
Federal Reserve Release



H.2

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

No. 7

Week Ending February 18, 2006

Regulations And Policies

Nontraditional Mortgage Products -- extension to March 29, 2006, of the comment period on proposed interagency guidance on nontraditional residential mortgage products.

- Announced, February 17, 2006

Regulation Y -- final amendments to increase the asset-size threshold for defining small bank holding companies and to modify the criteria for determining eligibility under the Board's small bank holding company policy statement and capital guidelines (Docket No. R-1235).

- Approved, February 16, 2006

Testimony And Statements

Monetary Policy Objectives -- statement by Chairman Bernanke before the House Committee on Financial Services, February 15, and the Senate Committee on Banking, Housing, and Urban Affairs, February 16, 2006.

- Authorized, February 13, 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

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish branches at 5420 U.S. Highway 280; Main Street at Lakewood Ranch, Bradenton, Florida; 6221 14th Street; Argyle Forest Boulevard, between Old Middleburt and Brannon Field Roads, Jacksonville; the intersection of Dairy Road and New Haven Avenue, Melbourne; 763 East 3rd Avenue, New Smyrna Beach; and the intersection of Kings Highway and Peachland and Veterans Boulevards, Port Charlotte.
- Approved, February 17, 2006

Secretary

Bank of Rogers, Rogers, Arkansas -- to establish a branch at 211 East Pleasant Grove Road, Lowell.
- Approved, February 17, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 3033 Heritage Green Drive, Monroe.
- Approved, February 16, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 16453 Libby Road, Maple Heights.
- Approved, February 17, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 19053 Bagley Road, Middleburg Heights.
- Approved, February 17, 2006

Kansas City

Five Points Bank, Grand Island, Nebraska -- to establish a mobile branch at 2015 North Broadwell Avenue.
- Approved, February 16, 2006

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch in the 6700 block of Pines Road, Shreveport, Louisiana.
- Approved, February 15, 2006

Atlanta

Sterling Bank, Lantana, Florida -- to establish a branch at 399 West Palmetto Park Road, Boca Raton.
- Approved, February 17, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 12396 West Sunrise Boulevard, Plantation, Florida; 6210 Coral Ridge Drive, Coral Springs; 3800 North Federal Highway, Lighthouse Point; and 4475 Southwest 124th Avenue, Davie.
- Approved, February 13, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 872 Highway 96, Warner Robins.
- Approved, February 16, 2006

Richmond

Virginia Community Bank, Louisa, Virginia -- to establish a branch at 3009 River Road West, Goochland County.
- Approved, February 15, 2006

Bank Holding Companies

New York

Bank of East Asia, Limited, Hong Kong, and East Asia Holding Company, Inc., New York, New York -- waiver of application requirement to acquire National American Bancorp, San Francisco, California, and its subsidiary, National American Bank, in connection with a proposal to merge the applicants and their subsidiary bank, Bank of East Asia (U.S.A.) National Association, New York, New York, with the acquired institutions, respectively.
- Granted, February 13, 2006

Bank Holding Companies

Chicago

Capitol Bancorp Ltd., Lansing, Michigan -- to acquire 51 percent of the shares of Bank of Valdosta, Valdosta, Georgia, a de novo bank.

- Approved, February 16, 2006

General Counsel

Farmers and Merchants Investment Inc. (F&M), Milford, Nebraska, and Union Bank and Trust Company, Lincoln -- waiver of application requirement to acquire Commercial Bank of Bonner Springs, Bonner Springs, Kansas, and to subsequently merge it with F&M's subsidiary bank, Union Bank and Trust Company, and retention by F&M of an exemption from the prohibition against nonbanking activities under section 4(C)(ii) of the Bank Holding Company Act.

- Granted, February 17, 2006

Boston

First Connecticut Bancorp, Inc., Farmington, Connecticut -- to become a bank holding company in connection with the reorganization of Farmington Savings Bank into a mutual bank holding company structure.

- Approved, February 17, 2006

Kansas City

First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma -- to acquire First Fidelity Bank, N.A., Phoenix, Arizona, a de novo bank.

- Withdrawn, February 16, 2006

St. Louis

First National Bancorp, Inc., Green Forest, Arkansas -- to acquire additional shares, for a total of up to 9.9 percent, of Legacy National Bank, Springdale.

- Approved, February 17, 2006

Kansas City

Gregg Bancshares, Inc., Nixa, Missouri -- to become a bank holding company and to acquire 97.4 percent of the shares of Glasgow Savings Bank, Glasgow.

- Approved, February 13, 2006

Bank Holding Companies

New York

HSH Nordbank AG, Hamburg, Germany -- to engage de novo through its subsidiary, HSH N Financial Securities LLC, New York, New York, in providing agency transactional services for customer investments.

- Approved, February 14, 2006

New York

Park Avenue Bancorp, Inc., New York, New York -- to become a bank holding company and to acquire 80.1 percent of the shares of Park Avenue Bank.

- Approved, February 14, 2006

Bank Mergers

Secretary

East West Bank, San Marino, California -- to merge with Standard Bank, Monterey Park, and thereby establish branches.

- Approved, February 16, 2006

Chicago

First Midwest Bancorp, Inc., Itasca, Illinois -- to acquire Bank Calumet, Inc., Hammond, Indiana, and Bank Calumet, National Association; and for First Midwest Bank, Itasca, Illinois, to merge with Bank Calumet, National Association, Hammond, Indiana, and thereby establish branches.

- Approved, February 16, 2006

Banks, National

Richmond

Bank of America, National Association, Charlotte, North Carolina -- to establish a bank service company to engage in leasing activities.

- Approved, February 17, 2006

Change In Bank Control

Chicago

Rochester State Bankshares, Inc., Rochester, Illinois -- to retain control of Rochester State Bankshares, Inc.

- Permitted, February 16, 2006

Competitive Factors Reports

San Francisco

AmericanWest Bank, Spokane, Washington -- report on competitive factors of the proposed merger with Columbia Trust Bank, Pasco.

- Submitted, February 13, 2006

Philadelphia

Merrill Lynch Trust Company, FSB, Pennington, New Jersey -- report on competitive factors of the proposed merger with Merrill Lynch Bank & Trust Co., Plainsboro.

- Submitted, February 14, 2006

Richmond

South Carolina Bank and Trust, National Association, Orangeburg, South Carolina -- report on competitive factors of the proposed merger with SunBank, National Association, Murrells Inlet.

- Submitted, February 16, 2006

San Francisco

Western State Bank, Duarte, California -- report on competitive factors of the proposed merger with WSB Merger Corp., Ontario.

- Submitted, February 14, 2006

Extensions Of Time

Kansas City

American Heritage Bank, Sapulpa, Oklahoma -- extension to May 17, 2006, to establish a branch at 502 East Indiana Avenue, Kiefer.

- Granted, February 13, 2006

Philadelphia

Premier Bank, Doylestown, Pennsylvania -- extension to February 22, 2007, to establish a branch at the intersection of York and Streets Roads, Warminister Township.

- Granted, February 16, 2006

Financial Holding Companies

Chicago

Spring Bancorp, Inc., Springfield, Illinois -- election to become a financial holding company.

- Effective, February 16, 2006

Membership

St. Louis

King Southern Bank, Chaplin, Kentucky -- to become a member of the Federal Reserve System.

- Approved, February 13, 2006

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 18, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
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

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 Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
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District: 2**Federal Reserve Bank of New York****Filings received during the week ending February 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
ADIRONDACK BANK	* Branch	Adirondack Bank, Utica, New York request approval to establish a de novo branch at 9544 Depot Street, Holland Patent, Oneida County, NY.	Newspaper: 02/23/2006 Federal Register: Not applicable
BANCO LATINOAMERICANO DE EXPORTACIONES, S.A.	4c8	Banco Latinoamericano de Exportaciones S.A., Panama City, Republic of Panama, requested prior approval of the Board of Governors of the Federal Reserve System, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, to engage, de novo, in certification authority and related data processing activities.	Newspaper: Not applicable Federal Register: 03/07/2006
BANK OF SMITHTOWN	* Branch	Bank of Smithtown, Smithtown, New York request approval to open a branch located at 4032 Nesconset Highway, Setauket, Suffolk County, New York.	Newspaper: 03/05/2006 Federal Register: Not applicable
BANK OF SMITHTOWN	* Branch	Bank of Smithtown, Smithtown, New York request approval to open a branch located at 465 Smithtown Blvd., Nesconset, Suffolk County, New York.	Newspaper: 03/05/2006 Federal Register: Not applicable
CITIBANK, N.A.	Investment	30 Day Prior Notice by Citibank, N.A., New York, New York and its Edge Corporation, Citibank Overseas Investment Corporation, New Castle, Delaware ("COIC"), to transfer certain COIC subsidiaries in Brazil to Banco Citibank S.A., a direct, wholly owned subsidiary of COIC headquartered in Sao Paulo, Brazil.	Newspaper: Not applicable 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

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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101671	ADIRONDACK BK, UTICA, NEW YORK	08/22/2005	02/08/2006	S	Small Bank

CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
MANUFACTURERS & TRADERS TC	BUFFALO, NEW YORK

District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending February 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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

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

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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
1901243	EAST PENN BK, EMMAUS, PENNSYLVANIA	09/07/2005	02/07/2006	S	Int Sm Bank

CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution

Location

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending February 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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. Seed Money Limited Partnership to acquire control of Enterprise Financial Services Group, Inc. and indirect control of Enterprise Bank, all of Allison Park, Pennsylvania	Newspaper: 03/07/2006 Federal Register: 03/10/2006
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 1379 North Shoop Avenue, Wauseon, OH.	Newspaper: 02/24/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 3033 Heritage Green Drive, Monroe, OH.	Newspaper: 01/27/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 16453 Libby Road, Maple Heights, OH.	Newspaper: 02/11/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 19053 Bagley Road, Middleburg Heights, OH.	Newspaper: 02/11/2006 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 20399 Gibraltar Road, Brownstown, MI.	Newspaper: 02/11/2006 Federal Register: Not applicable

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

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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
NONE					

CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
CITIZENS DEPOSIT B&TC	VANCEBURG, KENTUCKY
COMMUNITY TR BK INC	PIKEVILLE, KENTUCKY
HEARTLAND BK	GAHANNA, OHIO
IRON & GLASS BK	PITTSBURGH, PENNSYLVANIA
SAINT HENRY BK	SAINT HENRY, OHIO

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending February 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
RIVER CITY BANK	* Branch	River City Bank, Mechanicsville, Virginia, proposes to establish a branch at 109 E. Nine Mile Road, Highland Springs, Virginia.	Newspaper:	03/02/2006 Federal Register: Not applicable
Security One Bank	Member	Security One Bank, Baileys Crossroads, Virginia,(in organization) to become a member of the Federal Reserve System.	Newspaper:	Not applicable Federal Register: Not applicable
VIRGINIA BUSINESS BANK	Member	Virginia Business Bank, Richmond, Virginia, to become a member of the Federal Reserve System.	Newspaper:	Not applicable Federal Register: Not applicable
VIRGINIA HERITAGE BANK	* Branch	Virginia Heritage Bank, Fairfax, Virginia, requests permission to provide a courier service to pick up noncash deposits from business customers.	Newspaper:	02/18/2006 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.

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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S = Satisfactory

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1190074	VIRGINIA CMRC BK, ARLINGTON, VIRGINIA	09/26/2005	12/28/2005	S	Large Bank

CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution

Location

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending February 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
OLD SOUTHERN BANK	Member	Old Southern Bank, Clermont, Florida, (in organization) to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SECURITY BANK CORPORATION	* 3A5	Security Bank Corporation, Macon, Georgia, to merge with Neighbors Bancshares, Inc., and thereby acquire its subsidiary, Neighbors Bank, both of Alpharetta, Georgia.	Newspaper:	Not available
			Federal Register:	Not available
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
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

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

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

CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
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District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending February 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
A. M. SAYLOR, INCORPORATED	4c8	12-day prior notice - A.M. Saylor, Inc., Hampton, Iowa, proposes to engage de novo in extending credit and servicing loans, pursuant to Section 225.28(b)(1) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not applicable
BANCROFT STATE BANCSHARES, INC.	CIC	Notice by Jill Kollock, Bancroft, Wisconsin, as an individual and as trustee for the Judd Family Trust and the Jean Judd OTIP Marital Trust 1; Christopher Kollock, as an individual; and Jill and Christopher Kollock, together with Jan and William Weisenbeck, as a group acting in concert, to retain control of Bancroft State Bancshares, Inc., Bancroft, Wisconsin, and thereby indirectly Bancroft State Bank, Bancroft, Wisconsin.	Newspaper:	03/02/2006
			Federal Register:	02/21/2006
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 7306 E. Shea Blvd., Scottsdale, Arizona, and 6540 Irvine Center Drive, Irvine, California.	Newspaper:	Not available
			Federal Register:	Not applicable
COMMUNITY STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin, to increase its ownership to 33.95 percent of the voting shares of Union Bancorporation, Inc., Union Grove, Wisconsin, and thereby indirectly acquire Community State Bank, Union Grove, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
Gerber Bancshares, Inc.	* 3A1	Gerber Bancshares, Inc., Argenta, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Gerber State Bank, Argenta, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
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
OAKWOOD BANCORP, INC.	CIC	Notice by Mark B. Richardson, Thetford Center, Vermont, to increase his 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
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:	03/05/2006
			Federal Register:	03/03/2006

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
222147	CITIZENS BK, FLINT, MICHIGAN	07/18/2005	02/02/2006	O	Large Bank
571443	FARMERS ST BK, BROOKSTON, INDIANA	10/31/2005	02/08/2006	S	Small Bank
799939	HARTSBURG ST BK, HARTSBURG, ILLINOIS	11/07/2005	02/02/2006	S	Small Bank

CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
BYRON BK	BYRON CENTER, MICHIGAN
FIRST BK OF BERNE	BERNE, INDIANA
FIRST CMNTY B&TC	BEECHER, ILLINOIS
FIRST MIDWEST BK	ITASCA, ILLINOIS
FIRST ST BK	MANCHESTER, IOWA
FIRST ST BK OF PORTER	PORTER, INDIANA
FRIENDSHIP ST BK	FRIENDSHIP, INDIANA
FRONTIER SVG BK	COUNCIL BLUFFS, IOWA
IOWA ST BK	HULL, IOWA
IRWIN UNION B&TC	COLUMBUS, INDIANA
LA SALLE ST BK	LA SALLE, ILLINOIS
MARQUETTE BK	CHICAGO, ILLINOIS
MICHIGAN HERITAGE BK	FARMINGTON HILLS, MICHIGAN
NORTHERN TC	CHICAGO, ILLINOIS
OREGON CMNTY B&TC	OREGON, WISCONSIN
ROYAL AMER BK	INVERNESS, ILLINOIS
STATE BK THE LAKES	ANTIOCH, ILLINOIS
TEMPLETON SVG BK	TEMPLETON, IOWA

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

ARLINGTON HEIGHTS, ILLINOIS

WASHINGTON, IOWA

VILLAGE B&TC

WASHINGTON ST BK

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending February 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
AMERICAN FOUNDERS BANCORP, INC.	* 3A1 * 3A5 4c8	American Founders Bancorp, Inc., Frankfort, Kentucky, to become a bank holding company by acquiring 100 percent of American Founders Bank, Inc., Frankfort, Kentucky. In addition, American Founders Bancorp, Inc., proposes to acquire 100 percent of First Security Bancorp, Inc., Lexington, Kentucky ("Bancorp"), and thereby indirectly acquire First Security Bank of Lexington, Inc., Lexington, Kentucky. Through the acquisition of Bancorp, American Founders Bancorp, Inc., will also acquire 50 percent of Peoples Secure, LLC, Lexington, Kentucky, and thereby indirectly engage in data processing activities.	Newspaper: Not available Federal Register: 03/17/2006
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 2025 Sonoma Park Drive, Oklahoma City, Oklahoma.	Newspaper: 02/26/2006 Federal Register: Not applicable
FIRST BANK	* 18C * Branch	First Bank, St. Louis, Missouri, to merge with First Independent National Bank, Plano, Texas, and to retain the acquired facilities as branch offices.	Newspaper: 03/17/2006 Federal Register: Not applicable
FIRST BANKS, INC.	* 3A3	First Banks, Inc., Hazelwood, Missouri, and its subsidiary bank holding company, The San Francisco Company, San Francisco, California, to acquire 80 percent of First Independent National Bank, Plano, Texas.	Newspaper: 03/20/2006 Federal Register: Not available
FIRST BANKS, INC.	* 3A3 * 18C * Branch	First Banks, Inc., St. Louis, Missouri, and its subsidiary bank holding company, The San Francisco Company, San Francisco, California, to acquire 100 percent of Pittsfield Community Bancorp, Inc., Pittsfield, Illinois, and thereby indirectly acquire Community Bank of Pittsfield, Pittsfield, Illinois. Also, First Bank, St. Louis, Missouri, to merge with Community Bank of Pittsfield, Pittsfield, Illinois, and to retain the acquired facilities as branch offices.	Newspaper: 03/17/2006 Federal Register: Not available
FIRST M & F CORPORATION	* 3A5	First M & F Corporation, Kosciusko, Mississippi, to merge with Crockett County Bancshares, Inc., Bells, Tennessee, and thereby indirectly acquire Bells Banking Company, Bells, Tennessee.	Newspaper: Not available Federal Register: Not available
KING SOUTHERN BANK	Member	King Southern Bank, Chaplin, Kentucky, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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 Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending February 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 03/01/2006 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
VALLEY BANK OF RONAN	* Branch	Valley Bank of Ronan, Ronan, Montana, to establish a branch located at 146 S. Shore Route, Polson, Montana.	Newspaper: 03/03/2006 Federal Register: Not applicable
WESTBRAND, INC.	* 3A3 Member	Westbrand, Inc., Minot, North Dakota, to acquire 100 percent of First Western Bank, Eden Prairie, Minnesota, and incident thereto, First Western Bank, Eden Prairie, Minnesota, a de novo bank, to become a member of the Federal Reserve System.	Newspaper: Not available Federal Register: 03/17/2006

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
827458	DAKOTA WESTERN BK, BOWMAN, NORTH DAKOTA	10/31/2005	02/03/2006	S	Small Bank

CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
BIG SKY WESTERN BK	BOZEMAN, MONTANA
CITIZENS ST BK OF CHOTEAU	CHOTEAU, MONTANA
CLINTON ST BK	CLINTON, MINNESOTA
COMMUNITY BK	AUSTIN, MINNESOTA
COMMUNITY BK MISSOULA	MISSOULA, MONTANA
DACOTAH BK	ABERDEEN, SOUTH DAKOTA
FARMERS ST BK	VICTOR, MONTANA
FIRST CITIZENS BK OF BUTTE	BUTTE, MONTANA
FIRST WESTERN B&TC	MINOT, NORTH DAKOTA
FULTON ST BK	FULTON, SOUTH DAKOTA
NORTH SHORE BK OF COMMERCE	DULUTH, MINNESOTA
PENINSULA BK OF ISHPEMING	ISHPEMING, MICHIGAN
PEOPLES ST BK OF PLAINVIEW	PLAINVIEW, MINNESOTA
STATE BK OF TOWNSEND	TOWNSEND, MONTANA
VALLEY BK GLASGOW	GLASGOW, MONTANA
WESTERN SCTY BK	BILLINGS, MONTANA
YELLOWSTONE BK	LAUREL, MONTANA

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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
HNB CORPORATION	CIC	Notification by Trenton W. Brown, Ponca City, Oklahoma; Lisa D. Kessler, Scottsdale, Arizona; Mark R. Brown, Scottsdale, Arizona; Mary J. Brown, Arkansas City, Kansas; R. A. Brown, Arkansas City, Kansas; Roger A. Brown, Arkansas City, Kansas; Suzanne W. Brown, Arkansas City, Kansas; Charlotte B. Delaney, Winnetka, Illinois; and Rebecca R. Warren, Ponca City, Oklahoma, to acquire control of HNB Corporation, Arkansas City, Kansas, parent of Home National Bank, Blackwell, Oklahoma.	Newspaper: Not available Federal Register: 03/09/2006
KANSASLAND BANCSHARES, INC.	* 3A1	KansasLand Bancshares, Inc., Quinter, Kansas, to become a bank holding company through the acquisition of 87 percent of the voting shares of Flint Hills Financial Services Corporation, parent of Americus State Bank (to be known as KansasLand Bank), both in Americus, Kansas.	Newspaper: 03/10/2006 Federal Register: 03/17/2006
PINNACLE BANCORP, INC.	* 3A3	Pinnacle Bancorp, Inc., Central City, Nebraska, to acquire 100 percent of the voting shares of Olathe Bancorporation, Inc., parent of Olathe State Bank, both in Olathe, Colorado.	Newspaper: 03/18/2006 Federal Register: 03/17/2006

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.

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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
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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
385547	CITIZENS FARMERS BK COLE CAMP, COLE CAMP, MISSOURI	10/31/2005	01/25/2006	S	Small Bank
247551	HIGH PLAINS BK, FLAGLER, COLORADO	11/14/2005	02/07/2006	S	Small Bank
900258	OREGON TRAIL BK, GUERNSEY, WYOMING	11/14/2005	02/03/2006	S	Small Bank

CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
AMERICAN HERITAGE BK	SAPULPA, OKLAHOMA
BANK OF BLUE VALLEY	OVERLAND PARK, KANSAS
FIRST BK OF FAIRLAND	FAIRLAND, OKLAHOMA
FIRST ST BK IN TEMPLE	TEMPLE, OKLAHOMA
FIRST ST BK OF HOTCHKISS	HOTCHKISS, COLORADO
MONTROSEBANK	MONTROSE, COLORADO
SWEDISH-AMERICAN ST BK	COURTLAND, KANSAS
UNION COLONY BK	GREELEY, COLORADO

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending February 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
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: 03/13/2006 Federal Register: 03/13/2006
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: 03/11/2006 Federal Register: 03/10/2006

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
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District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending February 18, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	02/20/2006
			Federal Register:	02/22/2006
Taiwan Cooperative Bank	FBSEA	Taiwan Cooperative Bank, Taipei, Taiwan, to retain the Seattle, Washington, and Los Angeles, California, branch offices of Farmers Bank of China, as a result of the merger of Farmers Bank of China, with and into Taiwan Cooperative Bank.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 12

Federal Reserve Bank of San Francisco

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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- 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
155263	DESERT CMNTY BK, VICTORVILLE, CALIFORNIA	05/31/2005	02/08/2006	S	Large Bank

CRA Examinations scheduled for Second Quarter of 2006 (April 1, 2006 - June 30, 2006)

Institution	Location
EAST WEST BK	SAN MARINO, CALIFORNIA
FIRST UT BK	SALT LAKE CITY, UTAH
IDAHO BKG CO	BOISE, IDAHO
UNITED SCTY BK	FRESNO, CALIFORNIA
WESTAMERICA BK	SAN RAFAEL, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act