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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. 6*

*Week Ending February 11, 2006*

**Enforcement**

Gulf Bank, Miami, Florida -- issuance of a consent order of prohibition against Mayra Cuellar, a former institution-affiliated party.

- Announced, February 7, 2006

**Regulations And Policies**

Monetary Policy -- report to Congress.

- Authorized, February 9, 2006

**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 intersections of US Highway 27 and Berry Town Center Boulevard, Davenport, Florida; S.R. 436 and Hunt Club Boulevard, Apopka; and Odum Road and Odum Circle, Gardendale, Alabama.

- Approved, February 6, 2006

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 123 Branson Landing Boulevard, Branson, Missouri.

- Approved, February 6, 2006

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 1818 South Main Street, Grove, Oklahoma.

- Approved, February 6, 2006

San Francisco

County Bank, Merced, California -- to establish a branch at 2033 Gateway Place, San Jose.

- Approved, February 9, 2006

St. Louis

Farmers Bank and Trust Company, Blytheville, Arkansas -- to establish a branch at 4007 Hillsboro Road, Nashville, Tennessee, and to make an additional investment in bank premises.

- Approved, February 8, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 14585 Hazel Dell Parkway, Carmel, Indiana.

- Approved, February 10, 2006

**Bank Branches, Domestic**

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a limited branch at 505 Duke Road, Cheektowaga.  
- Approved, February 9, 2006

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 2900 Peachtree Road Northeast, Suite 102, Atlanta, Georgia.  
- Approved, February 9, 2006

Richmond

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 3155 Cobb Parkway Southeast, Suite 100, Atlanta, Georgia.  
- Approved, February 9, 2006

**Bank Holding Companies**

San Francisco

America West Bank Members, LC, Layton, Utah -- temporary relief from certain commitments.  
- Granted, February 7, 2006

Dallas

First National Bank in Port Lavaca, Port Lavaca, Texas -- waiver of application in connection with the acquisition of Seaport Bank, Seadrift.  
- Granted, February 9, 2006

Kansas City

Hulett Holding Company, Hulett, Wyoming -- to become a bank holding company and to acquire Summit National Bank.  
- Withdrawn, February 9, 2006

Dallas

Prosper Bancshares, Inc., Dallas, Texas, and Prosper Delaware Financial Corp., Dover, Delaware -- to become bank holding companies and to acquire Prosper State Bank, Prosper, Texas.  
- Approved, February 7, 2006

**Bank Holding Companies**

Dallas

Prosperity Bancshares, Inc., Houston, Texas -- waiver of application to acquire SNB Bancshares, Inc., Sugar Land, in connection with the merger of their subsidiaries, Prosperity Bank, El Campo, and Southern National Bank of Texas, Sugar Land.  
- Granted, February 6, 2006

San Francisco

Santa Lucia Bancorp, Atascadero, California -- to become a bank holding company and to acquire Santa Lucia Bank.  
- Approved, February 6, 2006

Minneapolis

Watford City Bancshares, Inc., Watford City, North Dakota -- to acquire Elgin Bancshares, Inc., Elgin, and its subsidiary, Farmers State Bank.  
- Approved, February 10, 2006

**Banks, Foreign**

Director, BS&R

Anglo Irish Bank Corporation plc, Dublin, Ireland -- waiver of remainder of notification period to establish representative offices in New York, New York, and Boston, Massachusetts.  
- Granted, February 9, 2006

Director, BS&R

Banco Popular Espanol, S.A., Madrid, Spain -- to establish a representative office in Miami, Florida.  
- Approved, February 8, 2006

**Change In Bank Control**

Kansas City

Community State Bancshares, Incorporated, Wichita, Kansas -- change in bank control.  
- Permitted, February 10, 2006

**Change In Bank Control**

St. Louis

DBT Financial Corporation, DeWitt, Arkansas -- to retain control of DBT Financial Corporation.

- Permitted, February 10, 2006

Richmond

Morgantown Bancshares, Inc., Morgantown, West Virginia -- to retain control of Morgantown Bancshares, Inc.

- Permitted, February 10, 2006

Boston

Northern Bancorp, Inc., Woburn, Massachusetts -- change in bank control.

- Permitted, February 6, 2006

**Competitive Factors Reports**

Atlanta

Citizens Bank & Savings Company, Russellville, Alabama -- report on competitive factors of the proposed merger with Farmers Bank, Cornersville, Tennessee.

- Submitted, February 10, 2006

Kansas City

First State Bank, Loomis, Nebraska -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Alma branch of York State Bank and Trust Company, York.

- Submitted, February 7, 2006

Kansas City

The First State Bank, Norton, Kansas -- report on competitive factors of the proposed merger with The First National Bank of Hoxie, Hoxie.

- Submitted, February 6, 2006

Boston

Northway Bank, Berlin, New Hampshire -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Tilton and Belmont branches of Washington Mutual Bank, Henderson, Nevada.

- Submitted, February 6, 2006

**Competitive Factors Reports**

New York

Sussex Bank, Franklin, New Jersey -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Port Jervis branch of NBT Bank, National Association, Norwich, New York.

- Submitted, February 9, 2006

Kansas City

Union Bank and Trust Company, Lincoln, Nebraska -- report on competitive factors of the proposed merger with Commercial State Bank of Bonner Springs, Bonner Springs, Kansas.

- Submitted, February 9, 2006

Minneapolis

United Prairie Bank, Mountain Lake, Minnesota -- report on competitive factors of the proposed merger with United Prairie Bank, Jackson; United Prairie Bank, Madison; United Prairie Bank, New Ulm; United Prairie Bank, Owatonna; United Prairie Bank, Slayton; and United Prairie Bank, Spicer.

- Submitted, February 10, 2006

**Extensions Of Time**

St. Louis

First Banks, Inc., Hazelwood, Missouri -- extension to May 8, 2006, to acquire an additional 10.09 percent, for a total of 24.99 percent, of the shares of Community West Bancshares, Goleta, California, and thereby acquire Community West Bank, National Association.

- Granted, February 6, 2006

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to May 5, 2006, to establish a branch at the intersection of Power and McDowell Roads, Mesa, Arizona.

- Granted, February 6, 2006

Chicago

Southwest Bank of St. Louis, St. Louis, Missouri -- extension to May 5, 2006, to establish a branch at the intersection of Clarkson and Clayton Roads, Ellisville.

- Granted, February 6, 2006

**Extensions Of Time**

Richmond

SuffolkFirst Bank, Suffolk, Virginia -- extension to August 25, 2006, to establish a branch at out-parcel No. 4, Hill Shopping Center, Bennet's Creek Crossing.  
- Granted, February 8, 2006

**Financial Holding Companies**

Cleveland

CB Bancorp, Inc., Higginsport, Ohio -- election to become a financial holding company.  
- Effective, February 9, 2006

**Membership**

Secretary

Lake City Bank, Warsaw, Indiana -- to become a member of the Federal Reserve System.  
- Approved, February 10, 2006



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending February 11, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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: 02/27/2006

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending February 11, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
SLEEPY HOLLOW BANK	* Branch	Application by Sleepy Hollow Bank, Sleepy Hollow, New York to retain branch offices at the following three locations: 634-638 Yonkers Avenue, Yonkers, Westchester County, New York; 777 Palisade avenue, Yonkers, Westchester County, New York and 1 Kendal Way, Sleepy Hollow, Westchester County, New York.	Newspaper: 02/24/2006 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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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 February 11, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
ORRSTOWN FINANCIAL SERVICES, INC.	* 3A3	Orrstown Financial Services, Inc., Shippensburg, PA, to acquire The First National Bank of Newport, Newport, PA	Newspaper: Not available Federal Register: 03/09/2006
TOWER BANCORP INC.	* 3A5 4c8	Tower Bancorp, Inc., Greencastle, PA, to acquire FNB Financial Corporation, McConnellsburg, and its wholly own subsidiary, The First National Bank of McConnellsburg, McConnellsburg, PA.	Newspaper: Not available Federal Register: 03/13/2006

## District: 3

### Federal Reserve Bank of Philadelphia

#### 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.

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

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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: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending February 11, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
ENTERPRISE EMPLOYEE STOCK OWNERSHIP TRUST	* 3A1 * 3A3	Enterprise Financial Services Group, Inc., Allison Park, Pennsylvania, to acquire 100 percent of the Class A Common Stock of Enterprise Bank, Allison Park, Pennsylvania, and thus become a bank holding company. Subsequently, Enterprise Employee Stock Ownership Plan, Allison Park, Pennsylvania would acquire 22 percent of the Class A Common Stock of Enterprise Financial Services Group, and also become a bank holding company	Newspaper: Not available Federal Register: Not available
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch facility at 14585 Hazel Dell Parkway, Carmel, Indiana	Newspaper: 11/25/2005 Federal Register: Not applicable

## District: 4

### Federal Reserve Bank of Cleveland

#### 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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S = Satisfactory

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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 February 11, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FNB CORP.	* 3A5 4c8	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: 02/24/2006
MARATHON BANK, THE	* Branch	The Marathon Bank, Winchester, Virginia, proposes to establish a branch at 33604 Old Valley Pike, Strasburg, Virginia.	Newspaper: 02/22/2006 Federal Register: Not applicable
VIRGINIA HERITAGE BANK	* Branch	Virginia Heritage Bank, Fairfax, Virginia, requests permission to provide courier services to pick up noncash deposits from business customers.	Newspaper: Not available Federal Register: Not applicable

## District: 5

### Federal Reserve Bank of Richmond

#### Availability of CRA Public Evaluations

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

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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 February 11, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMSOUTH BANK	* Branch	AmSouth Bank, Birmingham, Alabama, to establish branches at the following locations: at the intersection of Highway 98 and Beckrich Road, Panama City, Florida, to be known as the Beach Branch; 2587 S. County Highway 395, Santa Rosa Beach, Florida, to be known as the Seagrove Beach Branch; intersection of State Road 674 and US Highway 301, Sun City Center, Florida, to be known as the Sun City Center Branch; 7799 North Wickham Road, Melbourne, Florida, to be known as the SunTree Branch; and at the intersection of Steed Road and Highland Colony Parkway, to be known as the Steed Road Ranch.	Newspaper: 02/24/2006 Federal Register: Not applicable
RIVERSIDE BANK OF THE GULF COAST	* Branch	Riverside Bank of the Gulf Coast, Cape Coral, Florida, to establish a branch located at 2103 Santa Barbara Boulevard, Cape Coral, Florida.	Newspaper: 02/08/2006 Federal Register: Not applicable
SOUTHEASTERN BANK FINANCIAL CORPORATION	CIC	Southeastern Bank Financial Corporation, Augusta, Georgia, after-the-fact change in control notification filed by the Pollard Family Group (Jennie Floyd Pollard, Robert W. Pollard, Jr., Patricia D. Pollard, Zachary Duncan Pollard, Ann Elizabeth Pollard, Richard Daniel Blanton, Patricia Pollard Blanton, Thomas Vinson Blanton, II, Jennie Briggs Blanton, Clayton Edward Blanton, Lee Blanton West, Levi Anderson Pollard, V, Levi Anderson Pollard, VI, Lucy Ann Pollard, Pollard Land Company, all of Appling, Georgia, and Robert William Pollard, III, Evans, Georgia, Richard Daniel Blanton, Jr., Carrollton, Georgia, Lynn Pollard Nickerson and Paul Rush Battle, both of Atlanta, Georgia, and RWP, Sr. Enterprises, LLLP, Appling, Georgia, Robert W. Pollard, Jr., Patricia Pollard Blanton, Levi Anderson Pollard, V, and Lynn Pollard Nickerson, general partners), to retain 47.9 percent of Southeastern Bank Financial Corporation, and its subsidiary bank, Georgia Bank & Trust, both of Augusta, Georgia.	Newspaper: Not available Federal Register: 02/27/2006
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 1880 W. County Road 419, Oviedo, Florida, to be known as the Oviedo River Oaks Office; and 4935 E. Irlo Bronson Memorial Highway, St. Cloud, Florida, to be known as the East St. Cloud Office.	Newspaper: 02/20/2006 Federal Register: Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending February 11, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
UPPER CUMBERLAND BANCSHARES, INC.	* 3A3	Upper Cumberland Bancshares, Inc., and 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: 02/26/2006 Federal Register: Not available

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

**Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending February 11, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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:	02/10/2006 Federal Register: 02/16/2006
MAINSOURCE FINANCIAL GROUP, INC.	* 4c8	Mainsource Financial Group, Inc., Greensburg, Indiana, to acquire 100 percent of the voting shares of HFS Bank, F.S.B., Hobart, Indiana, and thereby operate a savings association.	Newspaper:	Not available Federal Register: 03/06/2006
MAINSOURCE FINANCIAL GROUP, INC.	* 3A5 * 4c8	MainSource Financial Group, Inc., Greensburg, Indiana, to merge with Peoples Ohio Financial Corporation, Troy, Ohio, and thereby indirectly acquire Peoples Savings Bank of Troy, Troy, Ohio, and thereby operate a savings association.	Newspaper:	Not available Federal Register: 03/09/2006
MIDWEST BANK AND TRUST COMPANY	* Branch	Midwest Bank and Trust Company, Elmwood Park, Illinois, to establish a branch facility to be located at 9668 Franklin Avenue, Franklin Park, Illinois.	Newspaper:	02/23/2006 Federal Register: Not applicable
OAKWOOD BANCORP, INC.	CIC	Notice by Mark B. Richardson, Thetford Center, Vermont, to increase its ownership to 28 percent of Oakwood Bancorp, Inc., Springfield, Illinois, and thereby indirectly increase ownership of United Community Bank, Oakwood, Illinois.	Newspaper:	Not available Federal Register: 02/28/2006
PACIFIC GLOBAL BANK	* Branch	Pacific Global Bank, Chicago, Illinois, to establish a branch facility to be located at 3233 South Ashland, Chicago, Illinois.	Newspaper:	02/16/2006 Federal Register: Not applicable
STARK BANK GROUP, LTD.	* 3A3	Stark Bank Group, Ltd., Fort Dodge, Iowa, to merge with Pelican Financial, Inc., Ann Arbor, Michigan, and thereby indirectly acquire Pelican National Bank, Naples, Florida.	Newspaper:	Not available Federal Register: 03/03/2006

**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 February 11, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANK OF ROGERS	* Branch	Bank of Rogers, Rogers, Arkansas, to establish a branch facility to be located at 211 East Pleasant Grove Road, Lowell, Arkansas.	Newspaper: 02/15/2006 Federal Register: Not applicable



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

**Availability of CRA Public Evaluations**

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NONE

<b>CRA Examinations scheduled for</b> Institution	<b>Quarter of</b> Location
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NONE

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending February 11, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FRANKSON INVESTMENT CORPORATION	CIC	Change in control notice by Katherine Buland, Waseca, Minnesota; Elizabeth Danger, Prior Lake, Minnesota; Ann Gaytko, Waseca, Minnesota; James Sankovitz, Chaska, Minnesota; and Thomas Sankovitz, Waseca, Minnesota, a group acting in concert, to acquire control of Frankson Investment Corporation, Waseca, Minnesota, and thereby indirectly acquire control of The First National Bank of Waseca, Waseca, Minnesota.	Newspaper: Not available Federal Register: 03/01/2006
SALISH AND KOOTENAI BANCORPORATION	* 3A1	Salish and Kootenai Bancorporation, Polson, Montana, to become a bank holding company by acquiring 100 percent of the capital stock of Eagle Bank, Polson, Montana, a de novo bank.	Newspaper: Not available Federal Register: 03/03/2006

**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 February 11, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF JACKSON HOLE	* Branch	Bank of Jackson Hole, Jackson, Wyoming, to establish a branch at 807 West Pine, Pinedale, Wyoming.	Newspaper: 02/20/2006 Federal Register: Not applicable	
COMMUNITY BANKS OF COLORADO	* Branch	Community Banks of Colorado, Greenwood Village, to establish a branch at 10 Crested Butte Way, Mt. Crested Butte, both in Colorado.	Newspaper: 02/20/2006 Federal Register: Not applicable	
FIRST COMMUNITY BANK	* Branch	First Community Bank, Taos, New Mexico, to establish a branch at 3600 Mitchell Drive, Suite 50-B, Fort Collins, Colorado.	Newspaper: 02/17/2006 Federal Register: Not applicable	
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: 03/02/2006	
FIRST MUSKOGEE FINANCIAL CORPORATION	* 3A3	First Muskogee Financial Corporation, Muskogee, Oklahoma, to acquire 100 percent of the voting shares of First Financial Bancshares, Inc., Roland, Oklahoma, parent of First National Bank of Sallisaw, Sallisaw, Oklahoma.	Newspaper: Not available Federal Register: 03/06/2006	
FIRST STATE BANK	* 18C * Branch	First State Bank, Lincoln, Nebraska, to merge with Bank of Yutan, Yutan, Nebraska, and incident thereto, to establish a branch.	Newspaper: 02/28/2006 Federal Register: Not applicable	
HOME STATE BANCORP	* 3A3	Home State Bancorp, to retain 100 percent of the voting shares of Loveland Securities, Inc., parent of Home State Bank, all in Loveland, Colorado.	Newspaper: 03/03/2006 Federal Register: 03/10/2006	
RCB HOLDING COMPANY, INC.	* 3A3	RCB Holding Company, Inc., Claremore, Oklahoma, to acquire 100 percent of the voting shares of Pioneer Bancshares, Inc., parent of Pioneer Bank and Trust, both in Ponca City, Oklahoma; and Bank of Nichols Hills, Oklahoma City, Oklahoma.	Newspaper: 03/10/2006 Federal Register: 03/10/2006	

**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.

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

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

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FRONTIER BANCSHARES, INC.	* 3A1	Frontier Bancshares, Inc., Austin, Texas, and Frontier BN, Inc., Henderson, Nevada, to become bank holding companies by acquiring 100 percent of The First National Bank of Holland, Holland, Texas.	Newspaper: Not available Federal Register: Not available
TEXAS INDEPENDENT BANCSHARES, INC.	* 3A5	Texas Independent Bancshares, Inc., Texas City, Texas, and T.I.B. Delaware, Inc., Wilmington, Delaware, to acquire by merger Southeast Bancorp of Texas, Inc., Winnie, Texas, and indirectly acquire SEBOT, Inc., Wilmington, Delaware, and Gulf Coast Bank, Winnie, Texas.	Newspaper: Not available Federal Register: 03/10/2006

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

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- 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

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending February 11, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
eBank Corporation	FBSEA	eBank Corporation, Tokyo, Japan, to establish a representative office in San Francisco, California, pursuant to Section 10(a) of the International Banking Act.	Newspaper: Not available Federal Register: Not applicable
GOLD COUNTRY FINANCIAL SERVICES, INC.	CIC	Notice by Lanza Family Group, consisting of David W. Lanza, Roy E. Lanza, David W. Lanza Trust, Roy and Sondra Lanza Family Trust, Colusa Motor Sales, Inc., Hust Brothers, Inc., Marysville Auto Parts, Inc., and Yuba Street Ventures, LLC, all of Marysville, California, to increase their ownership of Gold Country Financial Services, Inc., and thereby indirectly increase their ownership of Gold Country Bank, N.A., both of Marysville, California.	Newspaper: Not available Federal Register: 02/22/2006



**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.

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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

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