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# Federal Reserve Release

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

*No. 4*

*Week Ending January 28, 2006*

**Bank Holding Companies**

Huntington Bancshares, Incorporated, Columbus, Ohio -- to acquire Unizan Financial Corp., Canton, and Unizan Bank, National Association.  
- Approved, January 25, 2006

Synovus Financial Corp., Columbus, Georgia -- commenter's request for review of the approval by the Federal Reserve Bank of Atlanta of the application to acquire Banking Corporation of Florida, Naples, Florida, and First Florida Bank.  
- Denied, January 26, 2006

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

**Bank Branches, Domestic**

Kansas City

First Community Bank, Taos, New Mexico -- to establish a branch at the corner of JFK Parkway and College Avenue, Fort Collins, Colorado.  
- Withdrawn, January 27, 2006

Richmond

Highlands Union Bank, Abingdon, Virginia -- to establish a branch at 113 Hardin Lane, Sevierville, Tennessee.  
- Approved, January 27, 2006

Atlanta

Orion Bank, Naples, Florida -- to establish a branch at 631 U.S. Highway One, Suite 411, North Palm Beach.  
- Approved, January 26, 2006

Chicago

Paramount Bank, Farmington Hills, Michigan -- to establish a branch at 22635 Woodward Avenue, Ferndale.  
- Approved, January 27, 2006

Atlanta

SunCoast Bank, Sarasota, Florida -- to establish a branch at 5115 State Road 64 East, Bradenton.  
- Approved, January 26, 2006

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at Ryan Park Center & Yukon Drive, Ashburn.  
- Approved, January 27, 2006

**Bank Holding Companies**

Chicago

AJJ Bancorp, Inc., Elkader, Iowa -- to acquire Corridor State Bank, Coralville, a de novo bank; and for Corridor State Bank to become a member of the Federal Reserve System.

- Approved, January 25, 2006

Minneapolis

BlackRidge Financial, Inc., Fargo, North Dakota -- to become a bank holding company and to acquire Valley Bancshares, Inc., Nisswa, Minnesota, and Lakewood Bank N.A., Baxter; and to retain its ownership interest in Union Bancshares, Inc., Fargo, North Dakota, and Union State Bank of Fargo.

- Approved, January 25, 2006

St. Louis

Boulevard Bancshares, Inc., St. Louis, Missouri -- to become a bank holding company and to acquire WestBridge Bank & Trust Company, a de novo bank.

- Approved, January 23, 2006

Atlanta

CenterState Banks of Florida, Inc., Winter Haven, Florida -- to acquire CenterState Bank Mid Florida, Leesburg; and for CenterState Bank Mid Florida to merge with CenterState Interim Bank.

- Approved, January 24, 2006

Kansas City

Enterprise Holding Company, Omaha, Nebraska -- to become a bank holding company and to acquire Enterprise Bank, N.A.

- Withdrawn, January 25, 2006

Richmond

Harbor Bank Group, Inc., Charleston, South Carolina -- to become a bank holding company and to acquire Harbor National Bank, a de novo bank.

- Approved, January 23, 2006

### **Bank Holding Companies**

#### Chicago

MainSource Financial Group, Inc., Greensburg, Indiana -- to acquire Union Community Bancorp, Crawfordsville, and thereby acquire Union Federal Savings and Loan Association; and for Union Federal Savings and Loan Association to merge with MainSource Bank-Crawfordsville, a de novo bank.  
- Approved, January 23, 2006

#### Kansas City

Pawhuska Financial Corp., Pawhuska, Oklahoma -- to become a bank holding company and to acquire First National Bank of Pawhuska.  
- Approved, January 24, 2006

### **Bank Mergers**

#### Secretary

SunTrust Bank, Atlanta, Georgia -- to purchase certain assets and assume certain liabilities of 11 branches of Community Bank of Florida, Inc., Homestead, Florida, and establish branches of SunTrust Bank at those locations.  
- Approved, January 26, 2006

### **Change In Bank Control**

#### Atlanta

General Bancshares, Inc., Jasper, Tennessee -- change in bank control.  
- Permitted, January 25, 2006

### **Competitive Factors Reports**

#### Chicago

Amalgamated Bank of Chicago, Chicago, Illinois -- report on competitive factors of the proposed merger with Amalga Trust Company, Inc.  
- Submitted, January 24, 2006

#### St. Louis

The Bank of Edwardsville, Edwardsville, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the O'Fallon, Illinois, branch of Old National Bank, Evansville, Indiana.  
- Submitted, January 26, 2006

**Competitive Factors Reports**

St. Louis

Bank of Modesto, Modesto, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Palmyra branch of Town & Country Bank of Springfield, Springfield.

- Submitted, January 26, 2006

Chicago

First State Bank, Mendota, Illinois -- report on competitive factors of the proposed purchase of assets and assumption of deposit liabilities of the Mendota branch of UnionBank, Streator.

- Submitted, January 26, 2006

Cleveland

The Huntington National Bank, Columbus, Ohio -- report on competitive factors of the proposed merger with Unizan Bank, N.A., Canton, and Unizan Financial Services Group, N.A.

- Submitted, January 27, 2006

Cleveland

The Huntington National Bank, Columbus, Ohio -- report on competitive factors of the proposed merger with Unizan Banc Financial Services, Inc., Canton.

- Submitted, January 27, 2006

Chicago

MainSource Bank-Crawfordsville, Greensburg, Indiana, an interim bank -- report on competitive factors of the proposed merger with Union Federal Savings and Loan Association, Crawfordsville.

- Submitted, January 24, 2006

Dallas

Texas Champion Bank, Alice, Texas -- report on competitive factors of the proposed merger with First-Nichols National Bank, Kenedy.

- Submitted, January 24, 2006

### **Competitive Factors Reports**

#### Secretary

Wachovia Bank, National Association, Charlotte, North Carolina -- report on competitive factors of the proposed merger with Western Financial Bank, Irvine, California.

- Submitted, January 23, 2006

### **Extensions Of Time**

#### New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to April 28, 2006, to acquire additional shares of 473 Broadway Holding Corporation and The Adirondack Trust Company.

- Granted, January 26, 2006

#### Richmond

Bank of Essex, Tappahannock, Virginia -- extension to July 20, 2006, to establish a branch at 1325 Tappahannock Boulevard, to designate this location as its main office, and to retain as a branch the old main office at 323 Prince Street.

- Granted, January 27, 2006

#### Chicago

CCB Acquisition Corp., Oak Brook, Illinois -- extension to April 27, 2006, to become a bank holding company and to acquire Citizens Central Bancorp, Inc., Macomb, and thereby acquire Citizens National Bank.

- Granted, January 27, 2006

#### Kansas City

The Farmers State Bank of Fort Morgan Colorado Employee Stock Ownership Plan, Fort Morgan, Colorado -- extension to May 18, 2006, to acquire up to 38 percent of the shares of FSB Bancorporation of Fort Morgan, Colorado, parent of Farmers State Bank of Fort Morgan.

- Granted, January 27, 2006

#### Boston

SBT Bancorp, Inc., Simsbury, Connecticut -- extension to March 6, 2006, to become a bank holding company and to acquire The Simsbury Bank & Trust Company, Inc.

- Granted, January 25, 2006

**Financial Holding Companies**

New York

Rabobank International Holding B.V., Utrecht, The Netherlands; Utrecht-America Holdings, Inc., New York, New York; and VIB Corp., El Centro, California -- elections to become financial holding companies.

- Effective, January 26, 2006



**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending January 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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: 02/10/2006 Federal Register: 02/06/2006
MERRIMACK BANCORP MHC	* 3A1	Merrimack Bancorp, MHC, Concord, New Hampshire, to become a bank holding company through the acquisition of 100% of the voting shares of Merrimack County Savings Bank, Concord, New Hampshire.	Newspaper: 02/25/2006 Federal Register: 02/23/2006
Wessagussett Mutual Holding Company	* 3A1 * 3A3	Application by Wessagussett Mutual Holding Company and Wessagussett Bancorp, Inc., both of Weymouth, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively (collectively, the Applicants), by acquiring Weymouth Bank, Weymouth, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	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

\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending January 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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: 02/17/2006 Federal Register: Not applicable
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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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 January 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
SUSQUEHANNA PATRIOT BANK	* 18C	Minotola National Bank, Vineland, NJ, to merge with and into Susquehanna Patriot Bank, Marlton, NJ.	Newspaper: 02/27/2006 Federal Register: Not applicable

## District: 3

### Federal Reserve Bank of Philadelphia

#### Availability of CRA Public Evaluations

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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NI = Needs to improve

SN = Substantial noncompliance

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
928618	AMERISERV FNCL BK, JOHNSTOWN, PENNSYLVANIA	08/01/2005	01/20/2006	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending January 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
JOHN R TURNER HOLDING COMPANY	* 3A3	Application by John R. Turner Holding Company, Jackson, KY to acquire Middleburg Bancorp, Inc., Middleburg, KY and its bank subsidiary, Farmers Deposit Bank, Middleburg, KY pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: 02/16/2006 Federal Register: 02/24/2006

## District: 4

### Federal Reserve Bank of Cleveland

#### 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: 5****Federal Reserve Bank of Richmond****Filings received during the week ending January 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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: 02/17/2006 Federal Register: 02/23/2006	
CITIZENS BANK AND TRUST COMPANY	Premises	Citizens Bank & Trust Comapny, Blackstone, Virginia, to increase its investment in bank premises in the amount of \$531,425.	Newspaper: Not applicable 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	
SOUTHERN COMMUNITY BANK AND TRUST	* Branch	Southern Community Bank and Trust, Winston-Salem, North Carolina, proposes to establish a branch at 2626 Glenwood Avenue, Raleigh, North Carolina.	Newspaper: 01/29/2006 Federal Register: Not applicable	
VIRGINIA COMMUNITY BANK	* Branch	Virginia Community Bank, Louisa, Virginia, proposes to establish a branch at 3009 River Road West, Goochland County, Virginia.	Newspaper: 02/10/2006 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

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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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 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CBS BANC-CORP.	* 3A3	CBS Banc-Corp, Russellville, Alabama, to acquire 100 percent of the outstanding shares of Farmers Bank, Cornersville, Tennessee.	Newspaper: 02/17/2006 Federal Register: 02/24/2006
GB&T BANCSHARES, INC.	* 3A5	GB&T Bancshares, Inc., Gainesville, Georgia, to merge with Mountain Bancshares, Inc. and thereby acquire its subsidiary, Mountain State Bank, both of Dawsonville, Georgia.	Newspaper: 02/17/2006 Federal Register: 02/10/2006
SEACOAST BANKING CORPORATION OF FLORIDA	* 3A5	Seacoast Banking Corporation of Florida, Stuart, Florida, to merge with Big Lake Financial Corporation, and thereby acquire its subsidiary, Big Lake National Bank, both of Okeechobee, Florida.	Newspaper: Not available Federal Register: 02/27/2006
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: 02/15/2006 Federal Register: 02/06/2006
SUNSOUTH BANCSHARES, INC.	CIC	SunSouth Bancshares, Inc., Dothan, Alabama, prior change in control notice filed by Mr. Michael A. Medley, Dothan, Alabama, to acquire an additional 12.13 percent of the outstanding shares of SunSouth Bancshares, Inc., and its subsidiary, SunSouth Bank, both of Dothan, Alabama.	Newspaper: Not available Federal Register: 02/15/2006
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 3800 N. Federal Highway, Lighthouse Point, Florida, to be known as the Lighthouse Point Office; 4475 SW 124th Avenue, Davie, Florida, to be known as the Flamingo Commons Office; 6210 Coral Ridge Drive, Coral Springs, Florida, to be known as the Heron Bay Office; and 12396 West Sunrise Boulevard, Plantation, Florida, to be known as the Sawgrass Mills Office.	Newspaper: 02/08/2006 Federal Register: Not applicable
UPPER CUMBERLAND BANCSHARES, INC.	* 3A3	Upper Cumberland Bancshares, Inc., along with its parent company, Employee Stock Ownership Trust of People's Bank and Trust Company of Pickett County, both of Byrdstown, Tennessee, to acquire 100 percent of the outstanding shares of People's Bank and Trust Company of Clinton County, Albany, Kentucky (in organization).	Newspaper: Not available Federal Register: 02/24/2006

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

**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

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending January 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANCROFT STATE BANCSHARES, INC.	CIC	Notice by Jill Anne Kollock, Christopher Alan Kollock, Jan Rae Weisenbeck, and William Joseph Weisenbeck, as a group acting in concert, to gain control of Bancroft State Bancshares, Inc., and thereby indirectly control Bancroft State Bank, Bancroft, Wisconsin.	Newspaper: 12/12/2005 Federal Register: Not available
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: 02/13/2006 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: 02/17/2006 Federal Register: 02/17/2006
JOHNSON BANK	* Branch	Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 1916 Wisconsin Avenue, Racine, Wisconsin.	Newspaper: 01/27/2006 Federal Register: Not applicable
LAKE CITY BANK	Member	Lake City Bank, Warsaw, Indiana, to become a member of the Federal Reserve System.	Newspaper: Not applicable 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: 02/21/2006
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

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending January 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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
TOWER BANK & TRUST COMPANY	* Branch	Tower Bank & Trust Company, Fort Wayne, Indiana, to establish a branch facility to be located at 3333 N. Wayne Street, Angola, Indiana.	Newspaper: 02/13/2006 Federal Register: Not applicable
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: 02/07/2006 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: 02/19/2006 Federal Register: 02/23/2006

## 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
932745	FIRST CMNTY BK, HARBOR SPRINGS, MICHIGAN	09/26/2005	01/23/2006	S	Small Bank
1917301	LAKE FOREST B&TC, LAKE FOREST, ILLINOIS	07/11/2005	01/16/2006	S	Large Bank
2239288	NORTH SHORE CMNTY B&T, WILMETTE, ILLINOIS	08/15/2005	01/23/2006	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

**District: 8**  
**Federal Reserve Bank of St. Louis**  
**Filings received during the week ending January 28, 2006**

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



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

**Availability of CRA Public Evaluations**

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- 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
657459	MIDWEST BANKCENTRE, LEMAY, MISSOURI	10/11/2005	01/20/2005	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending January 28, 2006**

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending January 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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: 02/19/2006 Federal Register: 02/21/2006
FIRST FIDELITY BANCORP, INC.	* 3A3	First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of First Fidelity Bank, N.A., Phoenix, Arizona (in organization).	Newspaper: Not available Federal Register: Not available
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: 01/30/2006 Federal Register: 02/10/2006
STOCKTON BANCSHARES, INC.	CIC	Notice by Richard A. Jensen, WaKeeney, Kansas, as trustee of the Jonathan D. Berkley GST Trust, the Brian J. Berkley GST Trust, and the Renee A. Berkley GST Trust, all in Stockton, Kansas, to acquire control of Stockton Bancshares, Inc., parent of Stockton National Bank, both in Stockton, Kansas; Farmers & Merchants Bank of Hill City, Hill City, Kansas; and Trego-WaKeeney State Bank, WaKeeney, Kansas.	Newspaper: Not available Federal Register: 02/15/2006

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
284154	FREEDOM BK OKLAHOMA, TULSA, OKLAHOMA	10/17/2005	01/05/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending January 28, 2006**

<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.

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 January 28, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
1ST PACIFIC BANK OF CALIFORNIA	* Branch	1st Pacific Bank of California, La Jolla, California, to establish a branch facility to be located at 169 East Main Street, El Cajon, California.	Newspaper: 12/29/2005 Federal Register: Not applicable
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
WESTERN ALLIANCE BANCORPORATION	* 3A5	Western Alliance Bancorporation to merge with Intermountain First Bancorp, and thereby indirectly acquire Nevada First Bank, all of Las Vegas, Nevada.	Newspaper: 02/19/2006 Federal Register: 02/27/2006



**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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
802866	SILICON VALLEY BK, SANTA CLARA, CALIFORNIA	08/22/2005	01/19/2006	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act