Bank of Fargo, Fargo, North Dakota.	Newspaper: Not available Federal Register: 01/20/2006

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 31, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST COMMUNITY BANK	* Branch	First Community Bank, Taos, New Mexico, to establish a branch in the 3000 block of JFK Parkway (corner of JFK Parkway and College Avenue), Fort Collins, Colorado.	Newspaper: 12/30/2005 Federal Register: Not applicable
TONGANOXIE BANKSHARES, INC.	* 3A3	Tonganoxie Bankshares, Inc., Tonganoxie, Kansas, to acquire 53 percent of the voting shares of Overbrook Bankshares, Inc., parent of First Security Bank, both in Overbrook, Kansas.	Newspaper: Not available Federal Register: 01/27/2006

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE

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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 31, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
CULLEN/FROST BANKERS, INC.	* 3A3	Cullen/Frost Bankers, Inc., San Antonio, Texas, and The New Galveston Company, Wilmington, Delaware, to acquire 100 percent of Alamo Corporation of Texas, Alamo, Texas, and indirectly acquire Alamo Corporation of Delaware, Wilmington, Delaware, and Alamo Bank of Texas, Alamo, Texas.	Newspaper: 01/26/2006 Federal Register: 01/27/2006
MESQUITE FINANCIAL SERVICES, INC.	* 3A3	Mesquite Financial Services, Inc., Alice, Texas, to acquire 100 percent of Nichols Bancshares, Inc., Kenedy, Texas, and indirectly acquire J M Nichols, Wilmington, Delaware, and First-Nichols National Bank, Kenedy, Texas.	Newspaper: 01/21/2006 Federal Register: 01/27/2006

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
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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 31, 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
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A1	Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, and Ruh Capital LLC, all of Rancho Santa Fe, California, to become bank holding companies by acquiring 89 percent of LDF, Inc., and thereby indirectly acquire its wholly-owned subsidiary, Labe Bank, both of Chicago, Illinois.	Newspaper: 01/26/2005 Federal Register: 12/05/2005
CATHAY GENERAL BANCORP	* 4c8	Cathay General Bancorp, Los Angeles, California, to acquire an equity interest up to 14.9 percent of the stock of Broadway Financial Corporation, Los Angeles, California, and thereby indirectly acquire Broadway Federal Bank, FSB, Los Angeles, California.	Newspaper: Not available Federal Register: 01/30/2006

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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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