
Federal Reserve Release



H.2

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

No. 3

Week Ending January 21, 2006

Bank Holding Companies

Fulton Financial Corporation, Lancaster, Pennsylvania -- to merge with Columbia Bancorp, Columbia, Maryland, and acquire The Columbia Bank.

- Approved, January 17, 2006

Synovus Financial Corp., Columbus, Georgia -- to acquire Riverside Bancshares, Inc., Marietta, and Riverside Bank.

- Approved, January 18, 2006

Wachovia Corporation, Charlotte, North Carolina -- interpretation to clarify that Wachovia Corporation (and all internationally active bank holding companies) may include trust preferred securities that mandatorily convert into noncumulative perpetual preferred securities in its tier 1 capital.

- Approved, January 19, 2006

Enforcement

Credit Lyonnais, S.A., Paris, France -- issuance of a consent cease and desist order against Jean Peyrelevade, a former institution-affiliated party.

- Approved, January 18, 2006

BS&R	Banking Supervision and Regulation	RBOPS	Reserve Bank Operations and Payment Systems
C&CA	Consumer and Community Affairs	IF	International Finance
FOMC	Federal Open Market Committee	OSDM	Office of Staff Director for Management

Bank Branches, Domestic

Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 3267 Northview Drive, Elkhart.
- Approved, January 18, 2006

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at 13388 North Freeway, Ft. Worth, Texas.
- Approved, January 20, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 11511 State Road 82, Ft. Meyers, Florida.
- Approved, January 17, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 4801 Norton Healthcare Boulevard, Louisville, Kentucky.
- Approved, January 17, 2006

Philadelphia

Woodlands Bank, Williamsport, Pennsylvania -- to establish a branch at 1980 West Fourth Street.
- Approved, January 19, 2006

Bank Holding Companies

Kansas City

First Community Bancshares, Inc., Overland Park, Kansas; Citizens Bancshares Company, Chillicothe, Missouri; Young Corporation; and Young Partners, L.P. -- waiver of application in connection with the acquisition of Corning Investment Company, Inc., Centralia, and The Farmers State Bank of Corning, Corning.
- Approved, January 19, 2006

Bank Holding Companies

New York

Rabobank International Holding B.V., Utrecht, The Netherlands; Utrecht-American Holdings, Inc., New York, New York; and VIB Corp, El Centro, California -- to acquire loans in connection with the acquisition of Central Coast Bancorp, Salinas.
- Withdrawn, January 19, 2006

Atlanta

Synovus Financial Corp., Columbus, Georgia -- to merge with Banking Corporation of Florida, Naples, Florida, and thereby acquire First Florida Bank.
- Approved, January 20, 2006

St. Louis

The Templar Fund, Inc., St. Louis, Missouri, Trubank Securities Trust, Clayton, and Truman Bancorp, Inc. -- to acquire FFC Financial Corporation, St. Louis, and thereby acquire Keystone Bank, Northwoods.
- Approved, January 19, 2006

Competitive Factors Reports

Kansas City

BancFirst, Oklahoma City, Oklahoma -- report on competitive factors of the proposed merger with Park State Bank, Nicoma Park.
- Submitted, January 17, 2006

Chicago

BankFinancial, F.S.B., Olympia Fields, Illinois -- report on competitive factors of the proposed merger with University National Bank, Chicago.
- Submitted, January 19, 2006

Dallas

Jourdanton State Bank, Jourdanton, Texas -- report on competitive factors of the proposed acquisition of the Pearsall branch of Capital Bank of Texas, Carrizo Springs.
- Submitted, January 19, 2006

Competitive Factors Reports

St. Louis

Merchants and Farmers Bank, Kosciusko, Mississippi -- report on competitive factors of the proposed merger with First National Bank of Shelby County, Columbiana, Alabama.

- Submitted, January 18, 2006

Chicago

Peoples State Bank, Elkader, Iowa -- report on competitive factors of the proposed merger with Union State Bank, Monona, and Postville State Bank, Postville.

- Submitted, January 19, 2006

New York

TD Banknorth, National Association, Portland, Maine -- report on competitive factors of the proposed merger with Hudson United Bank, Mahwah, New Jersey.

- Submitted, January 18, 2006

Extensions Of Time

Atlanta

1st United Bank, Boca Raton, Florida -- extension to February 19, 2007, to establish a branch at 307 Evernia Street, West Palm Beach.

- Granted, January 18, 2006

Atlanta

Alabama National BanCorporation, Birmingham, Alabama -- extension to June 30, 2006, to merge with Florida Choice Bankshares, Inc., Mt. Dora, Florida, and thereby acquire Florida Choice Bank.

- Granted, January 18, 2006

St. Louis

Bearden Bancshares, Inc., Bearden, Arkansas -- extension to February 28, 2006, to engage 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, January 20, 2006

Extensions Of Time

St. Louis

Mercantile Bancorp, Inc., Quincy, Illinois -- extension to April 18, 2006, to increase its ownership from 32.81 percent up to 39.95 percent of the shares of New Frontier Bancshares, Inc., St. Charles, Missouri, and thereby increase its indirect control of New Frontier Bank.

- Granted, January 17, 2006

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending January 21, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
ANGLO IRISH BANK CORP.,PLC	FBSEA	Notification by Anglo Irish Bank Corporation plc, Dublin, Ireland to incorporate its existing Boston and New York representative offices.	Newspaper: 01/26/2006 Federal Register: Not applicable
MERIDIAN INTERSTATE BANCORP, INC	* 3A1 * 3A3	Meridian Interstate Bancorp, Inc., East Boston, Massachusetts, to become a mid-tier stock bank holding company of Meridian Financial Services, Inc., East Boston, Massachusetts, by acquiring East Boston Savings Bank, East Boston, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3)	Newspaper: Not available Federal Register: 02/06/2006

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 January 21, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CHOHUNG BANK	FBSEA	Notice by Chohung Bank, Seoul, Korea. ("Chohung"), to retain the existing New York branch of Shinhan Bank, Seoul, Korea, ("Shinhan"), upon consummation of the merger of Shinhan into Chohung, which will operate under the name of "Shinhan Bank", pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Not available Federal Register: Not applicable
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: 01/27/2006 Federal Register: 01/27/2006
STATE EXPORT-IMPORT BANK OF UKRAINE, INC.	FBSEA	Export-Import Bank of Ukraine ("EXIM Bank")Kiev, Ukraine, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Not available Federal Register: Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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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 January 21, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
SUSQUEHANNA PATRIOT BANK	* 18C	Minotola National Bank, Vineland, NJ, to merge with and into Susquehanna Patriot Bank, Marlton, NJ.	Newspaper: Not available Federal Register: Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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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 January 21, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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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 January 21, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN NATIONAL BANKSHARES INC.	* 3A5	American National Bankshares Inc., Danville, Virginia, to acquire 100% of the voting securities of Community First Financial Corporation, Lynchburg, Virginia, and thereby indirectly acquire Community First Bank, Lynchburg, Virginia.	Newspaper:	Not available
			Federal Register:	Not available
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
VIRGINIA COMMUNITY BANK	* Branch	Virginia Community Bank, Louisa, Virginia, proposes to establish a branch at 3009 River Road West, Goochland County, Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable
WACCAMAW BANK	* 18C	Waccamaw Bank, Whiteville, North Carolina, to merge with The Bank of Heath Springs, Heath Springs, South Carolina.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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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: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending January 21, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
AMSOUTH BANK	* Branch	AmSouth Bank, Birmingham, Alabama, to establish branches at the following locations: the intersection of US Highway 27 and Berry Town Center Boulevard, Davenport, Florida, to be known as the Berry Town Center Branch; Odum Road at Odum Circle, Gardendale, Alabama, to be known as the Gardendale Branch; and S.R. 436 & Hunt Club Boulevard, Apopka, Florida, to be known as the Hunt Club Branch.	Newspaper: 01/30/2006 Federal Register: Not applicable
FLORIDIAN FINANCIAL GROUP, INC.	* 3A1	Floridian Financial Group, Inc., Ormond Beach, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Floridian Bank, Ormond Beach, Florida (in organization).	Newspaper: 02/11/2006 Federal Register: 02/17/2006
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 300 Block Hester Drive, Harrison, Arkansas.	Newspaper: 01/19/2006 Federal Register: Not applicable
SEQUATCHIE COUNTY BANCORP, INC.	CIC	Sequatchie County Bancorp, Inc., Dunlap, Tennessee, prior change in control notice filed by David F. Barker, Kyle D. Barker, Julia K. Barker, all of Dunlap, Tennessee, and Dorris B. Birchett, Cohutta, Georgia, to collectively acquire 2.75 percent of the outstanding shares of Sequatchie County Bancorp, Inc., and its subsidiary, Mountain Valley Bank, both of Dunlap, Tennessee. Pro forma ownership for the group will be 14.53 percent.	Newspaper: Not available Federal Register: 02/06/2006
STERLING BANK	* Branch	Sterling Bank, Lantana, Florida, to establish a branch located at 399 West Palmetto Park Road, Boca Raton, Florida.	Newspaper: 02/13/2006 Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1735 S. Park Street, Carrollton, Georgia, to be known as the Carrollton Wal-Mart Office.	Newspaper: 01/26/2006 Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 8700 University Place Executive Park Drive, Charlotte, North Carolina, to be known as the University Place Office.	Newspaper: 01/30/2006 Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 1450 Johns Lake Road, Clermont, Florida, to be known as the Clermont Wal-Mart Money Center Office; and 11201 Nuckols Road, Glen Allen, Virginia, to be known as the Hickory Park Office.	Newspaper: 01/29/2006 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.

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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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 21, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 01/20/2006 Federal Register: 01/03/2006
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Valdosta (in organization), Valdosta, Georgia.	Newspaper: Not available Federal Register: 02/06/2006
EXCHANGE FINANCIAL, INC.	* 3A1	Exchange Financial, Inc., Adair, Iowa, to become a bank holding company by acquiring 100 percent of Exchange State Bank, Adair, Iowa.	Newspaper: Not available Federal Register: 02/10/2006
FBOP CORPORATION	* 3A3	FBOP Corporation, Oak Park, Illinois, to acquire greater than 50 percent of the voting shares of Community Bank of Lemont, Lemont, Illinois.	Newspaper: Not available Federal Register: 02/16/2006
FIRST MIDWEST BANCORP, INC.	* 3A3 * 18C * Branch	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire 100 percent of the voting shares of Bank Calumet, Inc., Hammond, Indiana, and thereby indirectly acquire Bank Calumet, National Association, Hammond, Indiana, and by First Midwest Bank, Itasca, Illinois, to merge with Bank Calumet, National Association, Hammond, Indiana, and thereby to establish 31 branches.	Newspaper: Not available Federal Register: 02/10/2006
FIRST NATIONAL BANCORP, INC.	* 3A1	First National Bancorp, Inc., Kalamazoo, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of First National Bank of Michigan (in organization), Kalamazoo, Michigan.	Newspaper: Not available Federal Register: 02/17/2006
JOHNSON BANK	* Branch	Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 119 Martin Luther King Jr. Boulevard, Madison, Wisconsin.	Newspaper: 01/23/2006 Federal Register: Not applicable
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with Gold Bank, Leawood, Kansas, and thereby establish 33 branches.	Newspaper: 01/29/2006 Federal Register: Not applicable
MARQUETTE NATIONAL CORPORATION	* 4c8	Marquette National Corporation, Chicago, Illinois, to acquire 100 percent of the voting shares of Hemlock Federal Financial Corporation, Oak Forest, Illinois, and thereby indirectly acquire Hemlock Federal Bank for Savings, Oak Forest, Illinois, and thereby operate a savings association.	Newspaper: Not available Federal Register: Not available

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 21, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARSHALL & ILSLEY CORPORATION	* 3A5	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire 100 percent of the voting shares of Trustcorp Financial, Inc., St. Louis, Missouri, and thereby indirectly acquire Missouri State Bank and Trust Company, Clayton, Missouri.	Newspaper:	Not available
			Federal Register:	02/21/2006
MID-IOWA BANCSHARES CO.	4c8	12-day Notice - Mid-Iowa Bancshares Co., Algona, Iowa, proposes to engage in extending credit and servicing loans pursuant to Section 225.28(b)(1) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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
TEAMCO, INC.	CIC	Notice by Renee A. Brouwer and William R. Brouwer, both of Oak Lawn, Illinois, to retain, as a group acting in concert, 10 percent or more of the outstanding voting shares of TeamCo., Inc., Oak Lawn, Illinois, and thereby indirectly retain control of Oak Lawn Bank, Oak Lawn, Illinois, and the related notice by Renee A. Brouwer, to individually retain 10 percent or more of the outstanding voting shares of TeamCo., Inc., Oak Lawn, Illinois, and thereby indirectly retain control of Oak Lawn Bank, Oak Lawn, Illinois.	Newspaper:	01/26/2006
			Federal Register:	01/31/2006
WINTRUST FINANCIAL CORPORATION	* 3A5	Wintrust Financial Corporation, Lake Forest, Illinois, to acquire 100 percent of the outstanding stock of Hinsbrook Bancshares, Inc., Willowbrook, Illinois, and thereby acquire Hinsbrook Bank and Trust, Willowbrook, Illinois.	Newspaper:	Not available
			Federal Register:	02/17/2006
WINTRUST FINANCIAL CORPORATION	* 3A3	Wintrust Financial Corporation, Lake Forest, Illinois, to acquire 100 percent of the voting shares of Old Plank Trail Community Bank, National Association (in organization), New Lenox, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

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
596848	AMERICAN T&SB, DUBUQUE, IOWA	09/26/2005	01/02/2006	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending January 21, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 1818 S. Main Street, Grove, Oklahoma.	Newspaper: 02/01/2006 Federal Register: Not applicable
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 123 Branson Landing Boulevard, Branson, Missouri.	Newspaper: 02/01/2006 Federal Register: Not applicable
FARMERS BANK AND TRUST COMPANY	* Branch	Farmers Bank & Trust Company, Blytheville, Arkansas, to establish a branch facility to be located at 4007 Hillsboro Road, Nashville, Tennessee.	Newspaper: 02/04/2006 Federal Register: Not applicable
FIRST NATIONAL BANCORP, INC.	* 3A3	First National Bancorp, Inc., Green Forest, Arkansas ("Bancorp"), to acquire additional shares of Legacy National Bank, Springdale, Arkansas ("Bank"). The acquisition will result in Bancorp retaining ownership of up to 9.99 percent of Bank's stock.	Newspaper: 02/07/2006 Federal Register: 02/10/2006

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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 January 21, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
WATFORD CITY BANCSHARES, INC.	* 3A3	Watford City Bancshares, Inc., Watford City, North Dakota, to acquire 100 percent of Elgin Bancshares, Inc., Elgin, North Dakota and thereby indirectly acquire Farmers State Bank, Elgin, North Dakota.	Newspaper: Not available Federal Register: 02/03/2006

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 January 21, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CITIZENS BANCSHARES, INC., ESOP	* 3A3	Citizens Bancshares Employee Stock Ownership Plan, Edmond, Oklahoma, to acquire up to 40 percent of the issued and outstanding shares of the common stock of Citizens Bancshares, Inc., Edmond, Oklahoma, parent of Citizens Bank of Edmond, Edmond, Oklahoma.	Newspaper: Not available Federal Register: Not available
COMMUNITY STATE BANCSHARES, INCORPORATED	CIC	Notice by Steven D. Carr, as trustee of Wheeler Trust #2099, Wichita, Kansas; and Steven D. Carr, Wichita, Kansas; Michael D. Carr, Leawood, Kansas; Terry L. Carr, Wichita, Kansas; Douglas D. Carr, Andover, Kansas; and Bobby D. Carr, Wichita, Kansas; acting as individuals and a group acting in concert, to acquire control of Community State Bancshares, Inc., parent of Community Bank of Wichita, both in Wichita, Kansas.	Newspaper: 01/17/2006 Federal Register: 02/01/2006
HULETT HOLDING COMPANY	* 3A1	Hulett Holding Company, to become a bank holding company through the acquisition of 100 percent of the voting shares of Summit National Bank, both in Hulett, Wyoming.	Newspaper: Not available Federal Register: 02/10/2006

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.

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
154257	CENTENNIAL BK, CENTENNIAL, COLORADO	09/19/2005	12/02/2005	S	Small Bank
85052	UINTA CTY ST BK, MOUNTAIN VIEW, WYOMING	10/11/2005	12/28/2005	SN	Small Bank
420653	VALLEY ST BK, SYRACUSE, KANSAS	09/20/2005	12/01/2005	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending January 21, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending January 21, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
EAST WEST BANK	* 18C * 5D3 * Branch	East West Bank, San Marino, California, to merge with Standard Bank, F.S.B, Monterey Park, California, and thereby acquire six branch offices of Standard Bank, all located in California.	Newspaper: Not available Federal Register: Not applicable
PACIFIC INTERNATIONAL BANCORP, INC.	CIC	Notice by Woosung (Edward) Park to retain his ownership in Pacific International Bancorp, Inc., and thereby indirectly retain his ownership in Pacific International Bank, both of Seattle, Washington.	Newspaper: 02/02/2006 Federal Register: 02/06/2006
WELLS FARGO & COMPANY	* 3A3	Wells Fargo & Company, San Francisco, California, to acquire 100 percent of Fremont National Bank of Canon City, Canon City, Colorado, and 100 percent of Centennial Bank of Pueblo, Pueblo, Colorado.	Newspaper: 02/10/2006 Federal Register: 02/21/2006

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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- O = Outstanding
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- NI = Needs to improve
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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

* Subject to the provisions of the Community Reinvestment Act